



Wilmslow United Reformed Church Charity

Trustees' report and financial statements

For the year ended 31 March 2021

Trustees’ report and financial statements

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Legal and administrative information

Charity Name: Wilmslow United Reformed Church Charity (Wilmslow URC)

Registered Charity Number: 1128170

Minister/Trustee: Revd Dr KE Thorpe

Elders/Trustees

Mr R Banwell
Mr P Bradley
Mrs A Brander
Mrs C Carne
Mrs A Dean (commenced 1 January 2021)
Mr M Duguid (stood down from office 31 December 2020)
Dr I Duncan
Mrs E Gilliland
Mrs E McGuire
Mrs N Moss
Miss H Purdy
Mrs T Shepherd
Mr M Williams (stood down from office 31 December 2020)
Mrs F Wood
Mr R Wood
Mr S Wood (Treasurer)

Church Address: Chapel Lane
Wilmslow
Cheshire
SK9 1PR

Independent Examiner: Mr IK Anderson
6 Summerfield Place
Wilmslow
Cheshire
SK9 1NE

Bankers: NatWest Bank plc
4 Grove Street
Wilmslow
Cheshire
SK9 1EJ

Trustees' report

The elders, acting as trustees, present their report and the financial statements of the charity for the year ended 31 March 2021.

Structure, governance and management

The minister and elders are the trustees of the charity as defined under the Charities Act 2011.

The responsibilities of elders are defined in the Basis of Union which was the founding document of the United Reformed Church. The minister and elders are responsible for leading the church; fostering the spiritual development of the congregation; giving pastoral care to the congregation, ensuring that public worship is held on a regular basis and exercising stewardship over the church's property and finances. Elders are church members elected, normally for a three-year term, by the church meeting. The elders normally meet once a month and the meetings are usually chaired by the minister.

Many of the elders' responsibilities are delegated to a number of teams covering: Worship, Finance, Property, Outreach and Administration. These teams have members some of whom are elders and they report to the elders' meeting.

Church meetings are normally held quarterly and are open to all members of the church; all major decisions affecting the church are made by church meeting.

The governing document is in line with an approved instrument issued by the United Reformed Church.

Objectives and activities

The church is committed to providing public worship open to all; having a programme of Christian education for all ages; providing social and recreational activities for all ages; giving pastoral support to the congregation; providing premises, resources and services to the local community.

The elders declare that they have complied with the duty imposed by the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission. Worship is open to all and all are welcome. The church premises are used by both church groups and other social, community and commercial organisations.

Achievements and performance

A public worship service is conducted every Sunday morning and a monthly mid-week service designed for those who struggle to attend on a Sunday morning has also continued over the past year. The pandemic has meant that Messy Church and the community and mission work through the redevelopment of the Undercroft including the Community Café held on Monday, Tuesday and Wednesday mornings have been restricted in the past year.

The support for Source Youthwork, the charity set up in 2019 including the work of Wilmslow Youth has continued through the year and Source is making a major difference in the lives of young people and their families in and around Wilmslow and links with Wilmslow High School continue to be developed.

The social, study and recreational activities include a badminton club, bowls club, book club, Modern Believers, "Out and Abouts" but all these too have been affected by the pandemic. These groups and the uniformed youth organisations which meet on our premises are open to and attended by people who are not church members. A group of church members organise a weekly luncheon club for the benefit of elderly people in the local community but this took on a different form of outreach as lunches were delivered to doorsteps for part of the year.

Pastoral care is provided through a network led by two support coordinators to offer the best possible and most relevant support to those members of the congregation with pastoral needs. The network is organised to coordinate the many members who volunteer to offer services such as home visiting to the sick or lonely and transport for those with limited mobility. There is also a much valued Prayer chain.

Trustees' report *(continued)*

COVID-19

On 30 January 2020 the World Health Organisation (WHO) announced Coronavirus as a global health emergency. On 11 March 2020, it announced that Coronavirus was a global pandemic and the UK Government instituted a lockdown of businesses and services on 23 March to limit the spread of coronavirus.

The lockdown resulted in the shutdown of public worship and many of the church activities although we tried to keep as much going online as we were able to. In addition our outreach and community work with local partners brought new opportunities to serve our community with pharmacy deliveries and, more recently, support for volunteers as part of the town's vaccination programme.

In terms of the financial results for the year ended 31 March 2021:

- Income from lettings is substantially down as most of our premises users were not able to carry on their activities,
- Income from freewill giving has been extremely positive as the Church is a grateful recipient of a large number of standing orders rather than relying on Sunday worship offertory,
- Some items of expenditure were reduced in the year as the premises were not being used or some activities could not take place. Our cleaning contractor was on furlough for the early part of lockdown, as were the Source Youthwork team. We were also unable to produce and deliver a monthly newsletter.

As we begin to come out of lockdown things are beginning to start up again but there will still be a financial impact to lettings income into 2021-22. The budget and financial planning for 2021-22 has taken this into account in considering our expenditure plans.

Financial review

The church's principal funding comes from freewill giving which was marginally down year on year. Lettings income from the use of the church buildings though fell through the lockdown restrictions.

General expenditure in the year though was also down on the previous year.

Following a review during the previous year responsibility for the manse passed to the URC (North Western Province) Trust Limited and as a result the Manse Fund held as an investment on the Church's behalf by the Synod was credited with £213,500.

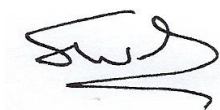
Reserve policy

The General Fund, from the regular freewill giving, contributes to the day to day running costs of the church and there are designated funds set aside for repairs and improvements. Monies are set aside each year from the general fund, net of any costs incurred in the year, to maintain sufficient balances in this fund for future expenditure without recourse to special appeals.

The General Fund balance had fallen following the redevelopment of the Undercroft but the fundraising efforts during the year and the previous one have helped to raise the fund again. At the end of the year the General Fund balance, including the funds for the manse, was £231,595.

The year-end balance for the designated fund are shown in note 18.

Approved by the elders on 7 June 2021 and signed on their behalf by:



Steve Wood, Church Treasurer

Statement of financial activities
for the year ended 31 March 2021

	<i>Note</i>	Unrestricted funds General	Designated	Restricted Funds	Total 2020-21	Total 2019-20
		£	£	£	£	£
Incoming resources						
Incoming resources from generated funds:						
Voluntary income	2	160,404	11,500	10,259	182,163	210,667
Activities for generating funds	3	5,327	-	-	5,327	34,219
Investment income	4	1,777	-	3	1,780	197
Other incoming resources	5	213,500	-	-	213,500	2,500
Total incoming resources		<u>381,008</u>	<u>11,500</u>	<u>10,262</u>	<u>402,770</u>	<u>247,583</u>
Resources expended						
Charitable activities						
URC Ministry and Mission Fund	6	66,936	-	-	66,936	73,485
Ministry costs	7	24,929	-	-	24,929	26,778
Cost of church activities	8	60,168	15,264	-	75,432	94,980
Cost of generating funds	9	173	-	-	173	2,736
Restricted donations passed on	10	-	-	10,259	10,259	5,774
Total resources expended		<u>152,206</u>	<u>15,264</u>	<u>10,259</u>	<u>177,729</u>	<u>203,753</u>
Net incoming / (outgoing) resources before transfer		228,802	(3,764)	3	225,041	43,830
Transfers between funds		(10,000)	10,000	-	-	-
		<u>218,802</u>	<u>6,236</u>	<u>3</u>	<u>225,041</u>	<u>43,830</u>
Total funds brought forward 1 April 2020		<u>12,793</u>	<u>32,728</u>	<u>2,688</u>	<u>48,209</u>	<u>4,379</u>
Total funds carried forward 31 March 2021		<u>231,595</u>	<u>38,964</u>	<u>2,691</u>	<u>273,250</u>	<u>48,209</u>
			(Note 18)	(Note 19)		

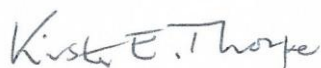
The notes on pages 8 to 15 form part of these financial statements.

Balance sheet
as at 31 March 2021

	Note	Unrestricted funds General	Designated	Restricted Funds	Total 2021	Total 2020
		£	£	£	£	£
Fixed assets						
Tangible assets	14	-	-	-	-	-
Investments	15	215,103	-	-	215,103	-
		<u>215,103</u>	<u>-</u>	<u>-</u>	<u>215,103</u>	<u>-</u>
Current assets						
Debtors	16	6,705	-	-	6,705	5,890
Bank and cash balances		65,347	38,964	2,691	107,002	65,022
		<u>72,052</u>	<u>38,964</u>	<u>2,691</u>	<u>113,707</u>	<u>70,912</u>
Current liabilities						
Creditors payable within one year	17	(55,560)	-	-	(55,560)	(22,703)
Net current assets		<u>16,492</u>	<u>38,964</u>	<u>2,691</u>	<u>58,147</u>	<u>48,209</u>
Total net assets		<u>231,595</u>	<u>38,964</u>	<u>2,691</u>	<u>273,250</u>	<u>48,209</u>
The funds of the charity						
Unrestricted income funds						
General		231,595	-	-	231,595	12,793
Designated	18	-	38,964	-	38,964	32,738
Total		<u>231,595</u>	<u>38,964</u>	<u>-</u>	<u>270,559</u>	<u>45,521</u>
Restricted funds	19	-	-	2,691	2,691	2,688
		<u>231,595</u>	<u>38,964</u>	<u>2,691</u>	<u>273,250</u>	<u>48,209</u>

The notes on pages 8 to 15 form part of these financial statements.

Approved by the elders on 7 June 2021 and signed on their behalf by:



Revd Dr KE Thorpe, Minister

Notes to the statement of financial activities

1 Accounting policies

Basis of accounting

The financial statements have been prepared under the Charities Act 2011 and in accordance with the Charities Statement of Recommended Practice: (FRS 102) issued by the Charity Commission on the basis that the charity is a Public Benefit Entity. The accruals basis of accounting has been adopted, and the principal accounting policies set out below are applied consistently.

There are no estimates or assumptions made creating estimation uncertainty as at the year-end that put the carrying values of assets and liabilities at risk of material adjustment in next year's financial statements.

The financial statements have been prepared on a going concern basis.

Fund accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. Restricted funds are subjected to restrictions on their expenditure imposed by the donors.

Tangible fixed assets

Freehold property: The trustees of the church buildings are the URC (North Western Province) Trust Limited who hold them for purposes connected with Wilmslow URC. Expenditure incurred on the church is written off in the year it is incurred.

Equipment: Currently all furniture and equipment is regarded as fully depreciated.

Incoming resources

All voluntary giving is included in the financial statements for the period in which it is received. Donations under Gift Aid are recognised as income when the donation is received. Legacies are accounted for when their receipt is certain and can be properly quantified. All other income is generally recognised when it is receivable.

Resources expended

The URC Ministry and Mission contribution is paid regularly and is included in the financial statements for the year to which it relates. Resources expended are recognised in the period in which they are incurred and include VAT which cannot be recovered. They are allocated to the particular activity to which they relate. As most of the management and activity of the church is carried out by volunteers, this intangible asset is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

Financial instruments

The charity's basic financial instruments as defined by FRS 102 are all recognised at their settlement value and the charity has no "other" financial instruments.

Taxation

As part of the United Reformed Church, the church is an excepted and registered charity within the meaning of the Taxes Acts. Accordingly, it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

Notes to the statement of financial activities (continued)

2 Voluntary income

	Unrestricted funds General	Designated	Restricted Funds	Total 2020-21	Total 2019-20
	£	£	£	£	£
Offertory and standing orders (£2,026 per week; 2020: £2,015)	103,077	-	-	103,077	105,344
Special offerings and donations	19,966	-	10,259	30,225	78,357
Income tax refunds under Gift Aid	27,361	11,500	-	38,861	26,786
Legacies	10,000	-	-	10,000	-
	160,404	11,500	10,259	182,163	210,667

3 Activities for generating funds

	Unrestricted funds General	Designated	Restricted Funds	Total 2020-21	Total 2019-20
	£	£	£	£	£
Use of church rooms	1,257	-	-	1,257	22,432
Fund raising	549	-	-	549	7,452
Café income	569	-	-	569	3,410
Community lunches	2,040	-	-	2,040	-
Manse energy feed in tariff	912	-	-	912	925
	5,327	-	-	5,327	34,219

4 Investment income

	Unrestricted funds General	Designated	Restricted Funds	Total 2020-21	Total 2019-20
	£	£	£	£	£
Bank interest	174	-	3	177	197
Investment income	1,603	-	-	1,603	-
	1,777	-	3	1,780	197

5 Other incoming resources

There were no grants received in the year. Grants received in 2019-20 were £2,500 from Connected Communities.

The Church received £213,500 as a result of the transfer of the manse to the Synod.

6 Ministry and mission fund

The church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and the wider mission of the national church. The contribution for 2020-21 was £66,936 (2019-20: £73,485) in line with the formula approved by the North Western Synod of the URC.

Notes to the statement of financial activities (continued)

7 Ministry costs

	Unrestricted funds		Restricted Funds	Total 2020-21	Total 2019-20
	General	Designated			
	£	£	£	£	£
Ministry costs					
Youth Work	13,767	-	-	13,767	18,430
Synod levy	3,528	-	-	3,528	3,579
Churches Together in Wilmslow	-	-	-	-	450
Missional Partnership	-	-	-	-	20
Pulpit supply	-	-	-	-	350
	<u>17,295</u>	<u>-</u>	<u>-</u>	<u>17,295</u>	<u>22,829</u>
Ministerial costs					
Travel and subsistence	3,030	-	-	3,030	3,229
Pastoral support	4,104	-	-	4,104	15
Worship resources	394	-	-	394	103
Wedding and funeral expenses	-	-	-	-	-
Flowers	106	-	-	106	602
	<u>7,634</u>	<u>-</u>	<u>-</u>	<u>7,634</u>	<u>3,949</u>
Ministry costs	<u>24,929</u>	<u>-</u>	<u>-</u>	<u>24,929</u>	<u>26,778</u>

8 Cost of church activities

	Unrestricted funds		Restricted Funds	Total 2020-21	Total 2019-20
	General	Designated			
	£	£	£	£	£
Church costs					
Cleaning	3,872	-	-	3,872	12,122
Supplies	5,409	-	-	5,409	5,932
Heat, light and water	8,827	-	-	8,827	8,036
Repairs and maintenance	15,403	15,264	-	30,667	35,470
Insurance	4,317	-	-	4,317	4,682
Waste disposal	785	-	-	785	1,094
Gardening	-	-	-	-	978
	<u>38,613</u>	<u>15,264</u>	<u>-</u>	<u>53,877</u>	<u>68,314</u>
Manse costs					
Council tax	3,035	-	-	3,035	2,920
Telephone	575	-	-	575	758
Water	493	-	-	493	479
Repairs and maintenance	-	-	-	-	1,158
Insurance	-	-	-	-	2
Service contracts	422	-	-	422	689
	<u>4,525</u>	<u>-</u>	<u>-</u>	<u>4,525</u>	<u>6,006</u>

Notes to the statement of financial activities (continued)

8 Cost of church activities (continued)

	Unrestricted funds		Restricted	Total	Total
	General	Designated	Funds	2020-21	2019-20
	£	£	£	£	£
Office costs					
Telephone	1,748	-	-	1,748	1,366
Stationery and furniture	2,414	-	-	2,414	3,131
Printing	507	-	-	507	576
Photocopying	645	-	-	645	631
Postage	173	-	-	173	105
Newsletter	-	-	-	-	2,081
Website	124	-	-	124	58
Sundries	436	-	-	436	528
	<u>6,047</u>	<u>-</u>	<u>-</u>	<u>6,047</u>	<u>8,476</u>
Team and activity costs					
Community lunches	1,305	-	-	1,305	-
Fellowship	-	-	-	-	1,399
Messy Church	-	-	-	-	270
Music	613	-	-	613	1,232
Outreach	-	-	-	-	738
Worship	1,480	-	-	1,480	60
	<u>3,398</u>	<u>-</u>	<u>-</u>	<u>3,398</u>	<u>3,699</u>
Finance and admin costs					
Secretarial expenses	681	-	-	681	351
Finance expenses	791	-	-	791	1,172
Premises expenses	413	-	-	413	76
Bad debts	16	-	-	16	236
Bank charges	634	-	-	634	559
Interest payable	-	-	-	-	589
	<u>2,535</u>	<u>-</u>	<u>-</u>	<u>2,535</u>	<u>2,983</u>
Donations					
Northern College	250	-	-	250	500
The Message Trust for the Oaks	700	-	-	700	1,084
Parkinson's Support Group	700	-	-	700	1,084
Time Out Group	700	-	-	700	1,084
Disaster Emergency Committee appeals	1,000	-	-	1,000	-
Sreepur Village	250	-	-	250	-
Church Action on Poverty	50	-	-	50	50
Penrhys	600	-	-	600	600
Royal British Legion Poppy Appeal	-	-	-	-	100
Redeeming our Communities	500	-	-	500	750
Teams4U	300	-	-	300	250
	<u>5,050</u>	<u>-</u>	<u>-</u>	<u>5,050</u>	<u>5,502</u>
Cost of church activities	<u>60,168</u>	<u>15,264</u>	<u>-</u>	<u>75,432</u>	<u>94,980</u>

Notes to the statement of financial activities (continued)**9 Cost of generating funds**

	Unrestricted funds		Restricted Funds	Total 2020-21	Total 2019-20
	General	Designated			
	£	£	£	£	£
Running expenses	173	-	-	173	2,736
	<u>173</u>	<u>-</u>	<u>-</u>	<u>173</u>	<u>2,736</u>

10 Restricted donations passed on

	Unrestricted funds		Restricted Funds	Total 2020-21	Total 2019-20
	General	Designated			
	£	£	£	£	£
Commitment for Life	-	-	2,350	2,350	1,680
Disaster appeals	-	-	-	-	-
Harvest appeal	-	-	2,849	2,849	3,644
Christian Aid	-	-	4,600	4,600	-
Other donations	-	-	460	460	450
	<u>-</u>	<u>-</u>	<u>10,259</u>	<u>10,259</u>	<u>5,774</u>

The figure for the Harvest appeal represents only the funds passing through the church account. In addition to £2,849 (2019-20: £3,644) a further donation payable direct to the charity was received totalling £500 (2019-20: £1,030) on which £125 (2019-20: £251) of tax can be reclaimed. Therefore, the total donation from the church was £3,474 (2019-20: £4,925).

The figure for the Christian Aid appeal represents only the funds passing through the church account. In addition to £4,600 (2019-20: £Nil) three further donations payable direct to the charity were received totalling £140 (2019-20: £Nil) on which £35 (2019-20: £Nil) of tax can be reclaimed. Therefore, the total donation from the church was £4,775 (2019-20: £Nil).

11 Trustee remuneration and expenses

None of the trustees (2018-19: £Nil) were paid any remuneration or received any other benefits from their employment with the church. The Minister is remunerated by the United Reformed Church and her settlement agreement includes the Manse which is owned by the Synod, but whose costs of £4,525 (2019-20: £6,006) are paid by the Church.

Expenses totalling £8,189 (2019-20: £5,709) were paid to eight (2019-20: nine) trustees including the Minister. These were for travel, subsistence and the reimbursement of out of pocket expenses.

12 Related party transactions

Expenses totalling £729 (2019-20: £1,820) were paid to two (2019-20: five) partners of trustees. These were for travel, subsistence and the reimbursement of out of pocket expenses.

One of the trustees is also a trustee of Source Youthwork. Amounts paid to Source Youthwork in the year were £13,767. Donations amounting to £4,000 (2019-20: £Nil) were received from Source Youthwork in the year as contributions towards use of the Undercroft.

Notes to the statement of financial activities (continued)

13 Staff costs

Staff costs in the year totalled £Nil (2019-20: £Nil) in relation to no employees (2019-20: Nil). There were no social security or pension costs payable.

14 Fixed assets

For the reasons stated in the Accounting Policy (Note 1), the church buildings are not tangible fixed assets of the church. For insurance purposes the church buildings are insured by the church for £5,835,000 and the contents of the church buildings are insured for £351,000.

15 Investments

	Unrestricted funds General	Designated	Restricted Funds	Total 2020-21	Total 2019-20
	£	£	£	£	£
At 1 April 2020	-	-	-	-	-
Addition on creation of Manse Fund	213,500	-	-	213,500	-
Interest applied in the year	1,603	-	-	1,603	-
At 31 March 2021	215,103	-	-	215,103	-

16 Debtors

	Unrestricted funds General	Designated	Restricted Funds	Total 2021	Total 2020
	£	£	£	£	£
Accounts receivable	348	-	-	348	1,647
Bad debt provision	(252)	-	-	(252)	(236)
Income tax recoverable	3,078	-	-	3,078	1,719
Prepayments	3,531	-	-	3,531	2,760
	6,705	-	-	6,705	5,890

17 Creditors payable within one year

	Unrestricted funds General	Designated	Restricted Funds	Total 2021	Total 2020
	£	£	£	£	£
Accounts payable	2,159	-	-	2,159	1,332
Other creditors	-	-	-	-	76
Accruals and deferred income	18,577	-	-	18,577	8,909
Synod loan	34,824	-	-	34,824	12,386
	55,560	-	-	55,560	22,703

The Synod loan is interest free until 1 January 2022 and is therefore shown as being repayable by December 2021 in line with current plans.

Notes to the statement of financial activities (*continued*)

18 Designated funds

The church operates one designated fund with the encouragement of the church meeting.

Repairs fund - this is established to fund the maintenance of the church and manse premises; it receives regular budgeted transfers from the general fund when funds are available. The maintenance is supervised by the Property Team.

The movements on the designated fund were as follows:

	Brought forward at 1 April 2020	Incoming resources	Resources expended	Transfers from other funds	Transfers to other funds	Carried forward at 31 March 2021
	£	£	£	£	£	£
Repairs fund	32,728	11,500	(15,264)	10,000	-	38,964
	<u>32,728</u>	<u>11,500</u>	<u>(15,264)</u>	<u>10,000</u>	<u>-</u>	<u>38,964</u>

19 Restricted funds

The church accounts include two restricted funds where the monies can only be used for the specific purposes for which they were entrusted to the church. These monies are not at the disposal of the church meeting for any other purpose and represent:

Specific gifts – at different times of the year monies are raised in the church to support specific projects.

Additional ministry fund – this represents the balance of a legacy and although it is totally expendable, it may only be used to provide additional ministry.

The movements in the restricted funds during the year were:

	Specific gifts	Additional ministry	Total 2020-21	Total 2019-20
	£	£	£	£
Brought forward at 1 April 2020	-	2,688	2,688	2,685
Direct giving	10,259	-	10,259	5,774
Bank interest	-	3	3	3
Ministry costs	-	-	-	-
Fund raising costs	-	-	-	-
Specific gifts passed on	(10,259)	-	(10,259)	(5,774)
Carried forward at 31 March 2021	<u>-</u>	<u>2,691</u>	<u>2,691</u>	<u>2,688</u>

Notes to the statement of financial activities *(continued)*

20 Church organisations

The following church organisations coming under the responsibility of the trustees hold cash or bank accounts which have not been consolidated into these financial statements, except to the extent of funds remitted to the Treasurer and recorded as donations from church organisations:

Luncheon Club
Out & Abouters

Treasurer's statement

I have prepared the financial statements on pages 6 to 15 for the year ended 31 March 2021.



Stephen David Wood, FCA

9 May 2021

Independent examiner's report

I report on the financial statements of Wilmslow United Reformed Church Charity for the year ended 31 March 2021 which are set out on pages 6 to 15.

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 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 next statement.

Independent examiner's report

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.

Signed by the independent examiner



Ian Keith Anderson
Retired Chartered Accountant
6 Summerfield Place
Wilmslow
Cheshire
SK9 1NE

24 May 2021