



# KnightsLowe

REGISTERED CHARITY NUMBER: 1087562

Chartered Accountants & Business Advisers

**Report of the Trustees and**  
**Unaudited Financial Statements**  
**for the Year Ended 31 March 2024**  
**for**  
**Kingsgate Church Trust**

Knights Lowe Chartered Accountants  
Eldo House  
Kempson Way  
Suffolk Business Park  
Bury St Edmunds  
Suffolk  
IP32 7AR



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Kingsgate Church Trust

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for the Year Ended 31 March 2024

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**Kingsgate Church Trust**  
**Report of the Trustees**  
**for the Year Ended 31 March 2024**

The trustees present their report with the financial statements of the charity for the year ended 31 March 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The charity, which is a church, is governed by a trust deed and is constituted as a trust.

The trust seeks to demonstrate the Christian faith in action by:

- Advancing the Christian faith in Bury St Edmunds, in the United Kingdom and the world.
- To relieve distress caused by hardship, need or those who are aged or sick in Bury St Edmunds, in the United Kingdom and the world.

**Public benefit**

The Trustees consider that they have complied with the duty regarding Public Benefit as detailed in section 4 of the Charities Act, having due regard to guidance published by the Charity Commission.

**Grantmaking**

In line with our strategic plan to purchase a building and increase our impact within the community, we have reduced grants to other organisations from 34% to 20% of total expenditure. This decision reflects our commitment to direct resources towards our growth and outreach efforts.

Our grant policy can be essentially split in two:

Grants for other organisations; our policy has always been to examine both the purpose of the organisation and what the provided funds will be aimed at. These uses must conform to our charitable aims, we ask for regular reports on outcomes from these other organisations.

Grants for individuals; essentially these are hardship grants, and vary in what they are targeted at, whether it is purchasing a weekly shop for someone or supporting with the purchase of white goods. For any monetary figures given a budgeting proforma is run through with the individual to assist them in understanding the total picture. These forms of assistance are rarely in isolation and we make regular referrals to other charities and agencies as required.

## Kingsgate Church Trust

### Report of the Trustees for the Year Ended 31 March 2024

#### **ACHIEVEMENT AND PERFORMANCE**

##### **Review of Church Activities**

This year marked a return to consistent and regular contact between the church and the community. Following the lifting of lockdown restrictions, we have focused on strengthening our relationships and increasing our impact within the community. We have expanded our initiatives, which include:

All our existing programmes continued to provide growth and impact, including:

- **The Hangout:** A weekly youth meeting in the town centre, providing a safe space for young people to gather, learn, and grow together.
- **Annual Trips to Newday:** We have resumed these trips, allowing us to sponsor young individuals from the local community to attend a week of worship and fellowship.
- **The Allotment:** Our community allotment provides opportunities for individuals to connect and improve their mental health through gardening and community activities.
- **Prison Alpha:** This program continues to offer inmates the opportunity to explore faith in a supportive environment, with several prisoners experiencing personal transformation through our courses.
- **Women's Aid:** Through partnerships with local organizations like Gina's Salon, we provide safe spaces for women to regain confidence and build social connections.

As trustees we have instituted measurement processes to allow us to understand and measure impact made. We monitor quarterly but receive reports annually for each initiative, this includes the number of individuals reached with the gospel, and where applicable the number who have made a commitment to Christ.

Within this financial year each initiative was considered both a success and growing, of particular note is the expansion of the new day sponsored places, and the expansion of the pastoral care team, allowing for more focused support to be provided.

#### **FINANCIAL REVIEW**

##### **Financial position**

During this year, both our income and expenditure decreased reflecting the additional three months included in the prior period. The charity's cash holdings increased from £255,902 to £286,636.

The accounts show the charity had net incoming resources for the year of £26,518 (2023: £51,025).

At the year end the charity had total reserves of £327,950 (2023: £301,432). Reserves available for general charitable purposes were £227,208 (2023: (£190,280)). Reserves held in fixed assets totalled £10,423 (2023: £20,833).

Additionally £89,419 (2023: £89,419) was reserved in the Venue Vision fund, supporting our goal of a future property purchase. The excess funds will also help fund new initiatives and allow for the expansion of our employed team to better serve the community.

##### **Reserves policy**

The trustees have determined that the charity should aim to hold unrestricted cash reserves of no less than £50,000, equivalent to about six months of unrestricted expenditure.

Additionally, we are growing a Building Fund in line with our aim of a future purchase.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

##### **Decision making**

Strategic direction and decisions are made by the Trustees, in consultation with the Elders; the Elders being responsible for the spiritual governing and teaching of the church. All budgets are set and monitored by the Trustees, with individual budget holders being responsible for expenditure within their area of church life. Trustees are appointed by the Elders and are required to declare their belief in and allegiance to the Statement of Beliefs.

**Kingsgate Church Trust**  
**Report of the Trustees**  
**for the Year Ended 31 March 2024**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Kingsgate Church**

Kingsgate Church is self-supporting. The charity is a member of the Newfrontiers family of Churches and of the Evangelical Alliance and is actively involved with the charity Relational Mission. Kingsgate Church is part of the Churches Together in Bury St Edmunds and members of Kingsgate meet with other church leaders.

**Personnel Changes**

Our board has continued to evolve, with Steve Biggs and Naomi Everett leaving the trustees within 23-24. We are grateful for their contributions and commitment, which have greatly benefited the church.

While this took us below our optimum number of trustees, we have a target of 7 to be able cover holidays and other absences we were able to, further mature our governance and processes.

Day to day operations of the charity are delegated to the church administrator, Jenny Jackwitch and the lead elder Dave Richardson. Further advice is provided by the treasurer David Shephard.

**Search for Building**

As part of our ongoing mission, we have been actively seeking a permanent base for the church and have viewed and reviewed several potential buildings. This process has shaped our reserves policy, with our aim to secure a central location in Bury St Edmunds from which we can expand our social outreach capabilities. We recognize the importance of a stable and accessible location to better serve our community and ensure long-term sustainability.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**

1087562

**Principal address**

Office D  
Hoste House (URC)  
Whiting Street  
Bury St Edmunds  
Suffolk  
IP33 1NR

**Trustees**

John Nicholson Chair  
Deborah Frappell (appointed 18.11.24)  
Claire Elaine O'Riordan  
Jean-Paul Delport  
Francis Edward John Coningsby

**Independent Examiner**

James Knights ACA  
Knights Lowe Chartered Accountants  
Eldo House  
Kempson Way  
Suffolk Business Park  
Bury St Edmunds  
Suffolk  
IP32 7AR

**Kingsgate Church Trust**

**Report of the Trustees**  
**for the Year Ended 31 March 2024**

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Bankers**

CAF Bank  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent  
ME19 4JQ

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- 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 charity 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 charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on ..... and signed on its behalf by:

.....  
John Nicholson - Trustee

**Independent Examiner's Report to the Trustees of  
Kingsgate Church Trust**

**Independent examiner's report to the trustees of Kingsgate Church Trust**

I report to the charity trustees on my examination of the accounts of Kingsgate Church Trust (the Trust) for the year ended 31 March 2024.

**Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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.

James Knights ACA  
The Institute of Chartered Accountants in England and Wales

Knights Lowe Chartered Accountants  
Eldo House  
Kempson Way  
Suffolk Business Park  
Bury St Edmunds  
Suffolk  
IP32 7AR

Date: .....

**Kingsgate Church Trust**

**Statement of Financial Activities**  
**for the Year Ended 31 March 2024**

				<b>Year Ended 31.3.24 Total funds £</b>	Period 1.1.22 to 31.3.23 Total funds £
	Notes	Unrestricted fund £	Restricted funds £		
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		<b>167,562</b>	<b>6,922</b>	<b>174,484</b>	213,398
Investment income	2	<b>5,604</b>	-	<b>5,604</b>	1,770
<b>Total</b>		<b>173,166</b>	<b>6,922</b>	<b>180,088</b>	215,168
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Church activities		<b>146,648</b>	<b>6,922</b>	<b>153,570</b>	164,143
<b>NET INCOME</b>		<b>26,518</b>	-	<b>26,518</b>	51,025
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		<b>211,113</b>	<b>90,319</b>	<b>301,432</b>	250,407
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>237,631</b>	<b>90,319</b>	<b>327,950</b>	301,432

The notes form part of these financial statements

**Kingsgate Church Trust**

**Balance Sheet**  
**31 March 2024**

	Notes	Unrestricted fund £	Restricted funds £	2024 Total funds £	2023 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	8	10,423	-	10,423	20,833
<b>CURRENT ASSETS</b>					
Debtors	9	40,473	-	40,473	26,857
Cash at bank and in hand		196,317	90,319	286,636	255,903
		236,790	90,319	327,109	282,760
<b>CREDITORS</b>					
Amounts falling due within one year	10	(9,582)	-	(9,582)	(2,161)
<b>NET CURRENT ASSETS</b>		227,208	90,319	317,527	280,599
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		237,631	90,319	327,950	301,432
<b>NET ASSETS</b>		237,631	90,319	327,950	301,432
<b>FUNDS</b>	11				
Unrestricted funds				237,631	211,113
Restricted funds:					
Venue Vision				89,819	89,819
Fellowship				500	500
				90,319	90,319
<b>TOTAL FUNDS</b>				327,950	301,432

The financial statements were approved by the Board of Trustees and authorised for issue on ..... and were signed on its behalf by:

.....  
Trustee

Kingsgate Church Trust

Notes to the Financial Statements  
for the Year Ended 31 March 2024

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

These accounts have been prepared in Pound sterling, the functional currency of the charity, with rounding to whole pounds, on an accruals basis.

The management has concluded that the financial statements give a true and fair view of the entity's financial position, financial performance, a true and fair override has been used to apply the Charities SORP (FRS 102) under the Charities (Accounts and Reports) Regulations 2008, it has complied with FRS 102, the SORP except that it has departed from a particular requirement of this SORP to the extent necessary to give a true and fair view.

Cash in hand (petty cash) and amounts held in the current account are defined as highly liquid assets.

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount.

**Critical accounting judgements and key sources of estimation uncertainty**

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The charity makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results.

No judgements (apart from those involving estimates) have been made in the process of applying the above accounting policies.

The key assumptions concerning the future and key sources of estimation of uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are the estimation of the useful economic life of furniture and equipment.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Tangible fixed assets**

Tangible fixed assets are fully written off over a period of three years on a straight-line basis.

**Kingsgate Church Trust**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 March 2024**

**1. ACCOUNTING POLICIES - continued**

**Taxation**

The charity is exempt from tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

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

The charity currently has restricted funds as follows:

<b>Venue Vision</b>	for the purpose of a future building purchase.
<b>Fellowship Fund</b>	for the purpose of helping individuals either within the church, or outside of the church, who may be in financial need
<b>Belsey Bridge event</b>	a financial activity fund for the church weekend away, which was previously hosted at Belsey Bridge
<b>Mission funds</b>	for giving to church planting activity, and it is not going to be used on an ongoing basis.

**Pension costs and other post-retirement benefits**

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**2. INVESTMENT INCOME**

	<b>Year Ended</b> <b>31.3.24</b>	<b>Period</b> <b>1.1.22</b> <b>to</b> <b>31.3.23</b>
	<b>£</b>	<b>£</b>
Deposit account interest	<b>5,604</b>	<b>1,770</b>

**3. GRANTS PAYABLE**

	<b>Year Ended</b> <b>31.3.24</b>	<b>Period</b> <b>1.1.22</b> <b>to</b> <b>31.3.23</b>
	<b>£</b>	<b>£</b>
Church activities	<b>22,102</b>	<b>8,144</b>

**Kingsgate Church Trust**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 March 2024**

**3. GRANTS PAYABLE - continued**

The total grants paid to institutions during the year was as follows:

	Year Ended 31.3.24 £	Period 1.1.22 to 31.3.23 £
Relational Mission	5,130	22,394
Bury Christian Youth	3,600	4,500
Empart	3,600	8,250
Promised future grant funding	-	(28,200)
Pioneer Mission	4,180	-
Revelation Church	2,090	-
Other Missions	3,402	-
	<u>22,002</u>	<u>6,944</u>

**4. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the period ended 31 March 2023.

**Trustees' expenses**

A trustee was reimbursed for expenditure relating to allotment and Sunday refreshment & communion, totalling £584 (2023: £2,397).

**5. STAFF COSTS**

The average monthly number of employees during the year was as follows:

	Year Ended 31.3.24	Period 1.1.22 to 31.3.23
Employees	<u>6</u>	<u>6</u>

No employees received emoluments in excess of £60,000.

Kingsgate Church Trust

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2024

**6. INDEPENDENT EXAMINER'S FEES**

	2024	2023
	£	£
Fees for Independent Examination	<u>2,280</u>	<u>2,160</u>

**7. DEFINED CONTRIBUTION PLANS**

Total employee and employer contributions of £3,913 were recognised in the SoFA during the year (2023: £3,423). These costs are paid from the general fund.

**8. TANGIBLE FIXED ASSETS**

	Equipment £
<b>COST</b>	
At 1 April 2023 and 31 March 2024	<u>31,241</u>
<b>DEPRECIATION</b>	
At 1 April 2023	10,408
Charge for year	<u>10,410</u>
At 31 March 2024	<u>20,818</u>
<b>NET BOOK VALUE</b>	
At 31 March 2024	<u>10,423</u>
At 31 March 2023	<u>20,833</u>

**9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2024	2023
	£	£
Other debtors	39,876	26,857
Prepayments	597	-
	<u>40,473</u>	<u>26,857</u>

Kingsgate Church Trust

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2024

**10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2024	2023
	£	£
Taxation and social security	487	-
Other creditors	9,095	2,161
	<u>9,582</u>	<u>2,161</u>

**11. MOVEMENT IN FUNDS**

	At 1.4.23	Net movement in funds	At 31.3.24
	£	£	£
<b>Unrestricted funds</b>			
General fund	211,113	26,518	237,631
<b>Restricted funds</b>			
Venue Vision	89,819	-	89,819
Fellowship	500	-	500
	<u>90,319</u>	<u>-</u>	<u>90,319</u>
<b>TOTAL FUNDS</b>	<u>301,432</u>	<u>26,518</u>	<u>327,950</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
<b>Unrestricted funds</b>			
General fund	173,166	(146,648)	26,518
<b>Restricted funds</b>			
Belsey Bridge event	6,922	(6,922)	-
<b>TOTAL FUNDS</b>	<u>180,088</u>	<u>(153,570)</u>	<u>26,518</u>

**Kingsgate Church Trust**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 March 2024**

**11. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	At 1.1.22 £	Net movement in funds £	At 31.3.23 £
<b>Unrestricted funds</b>			
General fund	198,320	12,793	211,113
<b>Restricted funds</b>			
Venue Vision	48,658	41,161	89,819
Fellowship	500	-	500
Belsey Bridge event	2,929	(2,929)	-
	<u>52,087</u>	<u>38,232</u>	<u>90,319</u>
<b>TOTAL FUNDS</b>	<u>250,407</u>	<u>51,025</u>	<u>301,432</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	167,610	(154,817)	12,793
<b>Restricted funds</b>			
Venue Vision	41,161	-	41,161
Belsey Bridge event	6,397	(9,326)	(2,929)
	<u>47,558</u>	<u>(9,326)</u>	<u>38,232</u>
<b>TOTAL FUNDS</b>	<u>215,168</u>	<u>(164,143)</u>	<u>51,025</u>

**12. RELATED PARTY DISCLOSURES**

Salary payments totalling £5,200 (2023: £3,467) were made to Eleanor Delport related to trustees Jean-Paul Delport and Claire O'Riorden. These transactions were conducted on normal employee/employer terms, on an arm's length basis.

£433 was owed to her at the year end (2023 £nil).

Further detailed breakdowns of these payments are available on request.

Donations without conditions totalling £22,859 (2023: £34,675) were received from trustees/related parties during the period.

Kingsgate Church Trust

Detailed Statement of Financial Activities  
for the Year Ended 31 March 2024

	Year Ended 31.3.24 £	Period 1.1.22 to 31.3.23 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	139,667	178,420
Gift aid	26,041	26,857
Other income	8,776	8,121
	<hr/> 174,484	<hr/> 213,398
<b>Investment income</b>		
Deposit account interest	5,604	1,770
	<hr/>	<hr/>
<b>Total incoming resources</b>	<b>180,088</b>	<b>215,168</b>
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Wages	43,829	45,488
Pensions	1,107	1,085
Hire of premises and storage unit	21,516	24,227
Outreach activities	19,455	23,437
Church running costs	6,585	8,764
Insurance	1,441	1,649
Governance	5,115	3,997
Computer and software costs	1,860	4,351
Other charitable expenses	17,250	30,357
Depreciation of equipment	10,410	10,408
Grants to institutions	22,002	6,944
Grants to individuals	100	1,200
	<hr/> 150,670	<hr/> 161,907
<b>Support costs</b>		
<b>Finance</b>		
Bank charges	620	76
<b>Governance costs</b>		
Accountancy and legal fees	2,280	2,160
	<hr/>	<hr/>
<b>Total resources expended</b>	<b>153,570</b>	<b>164,143</b>
	<hr/>	<hr/>
<b>Net income</b>	<b>26,518</b>	<b>51,025</b>
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This page does not form part of the statutory financial statements

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## Signature 1

Signed by John Nicholson using authentication code KDzCo3QwOU1VcFxXNQ== at IP address 90.248.225.192, on 2025/04/14 15:06:13 Z.

John Nicholson's e-mail address is: [John@kingsgate-church.org](mailto:John@kingsgate-church.org).

## Signature 2

Signed by James Knights using authentication code bnl3NmnCo1hGeER1Vg== at IP address 94.228.44.8, on 2025/04/14 16:25:08 Z.

James Knights's e-mail address is: [james@knightslowe.co.uk](mailto:james@knightslowe.co.uk).

James Knights added the following comments:

"Independent Exam Signed"