



THE MARSH COMMUNITY CENTRE CHARITABLE COMPANY

Annual Report and Accounts
Year ending 31 March 2025

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 2025.

The trustees present their annual report on the affairs of the company, together with the accounts for the year ended 31 March 2025, together with the Independent Examiner's Report thereon.

Registered Charity: 1085116
Company Registration Number: 04156154

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STRUCTURE, GOVERNANCE AND MANAGEMENT

Name

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

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)

Joel Phillimore (Trustee), appointed 4 September 2024

Dalitso Proctor (Trustee), appointed 4 September 2024

Clare Southworth (Trustee), appointed 4 September 2024

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.

Hilary Greenwood sadly died on 2 July 2025 and therefore ceased to be a trustee 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 2025 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 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. Debz and her team continue to work miracles, and we thank them for their commitment and effort in challenging circumstances.

Our work would not be possible without the grants we receive from funding agencies numbering fifteen this year. We are particularly grateful to The National Lottery, not only for their support these past three years but for agreeing to renew it for a further four years, and to Lancaster City Council for their continued support since our foundation more than two decades ago.

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

Our **Open Access** service remains at the heart of the centre. Local residents come to us for help with:

- Benefits, housing and homelessness support.
- Food bank referrals and crisis assistance.
- Mental health and wellbeing support, with onward referrals.
- Employment support, including CVs and job applications.
- Accompaniment to GP appointments, Job Centre, probation and other services.

Facilities such as our computers, washing machine, tumble dryer, shower and kitchen are well used. Demand has continued to grow, and in late 2024 we employed an additional staff member to help manage the increased workload.

We work to try to promote the **Health & Wellbeing** for residents in the following specific ways:

- NHS drop-ins continue monthly, with residents accessing blood pressure checks and general health advice.
- In early 2025 we launched our own Smokefree Hub as part of the North Lancashire Stop Smoking Service. Staff and volunteers trained as “Stop Smoking Champions” and are now supporting residents to quit, with strong early take-up.

Our **Food Club** supports between 40–60 families each week with affordable groceries for £7, including bread, milk and eggs. In 2024–25 we:

- Continued sourcing through Fairshare, Eggcup and Aldi surplus collections.
- Supplemented hampers with fresh produce from our community allotment.
- Trialled recipe packs and cooking workshops to help families make healthy meals on a budget.
- Provided Christmas hampers alongside gifts for local children and families, ensuring no one was left out during the festive season.

Youth Work Activities remain central to what we do and continues to thrive:

- Open-access youth clubs remain very popular.
- Our partnership with Lancaster Girls and Boys Club supports staff training and joint activities, helping young people mix across groups and build positive relationships.
- Our Boxing sessions every week for ages 8+ continue to improve both confidence and physical health.
A number of trips occurred during the year to Jump Rush, Splash Park, Blackpool Lights and more.
- A Rookhow residential course took place in early 2025, focused on outdoor adventure, confidence building, and team working.

Continuing **Community Engagement** activities we undertake are:

- Our **Gardening Club** which continues to flourish, with volunteers planting fruit, vegetables and herbs. The produce is shared through the Food Club and youth cooking sessions.
- The **Coffee & Cake Group** is still growing and provides invaluable support to combat social isolation, especially among older residents.
- **Marsh Music Choir** celebrated another strong year with performances at The Priory and Williamson's Park Christmas events.
- **Friends of the Marsh Group**, chaired by Katie Schad, has gone from strength to strength. Their success in securing Sycamore play park funding has been followed by new ambitions, including funding bids for outdoor gyms and environmental projects.

A major highlight of 2024–25 was working with **Volunteer It Yourself (VIY)** to begin the creation of **Holly Walk Gardens** and build much-needed outdoor storage units. Local young people worked alongside professional tradespeople to develop practical skills and even gain City & Guilds accreditations in construction and joinery. Holly Walk Gardens is already becoming a welcoming green space and will be an ongoing community asset for years to come.

Wherever possible, we try to assess the **Community Impact** of our work. This year we have seen:

- Declines in local crime and anti-social behaviour.
- Increased volunteering and community pride.
- More residents accessing help earlier, reducing crisis situations.
- Stronger cross-generational connections, from toddlers at playgroups to older adults at social sessions.

Sustainability & Income

Keeping the centre running requires substantial upkeep. While we continue to rely heavily on grants from external funders, we also:

- Generate income by hiring out the venue to outside groups, including Hope Church on Sundays.
- Benefit from volunteer-led fundraising through Friends of the Marsh.
- Promote donations and supporter engagement via our website:
www.marshcommunitycentre.org.

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 £189,971 an increase of 33% over the previous year. The largest element was wages and salaries (£94,083), an increase of 5% over the previous year. Our spending on what we call activity costs, i.e., on our face-to-face activities (£56,240), increased by 73% over the previous year, which itself was 36% more than in 2022-23. This is a financial indicator of the tremendous efforts our staff apply to help people in the Marsh area. Their efforts have been supported in various ways, including spending £1,668 on advice from outside experts on how best to we can improve the effectiveness of our operations, £15,116 on repairs and renewals and £5,605 on capital equipment.

New funding obtained during the year to support these activities totalled £233,810, an increase of 27% over the previous year, and came from three sources: grants from external funding agencies (£205,656, up 36%); donations and legacies from individuals and organisations (£5,299, down 60%); and other income from a variety of sources (£22,855, up 18%). We continue to be heavily reliant on support from grant-awarding bodies. The grant amounts we received during the year 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 (£86,160), Lancaster City Council (£39,300), Garfield Weston Foundation (£20,000) and Banks Lyon Memorial Trust (£19,90). 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, to help us cover general running costs and our activities. Many take the form of regular small donations and others one-off larger amounts. The big fall in donations and legacies this year was due to our receiving two unusually large amounts totalling £8,500 in the previous year. This year's donations were roughly in line with the longer run pattern. 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. 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.

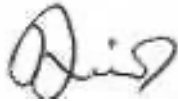
As of 31 March 2025, our unrestricted reserves amounted to £55,393 which equates to nearly five months of our current level of non-capital spending. This is, of course, a worse-case scenario in which all grant income has been consumed, and no more income of any kind is being received. In fact, we had £137,833 cash in the bank and in hand at the year-end, an amount £28,012 more than last year and is equal to nearly 9 months of current spending. Moreover, although our three-year grant from the National Lottery under their Reaching Communities programme ended in May 2025, the Lottery has extended their support with a for a further four years with an extension grant totalling £304,574. 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 of trustees on 18 June 2025 and signed on its behalf by:

Mike Farnfield

A handwritten signature in black ink, appearing to read 'Mike Farnfield', is positioned to the right of the name.

Chair of Trustees

The Marsh Community Centre Charitable Company

STATEMENT OF FINANCIAL ACTIVITIES

Year ended 31 March 2025

	Note	Unrestricted Funds £	Restricted Funds £	Fixed Assets Fund £	Total Funds 2025 £	Total Funds 2024 £
Income from:						
Donations and legacies	1	5,299	-	-	5,299	13,283
Grants	1	-	205,656	-	205,656	150,817
Other Income	2	22,855	-	-	22,855	19,300
Total		28,154	205,656	-	233,810	183,401
Expenditure on:						
Charitable activities	3,4,5	26,873	163,098	-	189,971	143,164
Depreciation		-	-	13,589	13,589	11,890
Total		26,873	163,098	13,589	203,560	155,054
Net income (expenditures)		1,281	42,559	(13,589)	30,251	28,348
Fixed asset purchases		(755)	(4,850)	5,605	-	-
Other transfers between funds		(179)	179	-	-	-
Net movement in funds		347	37,888	(7,984)	30,251	28,348
Total funds brought forward		55,046	53,962	235,841	344,850	316,502
Total funds carried forward		55,393	91,851	227,857	375,100	344,850

The notes that follow form part of these financial statements.

The Marsh Community Centre Charitable Company

BALANCE SHEET
As at 31 March 2025

	Note	2025 £	2024 £
Fixed Assets			
Tangible fixed assets	6	227,858	235,842
Investments			
Loan		9,445	-
Current Assets			
Cash at bank and in hand		137,833	109,821
Debtors and prepayments		656	-
Total current assets		138,489	109,821
Current Liabilities			
Creditors and accrued expenses		691	813
Net Current Assets		137,798	109,008
Net Assets		375,100	344,850
Funds:			
Unrestricted funds		55,393	55,046
Restricted funds	7	91,851	53,962
Fixed Assets fund		227,857	235,841
		375,100	344,850

For the year ending 31 March 2025 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:

18 June 2025

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 2025**

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. There are no material uncertainties that indicate the charity will not be able to continue as

Income

Grants, including grants for the purchase of fixed assets, are included in income in the year to which the grant is received. 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 material capital expenditures (defined normally as amounts exceeding £300), including those which are funded by grants, are treated as additions 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	over 50 years straight line
Fixtures and equipment	over 5 years straight line
Computer equipment	over 3 years straight line

Where the capital expenditure is funded by specific grants, the associated outlay 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 restricted grants and provides the basis for 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 2025

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
1 Grants and donations received during year				
National Lottery Reaching Communities Fund	-	86,160	86,160	54,131
Tudor Trust	-	-	-	30,000
Lancaster City Council	-	39,300	39,300	20,358
Garfield Weston Foundation	-	20,000	20,000	-
Banks Lyon Memorial Trust	-	19,902	19,902	13,495
B & Q	-	-	-	10,000
Francis C Scott Trust	-	9,800	9,800	9,600
Morrisons	-	8,000	8,000	-
Foyle Foundation	-	5,000	5,000	-
Awards for All	-	-	-	3,900
Albert Hunt Trust	-	5,000	5,000	-
Areti Charitable Trust	-	3,944	3,944	5,279
Pots of Possibility	-	3,550	3,550	-
Lancaster Priory Church	1,100	-	1,100	-
The Westminster Fund	-	1,000	1,000	2,000
Arnold Clark	-	1,000	1,000	-
Mobility Trust	-	1,000	1,000	-
Sported Foundation (Barclays)	-	1,000	1,000	-
3R Foundation	-	1,000	1,000	-
Groundwork (Quaker Oats)	-	-	-	1,000
Neighbourly	-	-	-	555
Lancashire County Council	-	-	-	500
Other grants and donations	4,199	-	4,199	13,282
	5,299	205,656	210,956	164,100
	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
2 Other income				
Food club	13,283	-	13,283	4,133
Statutory Maternity Pay	-	-	-	1,583
Other income	9,571	-	9,571	13,584
	22,855	-	22,855	19,300
	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
3 Expenditure on charitable activities				
Wages and salaries	-	94,083	94,083	89,715
Cleaning, printing, stationary and sundries	315	3,292	3,607	2,516
Repairs and renewals	465	14,651	15,116	6,235
Heat, light and water	-	4,738	4,738	4,030
Telephone, internet and computing	7	3,508	3,515	3,536
Insurance and legal costs	-	3,028	3,028	2,287
Activity expenses	19,027	37,213	56,240	32,474
Membership, training and travel	919	969	1,888	516
Audit, accountancy and payroll	590	602	1,192	946
Bank and financial charges	336	-	336	58
Consulting advice	654	1,014	1,668	-
Income generation expenses	4,560	-	4,560	850
	26,873	163,098	189,971	143,164

The Marsh Community Centre Charitable Company

NOTES TO THE ACCOUNTS
Year ended 31 March 2025

	2025	2024
	£	£
4 Management and administration of the charity		
Net income is stated after charging the following:		
Depreciation of tangible fixed assets	13,589	11,890
Accountancy fees	1,192	946

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
5 Staff Costs				
Salaries	-	90,254	90,254	82,513
Employer national insurance	-	2,042	2,042	1,487
Employer pension	-	1,787	1,787	1,667
Less statutory maternity pay recovery	-	-	-	1,583
	<u>-</u>	<u>94,083</u>	<u>94,083</u>	<u>84,084</u>

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

No employee earned more than £60,000 in the year.

During the year, an interest-free loan of £10,000 was made to the chief executive for the purchase of a car needed for the operations of the Centre's food club and other activities . The loan is repayable over 3 years.

	Leasehold property £	Computer equipment £	Fixtures & fittings £	Total £
6 Tangible fixed assets				
Cost				
At 1 April 2024	355,710	6,312	45,213	407,235
Additions	-	4,850	755	5,605
Disposals	-	-	-	-
At 31 March 2025	355,710	11,162	45,967	412,839
Depreciation				
At 1 April 2024	132,089	5,464	33,840	171,393
Charge for the year	7,114	2,090	4,384	13,589
Disposals	-	-	-	-
At 31 March 2025	139,203	7,554	38,224	184,981
Net Book value				
At 31 March 2025	216,507	3,608	7,743	227,858
at 31 March 2024	223,621	848	11,373	235,842

The Marsh Community Centre Charitable Company

NOTES TO THE ACCOUNTS
Year ended 31 March 2025

7 Movements in funds	Balance 01.04.24 £	Incoming resources £	Outgoings £	Transfers £	Balance 31.03.25 £
Restricted funds					
Albert Hunt Trust	-	5,000	4,094		906
Areti Charitable Trust	4,231	3,944	3,356		4,819
Arnold Clark	-	1,000	970	(30)	-
Awards for All	1,502	-	588		914
Banks Lyon Memorial Trust	8,550	19,902	14,502	(4,559)	9,391
Coop Local Community Fund	304	-	-	(304)	-
Fairshare Food Futures Fund	1,363	-	476		887
Foyle Foundation	-	5,000	5,000		-
Francis C Scott Trust	6,169	9,800	6,609		9,360
Garfield Weston Foundation	-	20,000	-		20,000
Groundwork (Quaker Oats)	1,000	-	-		1,000
Groundwork (Tesco Community Fund)	380	-	-		380
Lancaster City Council	2,989	39,300	25,898		16,391
Mobility Trust	203	1,000	1,343	139	-
Morrisons	-	8,000	5,556		2,444
National Lottery Reaching Communities Fund	16,712	86,160	88,883	782	14,771
NHS	108	-	-	(108)	-
Neighbourly	290	-	-	(290)	-
Postcode Neighbourhood Trust	3,199	-	-		3,199
Pots of Possibility	-	3,550	3,413	- 137	-
Sported (Barclays)	2,146	1,000	1,556		1,590
The Westminster Fund	746	1,000	16		1,730
Tudor Trust	4,069	-	-		4,069
3R Foundation	-	1,000	836	(164)	-
	<u>53,962</u>	<u>205,656</u>	<u>163,098</u>	<u>(4,671)</u>	<u>91,851</u>
General funds					
Unrestricted Funds	55,046	28,154	26,873	(934)	55,393
Fixed assets fund	235,841	-	13,589	5,605	227,857
	<u>344,850</u>	<u>233,810</u>	<u>203,560</u>	<u>-</u>	<u>375,100</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 donors 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 2024 – 31st March 2025

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

29th September 2025.