

RAMSBOTTOM COMMUNITY CHURCH

England & Wales - Charity number 1052544

Details

Other names	OLIVET PENTECOSTAL CHURCH, RAMSBOTTOM PENTECOSTAL CHURCH
Status	Registered
Legal form	Trust
Registered	1996-02-05
Register	View on the Charity Commission register

Contact

Address	Carr Street Ramsbottom Bury Lancashire BL0 9AE
Phone	01706821677
Email	info@ramsbottomcommunity.church
Website	www.ramsbottomcommunity.church

Activities

Objects: (A) TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE CHURCH COUNCIL FROM TIME TO TIME MAY THINK FIT;(B) TO RELIEVE SICKNESS AND FINANCIAL HARDSHIP AND TO PROMOTE AND PRESERVE GOOD HEALTH BY THE PROVISION OF FUNDS, GOODS OR SERVICES OF ANY KIND INCLUDING THROUGH THE PROVISION OF COUNSELLING AND SUPPORT IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE CHURCH COUNCIL FROM TIME TO TIME THINK FIT; AND(C) TO ADVANCE EDUCATION IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE CHURCH COUNCIL FROM TIME TO TIME MAY THINK FIT.

Activities: Weekly - Various church services also TK Sundays 5-11 yrs old, Youth Connect 11-18 yrs old, housebound ministry and Chatterbox / Warm Space.Monthly support groups - Mens Ministry, mission supportLess frequent - Lunch for all, new believers' course and provide Changing Space facilities.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, Religious Activities
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies

Geography

- **Area of benefit:** IN PRACTICE RAMSBOTTOM
- Colombia
- Japan
- Kenya
- Serbia
- Lancashire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£52,496	£54,272	-	-
2023-12-31	£63,782	£59,320	-	-
2022-12-31	£46,991	£46,941	-	-
2021-12-31	£58,935	£57,100	-	-
2020-12-31	£48,873	£44,212	-	-

Trustees

Name	Role	Appointed
STEPHEN MARK GASKELL	Chair	2013-04-28
Catherine Rosemary Coward		2017-09-07
David Andrew Robert Brummitt		2021-03-17
Patricia Ann Lucas		2022-01-17

RAMSBOTTOM COMMUNITY CHURCH

England & Wales - Charity number 1052544

Accounts

RAMSBOTTOM COMMUNITY CHURCH

TRUSTEES ANNUAL REPORT

Year ended 31st December 2024

Administrative details

The church is registered as a charity in the name of Ramsbottom Community Church

Charity registration number - 1052544

Address – Carr Street, Ramsbottom, BURY, Lancashire, BL0 9AE

The trustees registered with the Charity Commission and who served as trustees in the reporting period are:

Mr. Stephen Mark Gaskell
Mrs. Catherine Rosemary Coward
Mrs. Patricia Ann Lucas
Mr. David Andrew Robert Brummitt

Providers of professional services are:

Banking: The Co-operative Bank p.l.c., P.O.Box 101, 1 Balloon Street, Manchester. M60 4EP

Independent Examiner: Mark Heaton FCCA FCIE, KM Chartered Accountants, Burnley Wharf, Manchester Road, BURNLEY, Lancashire, BB11 1JG

Insurance: Kingdom Bank, Ruddington Fields Business Park, Mere Way, Ruddington, NOTTINGHAM, NG11 6JS

Holding trustee: Assemblies of God Property Trust, Ruddington Fields Business Park, Mere Way, Ruddington, NOTTINGHAM, NG11 6JS

Legal advice: Geldards LLP, 21-22 Burns Street, ILKESTON, Derbyshire, DE7 8AA

Objectives and activities

The objectives of the church are to benefit the public by:

1. Advancing the Christian faith in its local community and, through various missionary organisations, in other parts of the world;
2. Contributing to the relief of sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services including through the provision of counselling and support; and
3. Contributing to the advancement of education.

In pursuance of these purposes the church provides services, buildings and facilities to the local community and makes grants to missionary organisations.

The trustees confirm that we have paid due regard to the Charity Commission guidance on public benefit reporting in deciding what activities the charity should undertake.

The main activities undertaken in relation to these purposes are:

Weekly activities:

Sunday morning service
Kids Church on Sundays (5-11 years old)
Wednesday morning open prayer
Tuesday evening Youth Connect (11-18 years old)
Wednesday evening service
Wednesday afternoon Chatterbox (Incorporating Warm Spaces)

RAMSBOTTOM COMMUNITY CHURCH

TRUSTEES ANNUAL REPORT (continued)

Year ended 31st December 2024

Objects and activities (continued)

Monthly activities:

- Housebound support
- Supporting overseas missions

Quarterly activities:

“Let’s do Lunch”

Other, less frequent activities are:

- New believers’ course
- Men’s and women’s church activity and social meetings

Grant making - The church is committed to the furtherance of the gospel in other parts of the world by providing a proportion of its undedicated income (currently 7.5%) to missionary organisations.

Volunteers – The activities of the church are carried out principally by volunteers (approximately 28).

Social investment - The church seeks to provide help and relief to those who suffer from social disadvantage or are experiencing particular difficulties from time to time.

Achievements and performance

The various department and project leaders have submitted written activity reports to the annual general meeting setting out in further detail the aims, objectives and achievements in each area.

Funds are raised by voluntary donations from church members and members of the public attending church services. During 2023 a grant was received from Bury VCFA towards the cost of setting up and running Chatterbox the under spend of which was kindly allowed to run forward for continuing support during 2024.

The charity is recognised by HMRC for Gift Aid and tax recoveries provide a significant enhancement of the voluntary donation income.

There have been no material fundraising activities and no material expenditure was incurred to raise income in the future.

Financial review

Financial statements are attached.

These reports set out the principal funding and how these resources supported the key objectives of the charity. They also illustrate the financial effect of significant events during the year and their effect on the financial performance and financial position of the charity during the reporting period. They include a review of insurance cover for the principal risks.

Investments

The charity does not make financial investments for the purpose of income or capital growth. Monies held in the bank accounts are being set aside for development and refurbishment of the church facilities. Funds which are not required at short notice are held with Kingdom Bank which shares the church’s ethos in providing funding for church developments throughout Great Britain.

RAMSBOTTOM COMMUNITY CHURCH

TRUSTEES ANNUAL REPORT (continued)

Year ended 31st December 2024

Pension liabilities

The church has established a Workplace Pension scheme with NEST, the government sponsored provider, and contributions, both by the Minister and the Church, have been made since April 2017. There are no pension liabilities.

Reserves

Reserves at the year end amounted to £267,981 of which £243,249 relates to fixed assets (land & buildings), leaving £24,732 in general funds, held in bank and cash.

The trustees take the view that funds are provided for the immediate work of the church and for development and refurbishment of the church facilities. Because of the envisaged use of existing funds it is not considered necessary to dedicate assets to each fund.

Structure, Governance and Management

The charity's governing document is a Trust Deed dated 5 December 1993, amended on 4 December 2005 and 7 December 2009.

The trustees registered with the Charity Commission form the Church Council. This body, chaired by the minister, is responsible for the overall leadership and governance of the church.

Trustees are recruited from the church membership. Potential candidates are proposed by the minister and approved by the Church Council. Approved candidates are provided with the governance and policy documents and any explanations necessary to understand the requirements of the role of trustee before signing the Declaration of Eligibility for newly appointed Trustees.

The charity has one full-time employee (the minister – Mr. S.M. Gaskell). The minister's pay and remuneration are reviewed annually by the Church Council members sitting independently of the chair on this one occasion. The Church Council is guided by recommendations published annually by Assemblies of God headquarters.

The charity is an autonomous part of the Assemblies of God network of churches from whom support is available, if requested, to deal with recruitment of ministers, significant investment decisions and major disciplinary or governance issues. AOG Property Trust acts as Holding Trustee of the church.

Approved by the trustees on 28th MAY 2025 and signed on their behalf by:



S.M.Gaskell

Trustee & Minister

Ramsbottom Community Church - 1052544

Receipts and Payments Account

Year ended 31st December 2024

Receipts	2024	2023
<i>Voluntary income</i>		
General Offerings	9,948.14	18,144.73
Gift Aid	30,065.00	23,865.00
Miscellaneous Income	1,082.43	2,983.47
Bury VCFA Grant	0.00	1,980.00
Men's Ministries	79.00	0.00
Missionaries	2,866.00	9,798.00
Other Dedicated Gifts	0.00	0.00
Tax Recovered General	8,401.44	6,959.33
Total Voluntary Income	52,442.01	63,730.53
<i>Investment income</i>		
Bank Interest - Kingdom Bank	53.82	51.08
Bank Interest General Account	0.00	0.00
Total Investment Income	53.82	51.08
Total receipts	52,495.83	63,781.61
Payments	2024	2023
<i>Charitable activities</i>		
Bank Charges	60.00	120.00
Catering	1,019.10	1,197.59
Computer Sundries	188.97	206.46
Donations	1,507.29	1,313.70
Events	0.00	0.00
Grants Missions	4,100.00	12,095.62
Heat Light Water	5,433.05	4,485.34
Insurance	1,091.25	977.99
Men's Ministries	38.58	32.58
Ministers Expenses	686.80	988.60
Ministers Salaries	33,747.11	32,892.89
Miscellaneous Costs	363.87	416.36
Outreach Other	228.00	308.00
Printing Postage	6.80	8.00
Repairs Renewals	1,626.26	3,119.81
Telephone Internet	357.62	349.83
Teaching Training	2,997.45	0.00
Visiting Speakers	0.00	100.00
Youth Schools Work	39.04	17.50
	53,491.19	58,630.27
<i>Governance costs</i>		
Professional Fees	781.16	689.40
Total payments	54,272.35	59,319.67
Net Receipts	-1,776.52	4,461.94
Total brought forward balance	26,508.78	22,046.84
Total carried forward balance	24,732.26	26,508.78

Ramsbottom Community Church
Statement of Assets and Liabilities
As at: 31 December 2024

Fixed Assets	2024	2023
Land & Buildings	208,286.15	208,286.15
Furniture & Equipment	34,963.17	34,963.17
Total	<u>243,249.32</u>	<u>243,249.32</u>
Current Assets		
Kingdom Bank	3,204.28	3,150.46
Co-op Bank Current Account	21,453.83	22,840.60
Cash General	74.15	517.72
Total	<u>24,732.26</u>	<u>26,508.78</u>
Creditors	<u>294.00</u>	<u>283.20</u>

Approved by the Trustees on 28th MAY 2025 and signed on their behalf by:

S.M. Gaskell

S.M.Gaskell
Trustee & Minister

Independent Examiner's Report to the Ramsbottom Community Church

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31.12.24

Responsibilities and basis of report

As the charity's trustees 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 charity's accounts carried out under section 145 of the 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 charity 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.



Mark Heaton FCCA FCIE DChA
KM
1st Floor, Block C
The Wharf
Manchester Rd
Burnley
BB11 1JG

30th April 2025

RAMSBOTTOM COMMUNITY CHURCH

England & Wales - Charity number 1052544

Accounts

RAMSBOTTOM COMMUNITY CHURCH

TRUSTEES ANNUAL REPORT

Year ended 31st December 2023

Administrative details

The church is registered as a charity in the name of Ramsbottom Community Church

Charity registration number - 1052544

Address – Carr Street, Ramsbottom, BURY, Lancashire, BL0 9AE

The trustees registered with the Charity Commission and who served as trustees in the reporting period are:

Mr. Stephen Mark Gaskell
Mrs. Catherine Rosemary Coward
Mrs. Patricia Ann Lucas
Mr. David Andrew Robert Brummitt

Providers of professional services are:

Banking: The Co-operative Bank p.l.c., P.O.Box 101, 1 Balloon Street, Manchester. M60 4EP

Independent Examiner: Mark Heaton FCCA FCIE, KM Chartered Accountants, Burnley Wharf, Manchester Road, BURNLEY, Lancashire, BB11 1JG

Insurance: Kingdom Bank, Ruddington Fields Business Park, Mere Way, Ruddington, NOTTINGHAM, NG11 6JS

Holding trustee: Assemblies of God Property Trust, Ruddington Fields Business Park, Mere Way, Ruddington, NOTTINGHAM, NG11 6JS

Legal advice: Geldards LLP, 21-22 Burns Street, ILKESTON, Derbyshire, DE7 8AA

Objectives and activities

The objectives of the church are to benefit the public by:

1. Advancing the Christian faith in its local community and, through various missionary organisations, in other parts of the world;
2. Contributing to the relief of sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services including through the provision of counselling and support; and
3. Contributing to the advancement of education.

In pursuance of these purposes the church provides services, buildings and facilities to the local community and makes grants to missionary organisations.

The trustees confirm that we have paid due regard to the Charity Commission guidance on public benefit reporting in deciding what activities the charity should undertake.

The main activities undertaken in relation to these purposes are:

Weekly activities:

Sunday morning service
Kids Church on Sundays (5-11 years old)
Wednesday morning open prayer
Tuesday evening Youth Connect (11-18 years old)
Wednesday evening service
Wednesday afternoon Chatterbox (Incorporating Warm Spaces)

RAMSBOTTOM COMMUNITY CHURCH

TRUSTEES ANNUAL REPORT (continued)

Year ended 31st December 2023

Objects and activities (continued)

Monthly activities:

- Housebound support
- Supporting overseas missions

Quarterly activities:

- "Let's do Lunch"

Other, less frequent activities are:

- New believers' course
- Men's and women's church activity and social meetings

Grant making - The church is committed to the furtherance of the gospel in other parts of the world by providing a proportion of its undedicated income (currently 7.5%) to missionary organisations.

Volunteers – The activities of the church are carried out principally by volunteers (approximately 26).

Social investment - The church seeks to provide help and relief to those who suffer from social disadvantage or are experiencing particular difficulties from time to time.

Achievements and performance

The various department and project leaders have submitted written activity reports to the annual general meeting setting out in further detail the aims, objectives and achievements in each area.

Funds are raised by voluntary donations from church members and members of the public attending church services. During 2023 a grant was received from Bury VCFA towards the cost of setting up and running Chatterbox.

The charity is recognised by HMRC for Gift Aid and tax recoveries provide a significant enhancement of the voluntary donation income.

There have been no material fundraising activities and no material expenditure was incurred to raise income in the future.

Financial review

Financial statements are attached.

These reports set out the principal funding and how these resources supported the key objectives of the charity. They also illustrate the financial effect of significant events during the year and their effect on the financial performance and financial position of the charity during the reporting period. They include a review of insurance cover for the principal risks.

Investments

The charity does not make financial investments for the purpose of income or capital growth. Monies held in the bank accounts are being set aside for development and refurbishment of the church facilities. Funds which are not required at short notice are held with Kingdom Bank which shares the church's ethos in providing funding for church developments throughout Great Britain.

RAMSBOTTOM COMMUNITY CHURCH

TRUSTEES ANNUAL REPORT (continued)

Year ended 31st December 2023

Pension liabilities

The church has established a Workplace Pension scheme with NEST, the government sponsored provider, and contributions, both by the Minister and the Church, have been made since April 2017. There are no pension liabilities.

Reserves

Reserves at the year end amounted to £269,758 of which £243,249 relates to fixed assets (land & buildings), leaving £26,509 in general funds, held in bank and cash.

The trustees take the view that funds are provided for the immediate work of the church and for development and refurbishment of the church facilities. Because of the envisaged use of existing funds it is not considered necessary to dedicate assets to each fund.

Structure, Governance and Management

The charity's governing document is a Trust Deed dated 5 December 1993, amended on 4 December 2005 and 7 December 2009.

The trustees registered with the Charity Commission form the Church Council. This body, chaired by the minister, is responsible for the overall leadership and governance of the church.

Trustees are recruited from the church membership. Potential candidates are proposed by the minister and approved by the Church Council. Approved candidates are provided with the governance and policy documents and any explanations necessary to understand the requirements of the role of trustee before signing the Declaration of Eligibility for newly appointed Trustees.

The charity has one full-time employee (the minister – Mr. S.M. Gaskell). The minister's pay and remuneration are reviewed annually by the Church Council members sitting independently of the chair on this one occasion. The Church Council is guided by recommendations published annually by Assemblies of God headquarters.

The charity is an autonomous part of the Assemblies of God network of churches from whom support is available, if requested, to deal with recruitment of ministers, significant investment decisions and major disciplinary or governance issues. AOG Property Trust acts as Holding Trustee of the church.

Approved by the trustees on 27/3/2024 and signed on their behalf by:



S.M.Gaskell

Trustee & Minister

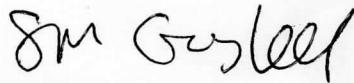
Ramsbottom Community Church - 1052544
Receipts and Payments Account
Year ended 31st December 2023

Receipts	2022	2023
<i>Voluntary income</i>		
General Offerings	15,861.72	18,144.73
Gift Aid	21,895.00	23,865.00
Miscellaneous Income	1,129.75	2,983.47
Bury VCFA Grant	0.00	1,980.00
Missionaries	1,860.25	9,798.00
Other Dedicated Gifts	0.00	0.00
Tax Recovered General	6,231.28	6,959.33
Total Voluntary Income	46,978.00	63,730.53
<i>Investment income</i>		
Bank Interest - Kingdom Bank	12.96	51.08
Bank Interest General Account	0.00	0.00
Total Investment Income	12.96	51.08
Total receipts	46,990.96	63,781.61
Payments	2022	2023
<i>Charitable activities</i>		
Bank Charges	90.00	120.00
Catering	832.52	1,197.59
Computer Sundries	259.47	206.46
Donations	1,137.87	1,313.70
Events	2.00	0.00
Grants Missions	5,675.00	12,095.62
Heat Light Water	2,178.13	4,485.34
Insurance	980.49	977.99
Men's Ministries	0.00	32.58
Ministers Expenses	730.40	988.60
Ministers Salaries	31,532.55	32,892.89
Miscellaneous Costs	314.73	416.36
Outreach Other	545.96	308.00
Printing Postage	19.45	8.00
Repairs Renewals	1,155.32	3,119.81
Telephone Internet	338.72	349.83
Visiting Speakers	440.00	100.00
Youth Schools Work	16.50	17.50
	46,249.11	58,630.27
<i>Governance costs</i>		
Professional Fees	691.80	689.40
Total payments	46,940.91	59,319.67
Net Receipts	50.05	4,461.94
Total brought forward balance	21,996.79	22,046.84
Total carried forward balance	22,046.84	26,508.78

Ramsbottom Community Church
Statement of Assets and Liabilities
As at: 31 December 2023

Fixed Assets	2022	2023
Land & Buildings	208,286.15	208,286.15
Furniture & Equipment	34,963.17	34,963.17
Total	<u>243,249.32</u>	<u>243,249.32</u>
 Current Assets		
Kingdom Bank	3,099.38	3,150.46
Co-op Bank Current Account	18,922.68	22,840.60
Cash General	24.78	517.72
Total	<u>22,046.84</u>	<u>26,508.78</u>
Creditors	<u>270.00</u>	<u>283.20</u>

Approved by the Trustees on 27/3/2024 and signed on their behalf by:



S.M. Gaskell
Trustee & Minister

Independent Examiner's Report to the Ramsbottom Community Church

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31.12.23

Responsibilities and basis of report

As the charity's trustees 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 charity's accounts carried out under section 145 of the 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 charity 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.



Mark Heaton FCCA FCIE DChA
KM
1st Floor, Block C
The Wharf
Manchester Rd
Burnley
BB11 1JG

27th March 2024
.....

RAMSBOTTOM COMMUNITY CHURCH

England & Wales - Charity number 1052544

Accounts

RAMSBOTTOM COMMUNITY CHURCH

TRUSTEES ANNUAL REPORT

Year ended 31st December 2022

Administrative details

The church is registered as a charity in the name of Ramsbottom Community Church

Charity registration number - 1052544

Address – Carr Street, Ramsbottom, BURY, Lancashire, BL0 9AE

The trustees registered with the Charity Commission and who served as trustees in the reporting period are:

Mr. Stephen Mark Gaskell
Mrs. Catherine Rosemary Coward
Mrs. Patricia Ann Lucas
Mr. David Andrew Robert Brummitt

Providers of professional services are:

Banking: The Co-operative Bank p.l.c., P.O.Box 101, 1 Balloon Street, Manchester. M60 4EP

Independent Examiner: Mark Heaton FCCA FCIE, KM Chartered Accountants, Burnley Wharf, Manchester Road, BURNLEY, Lancashire, BB11 1JG

Insurance: Kingdom Bank, Ruddington Fields Business Park, Mere Way, Ruddington, NOTTINGHAM, NG11 6JS

Holding trustee: Assemblies of God Property Trust, Ruddington Fields Business Park, Mere Way, Ruddington, NOTTINGHAM, NG11 6JS

Legal advice: Geldards LLP, 21-22 Burns Street, ILKESTON, Derbyshire, DE7 8AA

Objectives and activities

The objectives of the church are to benefit the public by:

1. Advancing the Christian faith in its local community and, through various missionary organisations, in other parts of the world;
2. Contributing to the relief of sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services including through the provision of counselling and support; and
3. Contributing to the advancement of education.

In pursuance of these purposes the church provides services, buildings and facilities to the local community and makes grants to missionary organisations.

The trustees confirm that we have paid due regard to the Charity Commission guidance on public benefit reporting in deciding what activities the charity should undertake.

The main activities undertaken in relation to these purposes are:

Weekly activities:

Sunday morning service
Kids Church on Sundays (5-11 years old)
Tuesday morning open prayer
Tuesday evening Youth Connect (11-18 years old)
Wednesday evening service
Wednesday afternoon Warm Space

RAMSBOTTOM COMMUNITY CHURCH

TRUSTEES ANNUAL REPORT (continued)

Year ended 31st December 2022

Objects and activities (continued)

Monthly activities:

Housebound support

Supporting overseas missions

Other, less frequent activities are:

New believers' course

Men's and women's church activity and social meetings

Grant making - The church is committed to the furtherance of the gospel in other parts of the world by providing a proportion of its undedicated income (currently 7.5%) to missionary organisations.

Volunteers – The activities of the church are carried out principally by volunteers (approximately 26).

Social investment - The church seeks to provide help and relief to those who suffer from social disadvantage or are experiencing particular difficulties from time to time.

Achievements and performance

The various department and project leaders have submitted written activity reports to the annual general meeting setting out in further detail the aims, objectives and achievements in each area.

Funds are raised by voluntary donations from church members and members of the public attending church services.

The charity is recognised by HMRC for Gift Aid and tax recoveries provide a significant enhancement of the voluntary donation income.

There have been no material fundraising activities and no material expenditure was incurred to raise income in the future.

Financial review

Financial statements are attached.

These reports set out the principal funding and how these resources supported the key objectives of the charity. They also illustrate the financial effect of significant events during the year and their effect on the financial performance and financial position of the charity during the reporting period. They include a review of insurance cover for the principal risks.

Investments

The charity does not make financial investments for the purpose of income or capital growth. Monies held in the bank accounts are being set aside for development and refurbishment of the church facilities. Funds which are not required at short notice are held with Kingdom Bank which shares the church's ethos in providing funding for church developments throughout Great Britain.

RAMSBOTTOM COMMUNITY CHURCH

TRUSTEES ANNUAL REPORT (continued)

Year ended 31st December 2022

Pension liabilities

The church has established a Workplace Pension scheme with NEST, the government sponsored provider, and contributions, both by the Minister and the Church, have been made since April 2017. There are no pension liabilities.

Reserves

Reserves at the year end amounted to £265,296 of which £243,249 relates to fixed assets (land & buildings), leaving £22,047 in general funds, held in bank and cash.

The trustees take the view that funds are provided for the immediate work of the church and for development and refurbishment of the church facilities. Because of the envisaged use of existing funds it is not considered necessary to dedicate assets to each fund.

Structure, Governance and Management

The charity's governing document is a Trust Deed dated 5 December 1993, amended on 4 December 2005 and 7 December 2009.

The trustees registered with the Charity Commission form the Church Council. This body, chaired by the minister, is responsible for the overall leadership and governance of the church.

Trustees are recruited from the church membership. Potential candidates are proposed by the minister and approved by the Church Council. Approved candidates are provided with the governance and policy documents and any explanations necessary to understand the requirements of the role of trustee before signing the Declaration of Eligibility for newly appointed Trustees.

The charity has one full-time employee (the minister – Mr. S.M. Gaskell). The minister's pay and remuneration are reviewed annually by the Church Council members sitting independently of the chair on this one occasion. The Church Council is guided by recommendations published annually by Assemblies of God headquarters.

The charity is an autonomous part of the Assemblies of God network of churches from whom support is available, if requested, to deal with recruitment of ministers, significant investment decisions and major disciplinary or governance issues. AOG Property Trust acts as Holding Trustee of the church.

Approved by the trustees on 16-7-2023 and signed on their behalf by:



S.M.Gaskell

Trustee & Minister

Ramsbottom Community Church - 1052544

Receipts and Payments Account

Year ended 31st December 2022

Receipts	2022	2021
<i>Voluntary income</i>		
General Offerings	15,861.72	13,437.49
Gift Aid	19,495.00	21,825.00
Miscellaneous Income	1,129.75	2,386.36
Missionaries	1,860.25	15,078.00
Other Dedicated Gifts	0.00	0.00
Tax Recovered General	8,631.28	6,178.10
Total Voluntary Income	46,978.00	58,904.95
<i>Investment income</i>		
Bank Interest - Kingdom Bank	12.96	5.03
Bank Interest General Account	0.00	0.00
Total Investment Income	12.96	5.03
<i>Incoming resources from charitable activities</i>		
Treasure Kids (S)	0.00	25.00
	0.00	25.00
Total receipts	46,990.96	58,934.98
Payments	2022	2021
<i>Charitable activities</i>		
Bank Charges	90.00	90.00
Catering	832.52	248.54
Computer Sundries	259.47	159.98
Donations	1,137.87	1,209.42
Events	2.00	0.00
Grants Missions	5,675.00	16,880.00
Heat Light Water	2,178.13	2,987.94
Insurance	980.49	964.09
Ministers Expenses	730.40	260.40
Ministers Salaries	31,532.55	31,299.23
Miscellaneous Costs	314.73	421.23
Outreach Other	545.96	220.00
Printing Postage	19.45	27.65
Repairs Renewals	1,155.32	1,091.28
Telephone Internet	338.72	377.88
Visiting Speakers	440.00	270.00
Youth Schools Work	16.50	54.88
	46,249.11	56,562.52
<i>Governance costs</i>		
Professional Fees	691.80	537.00
Total payments	46,940.91	57,099.52
Net Receipts	50.05	1,835.46
Total brought forward balance	21,996.79	20,161.33
Total carried forward balance	22,046.84	21,996.79

Ramsbottom Community Church
Statement of Assets and Liabilities
As at: 31 December 2022

Fixed Assets	2022	2021
Land & Buildings	208,286.15	208,286.15
Furniture & Equipment	34,963.17	34,963.17
Total	<u>243,249.32</u>	<u>243,249.32</u>
Current Assets		
Kingdom Bank	3,099.38	3,086.42
Co-op Bank Current Account	18,922.68	18,796.11
Cash General	24.78	114.26
Total	<u>22,046.84</u>	<u>21,996.79</u>
Creditors	<u>270.00</u>	<u>246.00</u>

Approved by the Trustees on 16/7/23 and signed on their behalf by:



S.M.Gaskell
Trustee & Minister

Independent Examiner's Report to the Ramsbottom Community Church

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31.12.22

Responsibilities and basis of report

As the charity's trustees 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 charity's accounts carried out under section 145 of the 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 charity 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.



Mark Heaton FCCA FCIE DChA
KM
1st Floor, Block C
The Wharf
Manchester Rd
Burnley
BB11 1JG

16th July 2023

RAMSBOTTOM COMMUNITY CHURCH

England & Wales - Charity number 1052544

Accounts

RAMSBOTTOM COMMUNITY CHURCH

TRUSTEES ANNUAL REPORT

Year ended 31st December 2021

Administrative details

The church is registered as a charity in the name of Ramsbottom Community Church

Charity registration number - 1052544

Address – Carr Street, Ramsbottom, BURY, Lancashire, BL0 9AE

The trustees registered with the Charity Commission and who served as trustees in the reporting period are:

Mr. Stephen Mark Gaskell
Mrs. Catherine Rosemary Coward
Mrs. Elizabeth Jane Gerrard
Mr. David Andrew Robert Brummitt

Providers of professional services are:

Banking: The Co-operative Bank p.l.c., P.O.Box 101, 1 Balloon Street, Manchester. M60 4EP

Independent Examiner: Mark Heaton FCCA FCIE, KM Chartered Accountants, Burnley Wharf, Manchester Road, BURNLEY, Lancashire, BB11 1JG

Insurance: Kingdom Bank, Ruddington Fields Business Park, Mere Way, Ruddington, NOTTINGHAM, NG11 6JS

Holding trustee: Assemblies of God Property Trust, Ruddington Fields Business Park, Mere Way, Ruddington, NOTTINGHAM, NG11 6JS

Legal advice: Geldards LLP, 21-22 Burns Street, ILKESTON, Derbyshire, DE7 8AA

Objectives and activities

The objectives of the church are to benefit the public by:

1. Advancing the Christian faith in its local community and, through various missionary organisations, in other parts of the world;
2. Contributing to the relief of sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services including through the provision of counselling and support; and
3. Contributing to the advancement of education.

In pursuance of these purposes the church provides services, buildings and facilities to the local community and makes grants to missionary organisations.

The trustees confirm that we have paid due regard to the Charity Commission guidance on public benefit reporting in deciding what activities the charity should undertake.

The main activities undertaken in relation to these purposes are:

Weekly activities:

Sunday morning service
Treasure Kids on Sundays (5-11 years old)
Tuesday morning open prayer
Tuesday evening Youth Connect (11-18 years old)
Wednesday evening service

RAMSBOTTOM COMMUNITY CHURCH

TRUSTEES ANNUAL REPORT (continued)

Year ended 31st December 2021

Objects and activities (continued)

Monthly activities:

Housebound support

Supporting overseas missions

Other, less frequent activities are:

New believers' course

Men's and women's church activity and social meetings

Clearly during 2021 the church's activities have been adversely affected by Government guidelines requiring closure of the building, at times, during the coronavirus pandemic. Where possible activities have continued online.

Grant making - The church is committed to the furtherance of the gospel in other parts of the world by providing a proportion of its undedicated income (currently 7.5%) to missionary organisations.

Volunteers – The activities of the church are carried out principally by volunteers (approximately 26).

Social investment - The church seeks to provide help and relief to those who suffer from social disadvantage or are experiencing particular difficulties from time to time.

Achievements and performance

The various department and project leaders have submitted written activity reports to the annual general meeting setting out in further detail the aims, objectives and achievements in each area.

Funds are raised by voluntary donations from church members and members of the public attending church services.

The charity is recognised by HMRC for Gift Aid and tax recoveries provide a significant enhancement of the voluntary donation income.

There have been no material fundraising activities and no material expenditure was incurred to raise income in the future.

Financial review

Financial statements are attached.

These reports set out the principal funding and how these resources supported the key objectives of the charity. They also illustrate the financial effect of significant events during the year and their effect on the financial performance and financial position of the charity during the reporting period. They include a review of insurance cover for the principal risks.

Investments

The charity does not make financial investments for the purpose of income or capital growth. Monies held in the bank accounts are being set aside for development and refurbishment of the church facilities. Funds which are not required at short notice are held with Kingdom Bank which shares the church's ethos in providing funding for church developments throughout Great Britain.

RAMSBOTTOM COMMUNITY CHURCH

TRUSTEES ANNUAL REPORT (continued)

Year ended 31st December 2021

Pension liabilities

The church has established a Workplace Pension scheme with NEST, the government sponsored provider, and contributions, both by the Minister and the Church, have been made since April 2017. There are no pension liabilities.

Reserves

Reserves at the year end amounted to £265,246 of which £243,249 relates to fixed assets (land & buildings), leaving £21,997 in general funds, held in bank and cash.

The trustees take the view that funds are provided for the immediate work of the church and for development and refurbishment of the church facilities. Because of the envisaged use of existing funds it is not considered necessary to dedicate assets to each fund.

Structure, Governance and Management

The charity's governing document is a Trust Deed dated 5 December 1993, amended on 4 December 2005 and 7 December 2009.

The trustees registered with the Charity Commission form the Church Council. This body, chaired by the minister, is responsible for the overall leadership and governance of the church.

Trustees are recruited from the church membership. Potential candidates are proposed by the minister and approved by the Church Council. Approved candidates are provided with the governance and policy documents and any explanations necessary to understand the requirements of the role of trustee before signing the Declaration of Eligibility for newly appointed Trustees.

The charity has one full-time employee (the minister – Mr. S.M. Gaskell). The minister's pay and remuneration are reviewed annually by the Church Council members sitting independently of the chair on this one occasion. The Church Council is guided by recommendations published annually by Assemblies of God headquarters.

The charity is an autonomous part of the Assemblies of God network of churches from whom support is available, if requested, to deal with recruitment of ministers, significant investment decisions and major disciplinary or governance issues. AOG Property Trust acts as Holding Trustee of the church.

Approved by the trustees on 26/8/ 2022 and signed on their behalf by:



S.M.Gaskell

Trustee & Minister

Ramsbottom Community Church - 1052544
Receipts and Payments - Combined Funds
Selected period: 01 January 2021 to 31 December 2021

Receipts	2021	2020
<i>Voluntary income</i>		
General Offerings	13,437.49	8,571.69
Gift Aid	21,825.00	29,075.50
Miscellaneous Income	2,386.36	245.37
Missionaries	15,078.00	2,015.75
Other Dedicated Gifts	0.00	0.00
Tax Recovered General	6,178.10	8,069.09
Total Voluntary Income	58,904.95	47,977.40
<i>Investment income</i>		
Bank Interest - Kingdom Bank	5.03	7.76
Bank Interest General Account	0.00	8.80
Total Investment Income	5.03	16.56
<i>Incoming resources from charitable activities</i>		
Mother Toddler	0.00	290.07
Men's Ministries	0.00	46.91
Treasure Kids (J)	0.00	54.70
Treasure Kids (S)	25.00	287.20
Sensory Den (I)	0.00	200.00
	25.00	878.88
Total receipts	58,934.98	48,872.84

Payments	2021	2020
<i>Charitable activities</i>		
Bank Charges	90.00	90.00
Catering	248.54	513.79
Computer Sundries	159.98	170.47
Donations	1,209.42	1,344.80
Events	0.00	10.00
Grants Missions	16,880.00	5,000.00
Heat Light Water	2,987.94	2,873.71
Insurance	964.09	810.39
Mens Ministries	0.00	0.00
Ministers Expenses	260.40	428.00
Ministers Salaries	31,299.23	30,984.58
Miscellaneous Costs	421.23	74.00
Outreach Other	220.00	212.00
Printing Postage	27.65	0.00
Repairs Renewals	1,091.28	588.54
Sensory Den (E)	0.00	0.00
Telephone Internet	377.88	482.25
Visiting Speakers	270.00	0.00

	Womens Ministries	0.00	0.00
	Youth Schools Work	54.88	58.65
		56,562.52	43,641.18
<i>Governance costs</i>			
	Professional Fees	537.00	570.40
Total payments		57,099.52	44,211.58
	Net Receipts	1,835.46	4,661.26
	Total brought forward balance	20,161.33	15,500.07
Total carried forward balance		21,996.79	20,161.33

Ramsbottom Community Church
Statement of Assets and Liabilities
As at: 31 December 2021

Fixed Assets	2021	2020
Land & Buildings	208,286.15	208,286.15
Furniture & Equipment	34,963.17	34,963.17
Total	<u>243,249.32</u>	<u>243,249.32</u>
Current Assets		
Kingdom Bank	3,086.42	3,081.39
Co-op Bank Current Account	18,796.11	16,740.63
Cash General	114.26	339.31
Total	<u>21,996.79</u>	<u>20,161.33</u>
Creditors	<u>246.00</u>	<u>240.00</u>

Approved by the Trustees on 26/8/22 and signed on their behalf by:



S.M.Gaskell
Trustee & Minister

Independent Examiner's Report to the Ramsbottom Community Church

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31.12.21

Responsibilities and basis of report

As the charity's trustees 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 charity's accounts carried out under section 145 of the 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 charity 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.



Mark Heaton FCCA FCIE DChA
KM
1st Floor, Block C
The Wharf
Manchester Rd
Burnley
BB11 1JG

9th August 2022

RAMSBOTTOM COMMUNITY CHURCH

England & Wales - Charity number 1052544

Accounts

RAMSBOTTOM COMMUNITY CHURCH

TRUSTEES ANNUAL REPORT

Year ended 31st December 2020

Administrative details

The church is registered as a charity in the name of Ramsbottom Community Church

Charity registration number - 1052544

Address – Carr Street, Ramsbottom, BURY, Lancashire, BL0 9AE

The trustees registered with the Charity Commission and who served as trustees in the reporting period are:

Mr. Stephen Mark Gaskell
Mrs. Catherine Rosemary Coward
Mrs. Elizabeth Jane Gerrard

Providers of professional services are:

Banking: Royal Bank of Scotland, Red Heughs Avenue, 1 Drummond House, Edinburgh. EH12 9JN **until 29/12/2020 thereafter:**

The Co-operative Bank p.l.c., P.O.Box 101, 1 Balloon Street, Manchester. M60 4EP

Independent Examiner: Mark Heaton FCCA FCIE, KM Chartered Accountants, Burnley Wharf, Manchester Road, BURNLEY, Lancashire, BB11 1JG

Insurance: Kingdom Bank, Ruddington Fields Business Park, Mere Way, Ruddington, NOTTINGHAM, NG11 6JS

Holding trustee: Assemblies of God Property Trust, Ruddington Fields Business Park, Mere Way, Ruddington, NOTTINGHAM, NG11 6JS

Legal advice: Geldards LLP, 21-22 Burns Street, ILKESTON, Derbyshire, DE7 8AA

Objectives and activities

The objectives of the church are to benefit the public by:

1. Advancing the Christian faith in its local community and, through various missionary organisations, in other parts of the world;
2. Contributing to the relief of sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services including through the provision of counselling and support; and
3. Contributing to the advancement of education.

In pursuance of these purposes the church provides services, buildings and facilities to the local community and makes grants to missionary organisations.

The trustees confirm that we have paid due regard to the Charity Commission guidance on public benefit reporting in deciding what activities the charity should undertake.

The main activities undertaken in relation to these purposes are:

Weekly activities:

Junior Treasure Kids (5-7 years old)
Treasure Kids (7-11 years old)
Treasure Kids on Sundays (5-11 years old)
Parent and toddler group
Connect Groups

RAMSBOTTOM COMMUNITY CHURCH

TRUSTEES ANNUAL REPORT (continued)

Year ended 31st December 2020

Objects and activities (continued)

Monthly activities:

Who Let the Dads Out
Sensory Den
Supporting overseas missions

Other, less frequent activities are:

Alpha course
Men's and women's church activity and social meetings
Help yourself to wellbeing course

Clearly during 2020 the church's activities have been adversely affected by Government guidelines requiring closure of the building, at times, during the coronavirus pandemic. Where possible activities have continued online.

Grant making - The church is committed to the furtherance of the gospel in other parts of the world by providing a proportion of its undedicated income (currently 7.5%) to missionary organisations.

Volunteers – The activities of the church are carried out principally by volunteers (approximately 30).

Social investment - The church seeks to provide help and relief to those who suffer from social disadvantage or are experiencing particular difficulties from time to time.

Achievements and performance

The various department and project leaders have submitted written activity reports to the annual general meeting setting out in further detail the aims, objectives and achievements in each area.

Funds are raised by voluntary donations from church members and members of the public attending church services.

The charity is recognised by HMRC for Gift Aid and tax recoveries provide a significant enhancement of the voluntary donation income.

There have been no material fundraising activities and no material expenditure was incurred to raise income in the future.

Financial review

Financial statements are attached.

These reports set out the principal funding and how these resources supported the key objectives of the charity. They also illustrate the financial effect of significant events during the year and their effect on the financial performance and financial position of the charity during the reporting period. They include a review of insurance cover for the principal risks.

Investments

The charity does not make financial investments for the purpose of income or capital growth. Monies held in the bank accounts are being set aside for development and refurbishment of the church facilities. Funds which are not required at short notice are held with Kingdom Bank which shares the church's ethos in providing funding for church developments throughout Great Britain.

RAMSBOTTOM COMMUNITY CHURCH

TRUSTEES ANNUAL REPORT (continued)

Year ended 31st December 2020

Pension liabilities

The church has established a Workplace Pension scheme with NEST, the government sponsored provider, and contributions, both by the Minister and the Church, have been made since April 2017. There are no pension liabilities.

Reserves

Reserves at the year end amounted to £263,410 of which £243,249 relates to fixed assets (land & buildings), leaving £20,161 in general funds, held in bank and cash.

The trustees take the view that funds are provided for the immediate work of the church and for development and refurbishment of the church facilities. Because of the envisaged use of existing funds it is not considered necessary to dedicate assets to each fund.

Structure, Governance and Management

The charity's governing document is a Trust Deed dated 5 December 1993, amended on 4 December 2005 and 7 December 2009.

The trustees registered with the Charity Commission form the Church Council. This body, chaired by the minister, is responsible for the overall leadership and governance of the church.

Trustees are recruited from the church membership. Potential candidates are proposed by the minister and approved by the Church Council. Approved candidates are provided with the governance and policy documents and any explanations necessary to understand the requirements of the role of trustee before signing the Declaration of Eligibility for newly appointed Trustees.

The charity has one full-time employee (the minister – Mr. S.M. Gaskell). The minister's pay and remuneration are reviewed annually by the Church Council members sitting independently of the chair on this one occasion. The Church Council is guided by recommendations published annually by Assemblies of God headquarters.

The charity is an autonomous part of the Assemblies of God network of churches from whom support is available, if requested, to deal with recruitment of ministers, significant investment decisions and major disciplinary or governance issues. AOG Property Trust acts as Holding Trustee of the church.

Approved by the trustees on 11-4-2021 and signed on their behalf by:



S.M.Gaskell

Trustee & Minister

Ramsbottom Community Church - 1052544
Receipts and Payments Account
Year ended 31st December 2020

Receipts	2020	2019
<i>Voluntary income</i>		
General Offerings	8,571.69	9,293.96
Gift Aid	29,075.50	32,866.00
Miscellaneous Income	245.37	940.45
Missionaries	2,015.75	1,063.00
Other Dedicated Gifts	0.00	0.00
Tax Recovered General	8,069.09	9,985.40
Total Voluntary Income	47,977.40	54,148.81
<i>Investment income</i>		
Bank Interest - Kingdom Bank	7.76	13.79
Bank Interest General Account	8.80	6.87
Bank Interest STM Account	0.00	0.00
Total Investment Income	16.56	20.66
<i>Incoming resources from charitable activities</i>		
Mother Toddler	290.07	800.57
Men's Ministries	46.91	957.35
Treasure Kids (J)	54.70	258.56
Treasure Kids (S)	287.20	477.50
Sensory Den (I)	200.00	211.63
	878.88	2,705.61
Total receipts	48,872.84	56,875.08

Ramsbottom Community Church - 1052544
Receipts and Payments Account
Year ended 31st December 2020

Payments	2020	2019
<i>Charitable activities</i>		
Bank Charges	90.00	82.00
Catering	513.79	1,340.80
Computer Sundries	170.47	194.99
Donations	1,344.80	1,654.44
Events	10.00	13.00
Grants Missions	5,000.00	4,480.00
Heat Light Water	2,873.71	2,824.88
Insurance	810.39	766.45
Mens Ministries	0.00	571.65
Ministers Expenses	428.00	532.80
Ministers Salaries	30,984.58	30,987.49
Miscellaneous Costs	74.00	787.74
Outreach Other	212.00	643.00
Printing Postage	0.00	68.61
Refurbishment	0.00	5,876.05
Repairs Renewals	588.54	1,199.17
Retention Payments	0.00	3,463.83
Sensory Den (E)	0.00	291.06
Telephone Internet	482.25	457.74
Visiting Speakers	0.00	1,010.00
Womens Ministries	0.00	2.99
Youth Schools Work	58.65	366.19
	43,641.18	57,614.88
<i>Governance costs</i>		
Professional Fees	570.40	516.00
Total payments	44,211.58	58,130.88
Net Receipts	4,661.26	-1,255.80
Total brought forward balance	15,500.07	16,755.87
Total carried forward balance	20,161.33	15,500.07

Ramsbottom Community Church
Statement of Assets and Liabilities
As at: 31 December 2020

Fixed Assets at cost	2020	2019
Land & Buildings	208,286.15	208,286.15
Furniture & Equipment	34,963.17	34,963.17
Total	<u>243,249.32</u>	<u>243,249.32</u>
 Current Assets		
Kingdom Bank	3,081.39	3,073.63
RBS Treasurers Account	0.00	12,392.32
RBS Outreach Account	0.00	7.82
Co-op Bank Current Account	16,740.63	0.00
Cash General	339.31	26.30
Total	<u>20,161.33</u>	<u>15,500.07</u>
Creditors	<u>240.00</u>	<u>240.00</u>

Approved by the Trustees on 11th April 2021 and signed on their behalf by:



S.M.Gaskell
Trustee & Minister

Independent Examiner's Report to the Ramsbottom Community Church

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31.12.20

Responsibilities and basis of report

As the charity's trustees 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 charity's accounts carried out under section 145 of the 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 charity 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.



Mark Heaton FCCA FCIE DChA
KM
1st Floor, Block C
The Wharf
Manchester Rd
Burnley
BB11 1JG

11TH April 2021