

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH OF CHRIST CHURCH, HACKENTHORPE, SHEFFIELD**



**Reports and financial statements for the  
year ended 31st December 2024**

**Charity number: 1126697  
Registered England and Wales**

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH,  
HACKENTHORPE, SHEFFIELD**  
**Contents of the reports and financial statements  
for the year ended 31st December 2024**

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**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH,  
HACKENTHORPE, SHEFFIELD**

**Administrative details**

**for the year ended 31st December 2024**

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**Registered Charity number** The charity is registered in England & Wales with the Charity Commission in England & Wales(CCEW) with charity number 1126697

**Administrative address** 63 Sheffield Road, Hackenthorpe, Sheffield. S12 4LR

The PCC members who have served at any time from 1 January 2024 until the date this report was approved are:

<i>Priest in Charge</i>	<i>Rev Claire Welch</i>	<i>Appointed July 2024</i>
<i>Church warden</i>	<i>Julian Godbehere</i>	<i>Appointed May 2024</i>
<i>Church warden</i>	<i>Vacant</i>	

*Elected Members*

<i>Deanery Synod</i>	<i>Frances Ireson</i>	<i>Appointed April 2023</i>
	<i>Scott Walker</i>	<i>Appointed May 2024</i>
	<i>Kate Mirfin</i>	<i>Appointed May 2024</i>
	<i>Patricia White</i>	<i>Appointed May 2024</i>
	<i>June Godbehere</i>	<i>Appointed May 2024</i>
	<i>Kerry McMahon</i>	<i>Appointed May 2024</i>
	<i>Betty Carr</i>	<i>Appointed April 2022</i>
	<i>Jeannie Parkin (Deceased)</i>	<i>Appointed April 2022</i>
	<i>Sophie Barr</i>	<i>Co-opted April 2023</i>

**Non-voting appointments**

<b>Secretary</b>	<b>Diana Gillott</b>	<b>Appointed November 2024</b>
<b>External Bookkeeper</b>	<b>Helen Armstrong</b>	<b>Appointed May 2024</b>

**Bankers**

NatWest Plc  
42 High St,  
Sheffield City Centre,  
Sheffield  
S1 2GE

**Independent Examiner**

Marie Craig,

Partner at TC Group is the trading name of TC Craigs Limited, a limited company registered in England and Wales with company number 13237284 whose registered office is 20 Commerce Road, Lynch Wood, Peterborough, PE2 6LR.

Tel: 01733 301226      Email: MarieCraig@tc-group.com

## **The Parochial Church Council of the Ecclesiastical Parish of Christ Church – Hackenthorpe.**

Trustees Annual Report for the Year ended 31 December 2024

### **Aim and Purpose**

The Parochial Church Council (PCC) of Christ Church Hackenthorpe (CCH) has the responsibility for cooperating with Rev Claire Welch, Priest in Charge, in promoting the pastoral, evangelical and social activities in the ecclesiastical parish of Hackenthorpe, Sheffield.

The PCC is specifically responsible for the maintenance and upkeep of the Church, churchyard and adjoining Church Hall and for stewarding its financial and other resources.

### **Objectives and Activities**

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve various groups that are within the parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. We try to enable ordinary people to live out their faith as part of our parish community through:

- ❖ Worship and prayer, learning about the Gospel; and developing their knowledge and trust in Jesus.
- ❖ Provision of pastoral care for people living in the parish
- ❖ Missionary and outreach work.

To facilitate this work, it is important that we maintain the fabric of the Church, its hall and grounds (including graveyard) and to wisely manage the church's financial and other resources.

### **Volunteers**

The PCC thanks God for the help it receives from ALL volunteers of our church family and wider community. Their contribution and assistance are greatly appreciated. We have 7 volunteers for the bereavement group, 9 volunteers for pastoral care assistants, 8 volunteers for the welcome team, 12 volunteers on the tea and coffee rota, 1 volunteer for Piecemakers, 4 volunteer money counters and 2 volunteers who lead the women prayer breakfast. We also had around 20 volunteers for the cleaning day and the gardening day. There is overlap of these volunteers, in total there is around 25 people who volunteer for the church.

### **Achievements and performance**

The year 2024 has seen much change regarding its congregation with new people joining because they are returning to church, are new to the area, new to faith or changing church. Rev Claire Welch transitioned from being Curate in Charge to Oversight Minister and Priest in Charge in July 2024. With her appointment has come funding from the diocese to employ a part-time administrator, a part-time children's and family worker, and a £60k grant towards the church facilities, which we bid for as we require it (the grant is not in our account). We appointed Diana Gillott as the Church Administrator, and she started in her role on Monday 4 November 2024. The PCC adopted all of the relevant policies needed to employ a member of staff and to comply with employment law. As part of Rev Claire's licensing we held a Fun Day which included children friendly activities, live music and free food, which proved to be popular. Rev Philip Ireson

has remained a key member of the team supporting Rev Claire in many aspects of church ministry. With the continuance of Rev Claire and a growing staff team, momentum is high as we have introduced new ministries and built on existing ones.

## **Worship and Prayer**

### **Services at Christ Church**

In 2024, we introduced a monthly Café Church Service delivered by a team of lay people and clergy. This takes place in the church hall with the congregation sitting around tables, eating breakfast and enjoying an informal service with discussion. This service has proven to be popular across the congregation. We marked Remembrance Sunday, and we held our popular Carol Service (143) and Christingle (77), and a nativity service called Carols in the Stable (60). We also welcomed the children from Rainbow Forge School to have Christingle services at the church (315). [Numbers in red indicate numbers attending these popular Christmas services]. We also had Back to Church Sunday to encourage people back to church and a Remembering Service for those wanting to remember those who have passed away.

### **Discipleship and prayer at Christ Church**

In 2024, we ran the Bible Course and the Moving on Course across two midweek groups. During Advent, a group of people read Paula Gooder's book the 'Women of the Nativity'. We also joined with the Attercliffe Deanery to do a Pilgrimage for Thy Kingdom Come. In the Autumn of 2024, we introduced a weekly prayer meeting on Monday mornings during term time. There is a Women's Prayer breakfast on the first Saturday of each the month, beginning in church and ending at one of the many cafe establishments nearby. It attracts around 10-15 women.

### **Pastoral Care**

A pastoral team has been recruited and trained to provide pastoral care within the church including, welcoming new people, noticing how people are, and doing home visits etc.

### **Occasional Offices**

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of new life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping.

In 2024 we had 1 Wedding, 12 Baptisms, 4 Funerals, & 9 Burial of Ashes.

All are welcome to attend our regular Sunday morning service. During 2024 there were 43 on the Electoral Roll, 37 in 2023, 36 in 2022, 49 in 2021, 57 in 2020, 62 in 2019 and in 2018 it was 98.

### **Deanery Synod**

During the year Manor Parish and St Catherine's of Siena became vacant and Rev Lisa Quamby move on from Christ Church, Darnall. Rev Luke Graham joined as Curate in Charge at St John's Park with the support of St Thomas Crookes. At the end of the year, Manor Parish was close to appointing Lucy Sabin as vicar alongside a new role at the Cathedral. She will continue to support Brit Webb as Ccurate in Arborthorne. The position in Richmond will only be a half- post.

As Father Philip moved from St Catherine's, the Area Dean post became vacant. Rev Sue Stewart and Rev Lucy Sablan offered to share the post. Between them they bring youthful energy and ideas as well as their combined wisdom and experience to the role.

The Synod was addressed over the year by The Buildings Team, Communications Team and the Wellbeing and Wholeness officer, Dr Louise Castle. All three talks and the following discussion were very instructive, giving a perspective on how the employment of these staff centrally can support the parishes with a depth of expertise that was not available before e.g. the Diocese building team now has a drone and people trained to fly it in order to inspect our churches from above and spot repairs before they become serious. Also the Comms Team create podcasts with clergy, of which Rev Claire was one of these sharing her testimony of God's leading in her life before Sheffield. They can also advise on website creation and church social media groups.

On 9th November, Bishop Pete visited the deanery to engage in missional evangelistic outreach. He started by meeting everyone on the Manor Castle Park Run, as the volunteer giving the tokens to every runner at the finish line. He then went to a coffee morning at Mosborough, a well-being walk with meditations and sandwich lunch at Birley Spa Bath House, joined a litter picking event around the mosque area with Kinder and Gina and then on to Arborthorne for a Bingo and Curry event. Bishop Pete fed back that he would have liked to have had more opportunity to address those who attended with an evangelistic talk, but the members of deanery synod felt that what they had organised better reflected the missional style that reaches out to folk in the communities where we operate.

### **Safeguarding report**

During 2024, the new church warden and all new members of the PCC were fully trained and DBS checked.

The parish Safeguarding Policy was renewed in July. Policies were updated for Reporting Concerns, the Hall Hire Agreement, Safer Recruitment and The Use of Social Media. Rev Claire Welch was added as a second DBS recruiter.

The pastoral team was also recruited, with appropriate checks and training, to be commissioned in March 2025. A bereavement team will also be working under the leadership and supervision of PCC or Pastoral team members, but only to operate at the Bereavement Cafe on church premises. Individual volunteers will be recruited with further checks if their role expands.

As the Children's and Families Worker begins her role in 2025, and to work with under 18s, the Diocesan Centenary Project will be advising Christ Church about risk assessments and recruitment procedures that we will need to upgrade for the new activities planned.

It is hoped in 2025, as well as the regular updating of policies and risk assessments flagged up by the Parish Safeguarding dashboard and hub, to improve the paperwork for recruitment of volunteers to make it more user friendly for roles that do not involve leadership roles while still being robust.

The Blokes Church which started to use the hall in 2024 are hiring it in compliance with the church's safeguarding policy at present. During 2025, the network they are part of will work to approve policies of their own which will better suit the group and will update their hall hire agreement accordingly.

A small number of concerns were logged during 2024. Almost all have been resolved with the advice of the Diocesan Safeguarding Team. Appropriate early intervention has avoided any significant harm and appropriate support has been given where needed. One concern was passed to the appropriate agencies who continue to liaise with the Rev Claire Welch and Parish Safeguarding Officer Frances Ireson.

In view of events involving knife crime in Southport and elsewhere in 2024, the PCC has approved CCTV outside the church building and is developing a risk assessment with an action plan to reduce the ability of an armed person from getting into the church and causing harm during a service or other activity.

## **Piece-makers group report**

Piecemakers meet as usual, every term time Monday morning at 10.30 – 12.30 sandwiched between a Prayer meeting at 9.45 am and followed by Bereavement Café once a month. We still explore sewing in all its different guises. Machine sewing, hand embroidery and patchwork, knitting, crochet and we even have one lady doing 'tatting' and one member doing beautiful 'diamond art'. Our knitted items are usually donated to Baby Basics a local Sheffield Charity and our December Christmas Craft Fayre donated £636.28 to the Archer Project. 2024 was the church's 125 anniversary, and we made a banner depicting, in individual crosses, all members of the congregation, past and present, and added them to the large cross on the banner. Quite an effort but very well received. Our numbers have increased over this year and our time together is a time of sharing God's love and encouraging each other in our efforts, as our commitment to outreach and fellowship here at Christ Church.

## **Bereavement Café Report**

CCH had a successful Bereavement Group before covid and over the last few years there has been much talk about the desire to begin again. A telephone enquiry during the Pandemic and the desperation of the caller wanting to attend a support group further fuelled that desire. Last summer Rev. Claire asked the congregation if anyone was willing to join a team to open a Bereavement Café. In September last year a group of us undertook some training with Andrew Blench and then we began to plan a launch. The group took part in our Remembering Service on 24th November and then planned a launch lunch on 6th December 24. On 13th January we began to host our monthly meetings. Sheffield City Council have provided a start up grant which will pay for in 2025 the Dishwasher, A library of books about the grief process, some board and card games, and enough tea and coffee to keep us caffeinated for a long time!! At our March 2025 meeting we had 10 participants and 7 helper, Praise God! Thank you so much to everyone who delivered leaflets before Christmas, especially Diana, this number is testimony to the fact that these mail drops do have an impact and I encourage all of us to help to deliver them, if only for a few doors near to where we live.

## **Boxes of Hope**

During 2024, we provided 15 Boxes of Hope during the Christmas Period for families at or associated with Rainbow Forge School. These boxes of food help local families get through the school holidays. We are delighted that this has had a positive effect on our relationship with the local school, which has enabled us to forge stronger links with them. It is of no doubt that this could not happen without the support of generous church members and the grant we received from Co-operative Community Fund in 2023.

## **Fabric Report**

The buildings are well maintained and have regular checks such as the servicing of its boilers, fire alarms, lightening conductors, and clearing gutters etc. Buildings insurance is through Ecclesiastical Insurance. No major fabric works occurred in 2024, just work to a small patch of roof to prevent water coming into the interior and damp prevention to the disabled toilet. Our Church Hall is well used by our local community whether for worship or outreach/in-reach and social activities. Groups have continued to use the building for their meetings, the church hall is occupied for rent Monday to Saturday.

- |                       |                             |                  |
|-----------------------|-----------------------------|------------------|
| · Breastfeeding group | · Seniors Mobility Group    | · Momentum Dance |
| · Walking group       | · AA Support Group          | · Chair Yoga     |
| · Yoga Group          | · Owlthorpe Community Forum |                  |

It is also used on special occasions for

- |   |   |                           |
|---|---|---------------------------|
| · Wedding receptions                        | · Funeral wake receptions                           | · Baptism parties         |
| · Birthday parties                          | · Deanery Synods/                                   | · Outreach hosting events |
| · Mission area ecumenical and social events | · Local and National Elections as a Polling Station |                           |

## Finance Report for the Year Ended 31 December 2024

**Overview:** This report provides a summary of Christ Church Hackenthorpe's financial activities for the year ending 31 December 2024. It includes income and expenses, as well as an update regarding a review of previous financial statements.

**Financial Summary:** The church's total income for the year was **£38,192.31**, which came from a variety of sources including donations, fundraising, rental income, and grants. Our total expenses amounted to **£33,482.98**, which included ministry costs, administration, salaries, and maintenance. This resulted in a **net surplus of £4,709.33** for the year.

### Income Breakdown:

- **Donations & Offerings (including Gift Aid reclaimed):** £20,040.54
- **Boxes of Hope and Special Offerings -** £3,050.03
- **Life Events** £3,967
- **Rental Income:** £6,036.25
- **Grant Income (Bereavement Cafe - Restricted):** £1,285.00
- **Diocese Contribution to Admin and Finance Costs** £2,312.18
- **Other Income:** £1,501.31 (includes hospitality donations, interest)

### Expenditure Breakdown:

- **Direct Ministry Costs:** £9,565.12 (includes pastoral support, funerals, mission work, and hospitality)
- **Administrative & Overhead Costs:** £23,917.86 (includes utilities, insurance, maintenance, salaries, and consulting)

### Restricted Funds:

- Towards the end of the year, we received **£1,285** as a grant for the **Bereavement Cafe**, which is held in restricted funds and will be used for its intended purpose.

**Review of Previous Accounts:** Upon the appointment of a new bookkeeper, it was identified that previous financial reports submitted to the Charities Commission contained errors in the closing balances. After careful review, it was determined that these errors were **immaterial in financial terms** and did not indicate any impropriety. As such, it was not deemed necessary to resubmit past financial statements.

**Closing Balances:** As of **31 December 2024**, the church had total net assets of **£47,338.21**, which are allocated as follows:

- **Unrestricted Funds:** £29,758.41
- **Restricted and Designated Funds:** £17,579.80 (including Fabric Fund, Bereavement Cafe, and other restricted funds)

**Conclusion:** Christ Church Hackenthorpe remains in a stable financial position, with a positive surplus for the year and healthy cash reserves. The church leadership remains committed to careful financial management and transparency to ensure continued sustainability.

**Prepared by: Priority Business Services Ltd (External Bookkeeper)**



## **Structure and Governance management**

The method of appointment of PCC members is set out in the Church Representation Rules. At CCH the membership of the PCC would normally consist of the Priest-in-Charge, licensed readers, two churchwardens, Deanery Synod members and members elected by those of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and potentially stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

At the Annual Parochial Meeting in 2024, one church warden vacancy was filled by Julian Godbehere.

The full PCC meets approximately every 6-8 weeks.

Safeguarding responsibilities – The PCC has undertaken the training and DBS checks as required for their role. Safeguarding is overseen by the Parish Safeguarding Officer – Frances Ireson.

## **Administrative Information**

Christ Church Hackenthorpe is situated geographically in the south-east of Sheffield. It is part of the Attercliffe Deanery which in turn is part of the Diocese of Sheffield .

The full address of the PCC is 63 Sheffield Road, Hackenthorpe, Sheffield, S12 4LR.

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2020) and a charity registered with the Charities Commission, Reg. No. 1126697

## **Statement of Trustees' Responsibilities**

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

The law applicable to charities requires the trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP 2019 FRS102;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis, it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees 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. The PCC buys in the services of Priority Business Services LTD for book keeping purposes and the preparation of accounts and financial statements.

# Statement of Assets and Liabilities

Christ Church, Hackenthorpe

As at 31 December 2024

Cash Basis

	31 DEC 2024	31 DEC 2023
<b>Current Assets</b>		
<b>Cash at bank and in hand</b>		
CCH Deposit	10,298.86	10,151.60
CHRIST CHURCH HACKEN	37,039.35	32,382.32
Petty Cash	-	94.96
<b>Total Cash at bank and in hand</b>	<b>47,338.21</b>	<b>42,628.88</b>
<b>Total Current Assets</b>	<b>47,338.21</b>	<b>42,628.88</b>
<b>Net Current Assets (Liabilities)</b>	<b>47,338.21</b>	<b>42,628.88</b>
<b>Total Assets less Current Liabilities</b>	<b>47,338.21</b>	<b>42,628.88</b>
<b>Net Assets</b>	<b>47,338.21</b>	<b>42,628.88</b>
<b>Represented by Capital and Reserves</b>		
<b>Unrestricted Funds</b>		
Current Year Earnings	4,709.33	-
Unrestricted Funds	27,634.62	26,222.13
<b>Total Unrestricted Funds</b>	<b>32,343.95</b>	<b>26,222.13</b>
<b>Restricted and Designated Funds</b>		
Designated Fabric Fund	10,121.23	10,121.23
Restricted Bereavement Cafe	1,052.00	-
Restricted AP	-	227.10
Restricted Boxes of Hope	3,821.03	3,932.98
Restricted CG	-	50.00
Restricted EG	-	1,225.44
Restricted TV	-	850.00
<b>Total Restricted and Designated Funds</b>	<b>14,994.26</b>	<b>16,406.75</b>
<b>Total Represented by Capital and Reserves</b>	<b>47,338.21</b>	<b>42,628.88</b>

# Statement of Financial Activities

Christ Church, Hackenthorpe

For the year ended 31 December 2024

Cash Basis

2024

## Income

Boxes of Hope (Restricted)	1,040.00
Donations including Funeral/Weddings	1,521.66
Giving - Cash Offerings Greater than £30	50.00
Givng - Cash Offerings less than £30	3,025.57
Giving - Envelopes Gift Aided	1,175.00
Giving Envelopes Non Gift Aided	470.00
Giving Non-Gift Aided	860.00
Giving - Gift Aided	4,695.00
Giving - Parish Giving Scheme	5,386.75
Special Offerings	2,010.03
Life Events - Funeral Income	3,322.00
Life Events Wedding Income	645.00
HMRC Gift Aid Received	2,856.56
Hospitality Event Donations	904.78
Interest Income	147.26
Other Revenue	449.27
Rental Income	6,036.25
Staff/Accounting Diocese Contribution	2,312.18
Grant Income Bereavement Cafe (Restricted)	1,285.00
<b>Total Income</b>	<b>38,192.31</b>

## Direct Ministry Costs

Boxes of Hope Expense (Restricted)	1,151.95
Common Fund	4,000.00
Fund Raising Costs	926.10
Funeral Costs	1,000.00
Hospitality	169.40
Mission Costs	92.23
Pastoral Gifts	16.55
SDBF	1,598.00
Service Related Costs	317.89
Wedding Costs	60.00
Bereavement Cafe Restricted	233.00
<b>Total Direct Ministry Costs</b>	<b>9,565.12</b>

## Gross Surplus/Deficit

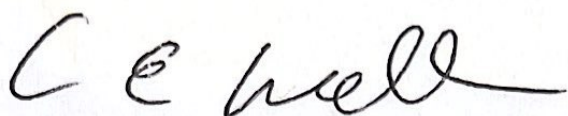
28,627.19

## Administrative and Overhead Costs

Advertising & Marketing	946.93
Audit & Accountancy fees	794.68
Bank Fees	12.67

Charitable Donations	3,497.03
Cleaning	1,853.24
Consulting	3,924.00
Insurance	1,639.85
IT Software and Consumables	30.00
Non Capital Equipment	2,314.02
Postage, Freight & Courier	9.95
Printing & Stationery	110.42
Repairs & Maintenance	3,115.80
Salaries	1,753.18
Staff Training	120.00
Subscriptions	244.92
Telephone & Internet	331.31
Utilities	3,219.86
<b>Total Administrative and Overhead Costs</b>	<b>23,917.86</b>
<b>Net Surplus/Deficit</b>	<b>4,709.33</b>
<b>Surplus/Deficit on Ordinary Activities Before Taxation</b>	<b>4,709.33</b>
<b>Final Surplus/Deficit</b>	<b>4,709.33</b>

The above report is approved by the PCC on Monday 7<sup>th</sup> April 2025 and signed by Rev Claire Welch on its behalf:



.....  
 Rev Claire Welch  
 Priest in Charge (Chair of PCC)

## **Independent Examiner's Report**

I report to the trustees on my examination of the financial statements of The Parochial Church Council of the Ecclesiastical Parish of Christ Church, Hackenthorpe, Sheffield for the year ended 31<sup>st</sup> December 2024.

### **Responsibilities and basis of report**

As the trustees of the charity, you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

### **Independent examiner's statement**

I have completed my examination. I confirm that no 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 2011 Act; or
2. The financial statements do not accord with those records; or
3. The financial statements 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 financial statements to be reached.



**Marie Craig FCCA**  
**TC Group**

20 Commerce Road  
Lynch Wood  
Peterborough  
Cambridgeshire  
PE2 6LR

Dated: 8 April 2025