



THE MARSH COMMUNITY CENTRE CHARITABLE COMPANY

Annual Report and Accounts
Year ending 31 March 2024

Director's Report for the purposes of the Companies Act 2011 and Trustees' Annual Report for the purposes of Part VI of the Charities Act 1993 for the year ended 31 March 2024.

The trustees present their annual report on the affairs of the company, together with the accounts for the year ended 31 March 2024, together with the Independent Examiner's Report thereon.

Registered Charity: 1085116
Company Registration Number: 04156154

CONTENTS

	Page
● Structure, Governance and Management	p. 1
● Report of the Chair of Trustees	p. 3
● Objectives, Activities and Achievements	p. 3
● Report of the Treasurer	p. 5
● Statement of Statutory Compliance	p. 6
● Financial statements for the year ended 31 March 2024	p. 7
● Statement of Financial Activities	p. 8
● Balance Sheet	p.9
● Notes to the accounts	p.10
● Independent Examiner's Report to the Trustees	p.14

STRUCTURE, GOVERNANCE AND MANAGEMENT

Name

The full name of the charity is The Marsh Community Centre Charitable Trust.

Constitution and governing legislation

The charity was established on 8 February 2001 as a company limited by guarantee, without share capital, under the Companies Act 1985. Its operation is governed by its Memorandum and Articles of Association dated 8 February 2001 as amended on 25 February 2003 and 5 December 2022. The company number is 04156154. The company is a registered charity (no. 1085116).

Trustees and directors

The persons who served on the Board of Trustees and as such were also directors of the company during the year were:

Michael Farnfield (Trustee and Chair)

Hilary Greenwood (Trustee)

Martin Mulligan (Trustee)

Andrew Nicholson (Trustee)

Ken Peasnell (Trustee and Treasurer)

Sally Pidd (Trustee and Secretary)

Jon Barry (Trustee), resigned 19 August 2023

Karen Ohlsson, resigned 19 August 2023

Appointment of trustees

The appointment of trustees is governed by provisions contained within the company's Articles of Association. These are as follows:

- The number of trustees shall not be less than three but (unless otherwise determined by ordinary resolution of the members) shall not be subject to any maximum.
- The Board shall consist of up to eight individuals elected by the members at an Annual General Meeting and up to two individuals co-opted by the Board until the conclusion of the next AGM.
- Each appointment and reappointment shall be made at an AGM each year.

At the company's Annual General Meeting on 17 July 2024, Sally Pidd resigned as a trustee, effective from that date.

Trustees' responsibilities

Company and charity law requires the trustees to prepare financial statements for each financial year that give a true and fair view of the state-of-affairs of the charitable company as at the end of the financial year and of the surplus or deficit of the charitable company for that year. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then consistently apply them
- make judgements and estimates that are reasonable and prudent
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the accounts comply with all relevant legislation. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Registered office

The registered office of the company is Marsh Community Centre, Willow Lane, Lancaster, LA1 5PP.

Bankers

The company's bankers during the year ended 31 March 2024 were The Cumberland Building Society, 26-28 Cheapside, Lancaster LA1 1LZ.

Accountants

The company's finances are managed in-house by the Chief Executive supported by the Secretary and Treasurer. Our payroll and Independent Examination are conducted by Lancaster & District CVS, Sulyard St, Lancaster LA1 1PX.

Specific restrictions on the company

The restrictions specified in Memorandum and Articles of Association include the following:

- The income and property of the company shall be solely towards the promotion of its objects and no part is to be paid by way of dividend, bonus or otherwise to the members of the company. Additionally, no trustee appointed to any office of the company is to be paid a salary or fees or receive any remuneration or other benefit from the company.
- Upon the winding up or dissolution of the company any assets remaining, after the satisfaction of all liabilities, shall not be paid to or distributed among the members of the company, but shall be transferred to other charitable institutions having similar objects and which similarly prohibit the distribution of income or property among its members.

Full details of all the restrictions imposed on the company and the framework within which the company operates are contained in the Memorandum and Articles of Association.

Investment powers

The company is permitted by its Memorandum of Association to invest any funds not immediately required for its purposes in any investments, securities or property as may be thought fit, subject to such conditions and consents as may be imposed or required by law. In exercising these powers, the trustees have had regard to the Charity Commission's guidance on public benefit.

Management and financial oversight

The centre's manager, Deborah Hargreaves, is responsible for the centre's operations. On the financial side, she is assisted by the treasurer and the secretary. The board of trustees meet at least once a month, with the centre manager in attendance, to monitor activities and to make policy decisions.

REPORT OF THE CHAIR OF TRUSTEES

This has been another good year for the Marsh Community Centre, both financially and through the continued success of our activities. It is not easy running a community centre. But with the combined help of our staff, trustees, and volunteers, we keep managing to do so!

We are particularly grateful to Lancaster City Council for their continued support and to the Tudor Trust and Banks Lyon who have collectively enabled us to employ an additional member of staff to support our work.

Debz and her team continue to work miracles and have hosted several successful community events on top of their normal workloads, and we thank them for their commitment and effort in challenging circumstances.

OBJECTIVES, ACTIVITIES AND ACHIEVEMENTS

Established in 2001 as the Marsh Community Centre Charitable Company, the central objective of our work is to address the needs of local people particularly children and young people living in this deprived ward of Lancaster. Unfortunately, the levels of deprivation have only increased since the centre was formed. We have sought better ways to support adults struggling with poverty, mental health issues and stress. With funding and partnership, we try to provide support for hard-to-reach and vulnerable children and young people. We aspire to achieve the following four objectives:

1. ACTIVITIES

To provide and facilitate activities, advice, information, advocacy and support that improve the quality of life of local people and promote the wellbeing of the community.

2. BUILDING

To run an accessible and safe building that enables us to make a difference.

3. COMMUNITY

To engage and consult the local community so that we are responsive to its needs and aspirations.

4. ORGANISATION

To ensure that we are well managed and governed and effective in all that we do.

Activities during the year

The centre has a great atmosphere. We have done lots of things to help the local community. These include the following:

- We continue to run our unique **Open Access** where we support members of the community with benefits, housing, food bank referrals, homelessness, mental health, CV'S and advice and guidance. They can access our amenities including our computers, washing machine, tumble dryer and shower and kitchen. We also accompany members to the doctors, job centre and anywhere else they need support. We work closely with probation, the police, homeless centre and the education services. Due to the increase in members, we have employed another member of staff to help with the increase in work.
- **Mental health problems** in the Marsh area increased markedly during the pandemic and, two years later, the effects are still being felt. We have helped people to cope with their problems and signposted them to the relevant services. As part of this, we have worked alongside the NHS who have run drop-in sessions at the centre each month designed to take people's blood pressure and deal with any concerns they may have. These sessions have been attended very well.
- Our **Food Club** has been meeting on Thursdays for several years and it continues to be very popular. The club has approximately 40 to 60 families a week participating in the cost of groceries. During the year, we charged £7 for food packages which include bread, eggs and milk. We source our food from Fareshare and Eggcup which is our local food distribution centre. We also collect surplus food from Aldi.
- The **Youth clubs** we run have large numbers of attendees and are thriving. We also work closely with other youth groups in the area such as LGABC who support us with staff and activities as part of our membership with them. These youth club meetings are of great benefit to them and it provides them with opportunities to mix with other groups and build good relationships which has been a barrier in previous years.
- We have our own **Boxing coach** who is Qualified and registered with the England Boxing Association and he runs sessions on Tuesdays for young people aged 8 plus. It is great for their mental and physical health and continues to be very well attended.
- We have a **Gardening club** which cares for our allotment and gardens. This is run by volunteers and is running extremely well. The club is attended by local people who enjoy getting together and being active in the outdoor space we have at the centre. Lots of food has been grown there and is used in the food club we run and in the youth groups to make jam and apple crumble.
- Our **Coffee and Cake group** continues to be well attended, with more people joining during the year. These sessions are run by volunteers and are invaluable in bringing

together people in the area. They help people with social isolation and mental health problems and to make friendships in a safe place.

- We have a choir, **Marsh Music**, that has been running since 2017 and is open to all local people - men and women, old and young, and of all abilities. The choir is run by a local resident together with other volunteers and is very popular with the participants. The numbers fluctuate but generally average about 15 members. The Choir has delivered many performances including, for the second year running, one at The Priory church and one at Williamsons Park.
- The **Friends of The Marsh group**, which is chaired by Katie Schad, one of our volunteers, has been successful in attracting funding for the Sycamore play park and we are happy to say the work has finally commenced. The group is expanding, and they have so many great ideas. We are looking forward to seeing what next year brings.

We have had great trips out with young people and families including Gulliver's World, Blackpool Lights, Splash Park and Jump Rush. We also took a group of young people to attend a residential course at Brathay which they found incredible, and it opened their eyes to a whole new way of thinking. We have a great community in which people look out for each other. Crime and anti-social behaviour have dropped, which is a great source of satisfaction to those of us involved with the centre.

All these activities cost money and the centre requires a lot of upkeep. As is explained elsewhere in this annual report, we are very dependent on grants provided by external funding bodies. We do what we can to generate income from other sources, including hiring out the venue to outside organisations. These include Hope Church which runs on a Sunday. Apart from the intrinsic value of these uses of the centre, they provide us with much needed additional income. To this end, we have a website (www.marshcommunitycentre.org) that explains what we do and details how donations can be made.

REPORT OF THE TREASURER

Income and expenditure

Detailed information concerning our charitable spending during the year and the income that made this possible is provided in the financial statements which follow. The key features can be summarised as follows.

Our operating expenditures during the year totalled £143,163 an increase of 9.6% over the previous year. The largest element was wages and salaries (£89,715), an increase of 7.1% over the previous year. Our spending on what we call activity costs, i.e., on our face-to-face activities (£32,474), increased by 36.4% over the previous year, which itself was 39.7% more than in 2021-22. These are continuing welcome financial indicators of the work we do for people in the Marsh area. Our spending on repairs and renewals (£6,235) and capital purchases (£18,199) together represents an increase of more than 50% over the previous year, reflective of the continuing need to maintain and improve our now-ageing facilities.

Funding available to us to support these activities totalled £183,401, an increase of 36.4% over 2022-23, and came from three sources: grants from external funding agencies (£150,817, up 30.5%); donations from individuals and organisations (£13,283, up 158.6%); and other income from a variety of sources (£19,300, more than double that in 2022-23). These

figures reveal our continued dependence on support from grant-awarding bodies. The grant amounts we have received from each source are detailed in note 1 to the financial statements. We are particularly indebted to the substantial grants we have received from the National Lottery's Reaching Communities Fund (£54,131), Tudor Trust (£30,000), and Lancaster City Council (£20,358). Without the support, large and small, of all these grant-awarding bodies, we could not function.

As in previous years, the donations we received came from a variety of sources, both large and small, some for specific purposes and others to help us cover general running costs and our activities. Many take the form of regular small donations and others one-off larger amounts. Whatever the amount or frequency they are extremely valuable because they help us build up our reserves in ways that grants do not and cannot and thus help buffer us from shocks to the funding regime.

Reserves policy

Our objective is to maintain a level of free reserves (those not tied up in fixed assets and restricted funds) at a level sufficient to fulfil the company's continuing obligations. This is always a struggle because of our heavy reliance on grants as our principal source of income. I am therefore pleased to be able to report that our unrestricted funds increased for a second year in a row by £3,827 (£5,493 in 2022-23). A key long-term objective of the Company is to conserve this vital reserve to ensure our continuing solvency, but we accept there will be ups and downs from one year to the next. Moreover, inflation continues to pose great difficulties for charities, including ourselves.

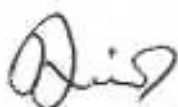
As of 31 March 2024, our unrestricted reserves amounted to £55,046 which equates to nearly five months of our current level of non-capital spending. This is, of course, an extreme worse-case scenario in which all grant income has been consumed and no more income of any kind is being received. In fact, we had £109,821 cash in the bank and in hand at the year-end, an amount £21,967 more than last year and is equal to more than 9 months of current spending. Furthermore, our three-year grant from the National Lottery under their Reaching Communities programme will be sufficient to cover a large portion of our operating costs for next year. As a result, the Trustees remain confident in the continuing financial viability of the Company.

STATEMENT OF STATUTORY COMPLIANCE

The trustees' and directors' report and the attached accounts comply with current statutory requirements, the Memorandum and Articles of Association and the Statement of Recommended Practice 2015 – Accounting and Reporting by Charities.

The above report has been prepared in accordance with the Companies Act 2011 relating to small companies and was approved by the board on 4 September 2024 and signed on its behalf by:

Mike Farnfield



Chair of Trustees

The Marsh Community Centre Charitable Company

Registered Company No. 04156154

Registered Charity No. 1085116

Financial statements

Year ending 31 March 2024

The Marsh Community Centre Charitable Company

STATEMENT OF FINANCIAL ACTIVITIES

Year ended 31 March 2024

	Note	Unrestricted Funds £	Restricted Funds £	Fixed Assets Fund £	Total Funds 2024 £	Total Funds 2023 £
Income from:						
Donations and legacies	1	11,783	1,500	-	13,283	5,138
Grants	1	-	150,817	-	150,817	115,556
Other Income	2	19,300	-	-	19,300	13,768
Total		31,084	152,317	-	183,401	134,462
Expenditure on:						
Charitable activities	3,4,5	21,762	121,401	-	143,163	130,591
Depreciation		-	-	11,890	11,890	11,028
Total		21,762	121,401	11,890	155,053	141,619
Net income (expenditures)		9,322	30,916	-11,890	28,348	(7,157)
Fixed asset purchases		(5,439)	(12,760)	18,199	-	-
Other transfers between funds	-	56	56	-	-	-
Net movement in funds		3,827	18,211	6,309	28,348	(7,157)
Total funds brought forward		51,219	35,751	229,532	316,502	323,659
Total funds carried forward		55,046	53,962	235,841	344,850	316,502

The notes that follow form part of these financial statements.

The Marsh Community Centre Charitable Company

BALANCE SHEET

As at 31 March 2024

	Note	2024 £	2023 £
Fixed Assets			
Tangible fixed assets	6	235,842	229,533
Current Assets			
Cash at bank and in hand		109,821	87,854
Debtors and prepayments		-	886
Total current assets		109,821	88,740
Current Liabilities			
Creditors and accrued expenses		813	1,771
Net Current Assets		109,008	86,969
Net Assets		344,850	316,502
Funds:			
Unrestricted funds		55,046	51,219
Restricted funds	7	53,962	35,751
Fixed Assets fund		235,841	229,532
		344,850	316,502

For the year ending 31 March 2024 the Company was entitled to exemption from audit under section 477 of the Act 2006 relating to small companies.

The members have not required an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of Act with respect to accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

Approved by the board of trustees

Michael Farnfield



Ken Peasnell



Date:

19 June 2024

The notes on the following pages form part of these financial statements.

The Marsh Community Centre Charitable Company

NOTES TO THE ACCOUNTS **Year ended 31 March 2024**

Accounting Policies

Basis of accounting

The financial statements have been prepared on a going concern basis under the historical cost convention and in accordance with the Charities SORP (FRS 102) Accounting and Reporting by Charities (effective January 2019) and the Companies Act 2011.

Income

Grants, including grants for the purchase of fixed assets, are included in income in the year to which the grant relates. Where a grant is received but cannot be spent until later years(s) it is carried forward as prepaid income.

Collections, donations and legacies are included when receivable by the charity.

No income is shown net of expenditure.

Expenditures

Resources expended are included in the Statement of Financial Activities on an accruals basis.

Tangible fixed assets and depreciation

All capital expenditure, including that which is funded by grants, is treated as an addition to fixed assets.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the costs less estimated residual value of each asset over its expected useful life as follows:

Property	2% p.a. straight line
Fixtures and equipment	20% p.a. straight line
Computer equipment	33% p.a. straight line

Where the capital expenditure is funded by specific grants, the associated grant is transferred to the fixed asset fund. In the case of capital expenditure financed out of the unrestricted fund, a similar transfer is made to the fixed asset fund. In both cases, depreciation is charged to the fixed assets fund based on the expected useful life of the relevant asset.

Taxation

The company is a registered charity and as such is entitled to the exemption from tax to the extent that the income received falls within section 505 C.G.T.A. 1992 and is applied to charitable purposes only.

Fund accounting

Unrestricted fund - this is the fund which can be used in accordance with the charitable objectives at the discretion of the trustees.

Fixed asset fund - this is the fund which represents fixed assets purchased from both unrestricted and specific grants and fund the future depreciation of those assets.

Restricted funds - these are funds that can only be used for particular restricted purposes within the objectives of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

The Marsh Community Centre Charitable Company

NOTES TO THE ACCOUNTS
Year ended 31 March 2024

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
1 Grants and donations received during year				
National Lottery Reaching Communities Fund		54,131	54,131	34,904
Tudor Trust	-	30,000	30,000	30,000
Lancaster City Council	-	20,358	20,358	14,000
B & Q	-	10,000	10,000	-
Francis C Scott Trust	-	9,600	9,600	-
Banks Lyon Memorial Trust	-	8,495	8,495	-
Areti Charitable Trust	-	5,279	5,279	-
Banks Lyon	-	5,000	5,000	5,000
Awards for All	-	3,900	3,900	-
The Westminster Fund	-	2,000	2,000	-
Groundwork (Quaker Oats)	-	1,000	1,000	-
Neighbourly	-	555	555	2,000
Lancashire County Council	-	500	500	-
Other grants and donations	11,783	1,500	13,283	69,694
	<u>11,783</u>	<u>152,317</u>	<u>164,101</u>	<u>120,694</u>
	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
2 Other income				
Food club	4,133	-	4,133	4,685
Statutory Maternity Pay	1,583	-	1,583	4,311
Other income	13,585	-	13,585	4,771
	<u>19,300</u>	<u>-</u>	<u>19,300</u>	<u>13,767</u>
	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
3 Expenditure on charitable activities				
Wages and salaries	6,542	83,173	89,715	83,783
Cleaning, printing, stationery and sundries	720	1,796	2,516	1,830
Repairs and renewals	4,584	1,651	6,235	7,840
Heat, light and water	-	4,030	4,030	5,482
Telephone, internet and computing	-	3,536	3,536	815
Insurance and legal costs	-	2,287	2,287	2,669
Activity expenses	8,906	23,569	32,474	23,807
Grants	-	-	-	600
Membership, training and travel	102	414	516	1,514
Audit, accountancy and payroll	-	946	946	763
Bank and financial charges	58	-	58	307
Income generation expenses	850	-	850	1,181
	<u>21,762</u>	<u>121,401</u>	<u>143,163</u>	<u>130,591</u>

The Marsh Community Centre Charitable Company

NOTES TO THE ACCOUNTS
Year ended 31 March 2024

	2024	2023
	£	£
4 Management and administration of the charity		
Net income is stated after charging the following:		
Depreciation of tangible fixed assets	11,890	11,028
Accountancy fees	946	763

	Unrestricted funds	Restricted funds	Total funds	Total funds
	2024	2024	2024	2023
	£	£	£	£
5 Staff Costs				
Wages costs	2,494	83,173	85,667	83,783
Less statutory maternity pay recovery	(1,583)	-	(1,583)	(4,311)
	<u>911</u>	<u>83,173</u>	<u>84,084</u>	<u>79,472</u>

The average number of employees during the year was as 5.

No employee earned more than £50,000 in the year.

	Leasehold property	Computer equipment	Fixtures & fittings	Total
	£	£	£	£
6 Tangible fixed assets				
Cost				
At 1 April 2023	341,539	6,012	41,485	389,036
Additions	14,171	300	3,728	18,199
Disposals	-	-	-	0
At 31 March 2024	355,710	6,312	45,213	407,235
Depreciation				
At 1 April 2023	124,975	4,921	29,607	159,503
Charge for the year	7,114	543	4,233	11,890
Disposals	-	-	-	0
At 31 March 2024	132,089	5,464	33,840	171,393
Net Book value				
At 31 March 2024	223,621	848	11,373	235,842
at 31 March 2023	216,564	1,091	11,878	229,533

The Marsh Community Centre Charitable Company

NOTES TO THE ACCOUNTS

Year ended 31 March 2024

7 Movements in funds	Balance 01.04.23 £	Incoming resources £	Outgoings £	Transfers £	Balance 31.03.24 £
Restricted funds					
Albert Hunt Trust	180	-	162	(18)	(0)
Areti Charitable Trust	-	5,279	1,048		4,231
Awards for All	-	3,900	2,398		1,502
B&Q	-	10,000	10,002	2	(0)
Banks Lyon	2,195	5,000	3,795		3,400
Banks Lyon Memorial Trust	-	8,495	3,345		5,150
Coop Local Community Fund	304	-	0		304
CVS Lancaster Community Fund	1,245	-	1,304	59	0
Curious Minds	436	-	430	(6)	0
Fairshare Food Futures Fund	2,600	-	1,237		1,363
Francis C Scott Trust	-	9,600	3,431		6,169
Groundwork (Quaker Oats)	-	1,000	0		1,000
Groundwork (Tesco Community Fund)	1,500	-	1,120		380
Lancashire County Council	-	500	521	21	0
Lancaster City Council	4,343	20,358	21,712		2,989
Mobility Trust	750	-	547		203
National Lottery Reaching Communities Fund	9,476	54,131	46,895		16,712
NHS	1,421	-	1,313		108
Neighbourly	400	555	665		290
Postcode Neighbourhood Trust	3,223	-	24		3,199
Sported Foundation	2,405	0	259		2,146
The Westminster Fund	1,041	2,000	2,295		746
Tudor Trust	4,232	30,000	30,163		4,069
Other	-	1,500	1,499	(1)	0
	<u>35,751</u>	<u>152,317</u>	<u>134,161</u>	<u>55.57</u>	<u>53,963</u>
General funds					
Unrestricted Funds	51,219	31,084	27,201	(55.57)	55,046
Fixed assets fund	229,532	18,199	11,890	-	235,841
	<u>316,502</u>	<u>201,600</u>	<u>173,252</u>	<u>-</u>	<u>344,850</u>

Purposes of the restricted funds

The restricted funds are provided by the grant providers and donors and can only be used for the purposes set out in the grants and donations made by each provider.

8 Related party transactions

There were no transactions with related parties during the year.

9 Ultimate control

The company is controlled by its members in general meeting in accordance with the Memorandum and Articles of Association. No member is entitled to more than one vote.

Independent examiner's report to the trustees of

Marsh Community Centre

Charity No. 1085116

I report on the accounts for the year 1st April 2023 – 31st March 2024

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Shweta Pankhadiwala

C/o Lancaster District CVS, The Cornerstone Sulyard Street Lancaster LA1 1PX
30th July 2024.