



Wilmslow United Reformed Church Charity

Trustees' report and financial statements

For the year ended 31 March 2022

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 (stood down from office 31 December 2021)
Mr P Bradley
Mrs A Brander
Mrs C Carne
Mrs A Dean
Dr I Duncan
Mrs E Gilliland
Mrs E McGuire (stood down from office 31 December 2021)
Mrs N Moss
Miss H Purdy (stood down from office 31 December 2021)
Mrs T Shepherd
Mrs W Williams (commenced 1 January 2022)
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 2022.

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 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 for part of the past year but everything started up again once lockdown restrictions were lifted.

The support for Wilmslow Youthwork, the charity set up in 2019 has continued through the year and 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, quilters group, book club, Modern Believers. These groups and the uniformed youth organisations which meet on our premises are open to and attended by people who are not church members. "Out and Abouts" and our weekly luncheon club for the benefit of elderly people in the local community were severely affected by the pandemic and have brought their activities to a natural end. New activities for outreach may be developed in the future.

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 2020 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. Whilst the year to 31 March 2022 saw most things move back to normal there was still a residual impact on church activities.

In terms of the financial results for the year ended 31 March 2022:

- Income from lettings was reduced in the early part of the year as some 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 before the premises were back in full use.

Financial review

The church's principal funding comes from freewill giving which was marginally up year on year. Lettings income from the use of the church buildings increased following the pandemic as activities reopened. One significant donation was received during the year from a church member.

Expenditure in the year was slightly ahead of budget (£155,600) as in some areas additional expenditure was approved. Significant work in the year included the refurbishment of the church halls.

Transfers to funds were made to cover future planned maintenance.

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, excluding the manse fund, equates to 2½ months' expenditure which is broadly in line with requirements.

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

Approved by the elders on 6 June 2022 and signed on their behalf by:



Steve Wood, Church Treasurer

**Statement of financial activities
for the year ended 31 March 2022**

	Note	Unrestricted funds General	Designated	Restricted Funds	Total 2021-22	Total 2020-21 restated
		£	£	£	£	£
Incoming resources						
Incoming resources from generated funds:						
Voluntary income	2	203,208	-	18,392	221,600	178,059
Activities for generating funds	3	21,815	-	-	21,815	5,327
Investment income	4	1,150	-	1	1,151	1,780
Other incoming resources	5	-	-	-	-	213,500
Total incoming resources		<u>226,173</u>	<u>-</u>	<u>18,393</u>	<u>244,566</u>	<u>398,666</u>
Resources expended						
Charitable activities						
URC Ministry and Mission Fund	6	69,435	-	-	69,435	66,936
Ministry costs	7	25,946	-	1,904	27,850	24,929
Cost of church activities	8	61,171	46,772	-	107,943	75,432
Cost of generating funds	9	972	-	258	1,230	173
Restricted donations passed on	10	-	-	17,724	17,724	10,259
Total resources expended		<u>157,524</u>	<u>46,772</u>	<u>19,886</u>	<u>224,182</u>	<u>177,729</u>
Net incoming / (outgoing) resources before transfer		68,649	(46,772)	(1,493)	20,384	220,937
Transfers between funds		(50,000)	50,000	-	-	-
		<u>18,649</u>	<u>3,228</u>	<u>(1,493)</u>	<u>20,384</u>	<u>220,937</u>
Total funds brought forward 1 April 2021		<u>231,595</u>	<u>38,964</u>	<u>18,279</u>	<u>288,838</u>	<u>67,901</u>
Total funds carried forward 31 March 2022		<u>250,244</u>	<u>42,192</u>	<u>16,786</u>	<u>309,222</u>	<u>288,838</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 2022	Total 2021 restated
		£	£	£	£	£
Fixed assets						
Tangible assets	14	-	-	-	-	-
Investments	15	216,178	-	-	216,178	215,103
		<u>216,178</u>	<u>-</u>	<u>-</u>	<u>216,178</u>	<u>215,103</u>
Current assets						
Debtors	16	8,702	-	2,881	11,583	6,705
Bank and cash balances		30,520	42,192	15,980	88,692	107,002
		<u>39,222</u>	<u>42,192</u>	<u>18,861</u>	<u>100,275</u>	<u>113,707</u>
Current liabilities						
Creditors payable within one year	17	(5,156)	-	(2,075)	(7,231)	(39,972)
Net current assets		<u>34,066</u>	<u>42,192</u>	<u>16,786</u>	<u>93,044</u>	<u>73,735</u>
Total net assets		<u>250,244</u>	<u>42,192</u>	<u>16,786</u>	<u>309,222</u>	<u>288,838</u>
The funds of the charity						
Unrestricted income funds						
General		250,244	-	-	250,244	231,595
Designated	18	-	42,192	-	42,192	38,964
Total		<u>250,244</u>	<u>42,192</u>	<u>-</u>	<u>292,436</u>	<u>270,559</u>
Restricted funds	19	-	-	16,786	16,786	18,279
		<u>250,244</u>	<u>42,192</u>	<u>16,786</u>	<u>309,222</u>	<u>288,838</u>

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

Approved by the elders on 6 June 2022 and signed on their behalf by:

K.E. Thorpe.

Rev'd 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 2021-22	Total 2020-21 restated
	£	£	£	£	£
Offertory and standing orders (£2,063 per week; 2021: £1,982)	107,255	-	-	107,255	103,077
Special offerings and donations	65,589	-	18,392	83,981	26,121
Income tax refunds under Gift Aid	27,492	-	-	27,492	38,861
Legacies	2,872	-	-	2,872	10,000
	203,208	-	18,392	221,600	178,059

3 Activities for generating funds

	Unrestricted funds General	Designated	Restricted Funds	Total 2021-22	Total 2020-21
	£	£	£	£	£
Use of church rooms	16,740	-	-	16,740	1,257
Fund raising	2,418	-	-	2,418	549
Café income	1,936	-	-	1,936	569
Community lunches	-	-	-	-	2,040
Manse energy feed in tariff	721	-	-	721	912
	21,815	-	-	21,815	5,327

4 Investment income

	Unrestricted funds General	Designated	Restricted Funds	Total 2021-22	Total 2020-21
	£	£	£	£	£
Bank interest	75	-	1	76	177
Investment income	1,075	-	-	1,075	1,603
	1,150	-	1	1,151	1,780

5 Other incoming resources

There were no grants received in the year.

In the previous year 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 2021-22 was £69,435 (2020-21: £66,936) 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 2021-22	Total 2020-21
	General	Designated			
	£	£	£	£	£
Ministry costs					
Youth Work	18,400	-	-	18,400	13,767
Synod levy	3,615	-	-	3,615	3,528
Churches Together in Wilmslow	-	-	-	-	-
Missional Partnership	80	-	149	229	-
Pulpit supply	6	-	-	6	-
	<u>22,101</u>	<u>-</u>	<u>149</u>	<u>22,250</u>	<u>17,295</u>
Ministerial costs					
Travel and subsistence	3,084	-	-	3,084	3,030
Pastoral support	-	-	1,755	1,755	4,104
Worship resources	342	-	-	342	394
Wedding and funeral expenses	-	-	-	-	-
Flowers	419	-	-	419	106
	<u>3,845</u>	<u>-</u>	<u>1,755</u>	<u>5,600</u>	<u>7,634</u>
Ministry costs	<u>25,946</u>	<u>-</u>	<u>1,904</u>	<u>27,850</u>	<u>24,929</u>

8 Cost of church activities

	Unrestricted funds		Restricted Funds	Total 2021-22	Total 2020-21
	General	Designated			
	£	£	£	£	£
Church costs					
Cleaning	9,881	-	-	9,881	3,872
Supplies	2,441	-	-	2,441	5,409
Heat, light and water	13,080	-	-	13,080	8,827
Repairs and maintenance	5,763	46,772	-	52,535	30,667
Insurance	5,982	-	-	5,982	4,317
Waste disposal	1,393	-	-	1,393	785
Gardening	2,081	-	-	2,081	-
	<u>40,621</u>	<u>46,772</u>	<u>-</u>	<u>87,393</u>	<u>53,877</u>
Manse costs					
Council tax	3,188	-	-	3,188	3,035
Telephone	852	-	-	852	575
Water	503	-	-	503	493
Repairs and maintenance	-	-	-	-	-
Insurance	-	-	-	-	-
Service contracts	-	-	-	-	422
	<u>4,543</u>	<u>-</u>	<u>-</u>	<u>4,543</u>	<u>4,525</u>

Notes to the statement of financial activities (continued)

8 Cost of church activities (continued)

	Unrestricted funds		Restricted	Total	Total
	General	Designated	Funds	2021-22	2020-21
	£	£	£	£	£
Office costs					
Telephone	1,502	-	-	1,502	1,748
Stationery and furniture	531	-	-	531	2,414
Printing	414	-	-	414	507
Photocopying	493	-	-	493	645
Postage	-	-	-	-	173
Newsletter	469	-	-	469	-
Website	58	-	-	58	124
Sundries	490	-	-	490	436
	3,957	-	-	3,957	6,047
Team and activity costs					
Community lunches	24	-	-	24	1,305
Fellowship	580	-	-	580	-
Messy Church	37	-	-	37	-
Music	385	-	-	385	613
Outreach	1,304	-	-	1,304	-
Worship	1,023	-	-	1,023	1,480
	3,353	-	-	3,353	3,398
Finance and admin costs					
Secretarial expenses	850	-	-	850	681
Finance expenses	699	-	-	699	791
Premises expenses	348	-	-	348	413
Bad debts	150	-	-	150	16
Bank charges	551	-	-	551	634
	2,598	-	-	2,598	2,535
Donations					
Northern College	250	-	-	250	250
The Message Trust for the Oaks	-	-	-	-	700
Parkinson's Support Group	1,283	-	-	1,283	700
East Cheshire Hospice	1,283	-	-	1,283	-
NSPCC	1,283	-	-	1,283	-
Time Out Group	-	-	-	-	700
Disaster Emergency Committee appeals	-	-	-	-	1,000
Sreepur Village	-	-	-	-	250
Church Action on Poverty	50	-	-	50	50
Penrhys	450	-	-	450	600
Money for Madagascar	1,000	-	-	1,000	-
Redeeming our Communities	500	-	-	500	500
Teams4U	-	-	-	-	300
	6,099	-	-	6,099	5,050
Cost of church activities	61,171	46,772	-	107,943	75,432

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

	Unrestricted funds		Restricted Funds	Total 2021-22	Total 2020-21
	General	Designated			
	£	£	£	£	£
Fundraising expenses	692	-	258	950	-
Running expenses	280	-	-	280	173
	<u>972</u>	<u>-</u>	<u>258</u>	<u>1,230</u>	<u>173</u>

10 Restricted donations passed on

	Unrestricted funds		Restricted Funds	Total 2021-22	Total 2020-21
	General	Designated			
	£	£	£	£	£
Commitment for Life	-	-	2,400	2,400	2,350
Disaster appeals	-	-	5,660	5,660	-
Harvest appeal	-	-	4,419	4,419	2,849
Christian Aid	-	-	3,120	3,120	4,600
Other donations	-	-	2,125	2,125	460
	<u>-</u>	<u>-</u>	<u>17,724</u>	<u>17,724</u>	<u>10,259</u>

11 Trustee remuneration and expenses

None of the trustees (2020-21: £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 £4,543 (2020-21: £4,525) are paid by the church.

Expenses totalling £3,436 (2020-21: £8,189) were paid to eight (2020-21: *eight*) trustees including the Minister. These were for travel, subsistence and the reimbursement of out of pocket expenses.

12 Related party transactions

Expenses totalling £696 (2020-21: £729) were paid to two (2020-21: *two*) 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 Wilmslow Youth. Amounts paid to Wilmslow Youth in the year were £13,767. Donations amounting to £5,000 (2020-21: £4,000) were received from Wilmslow Youth in the year as contributions towards use of the Undercroft.

13 Staff costs

Staff costs in the year totalled £Nil (2020-21: £Nil) in relation to no employees (2020-21: *Nil*). There were no social security or pension costs payable.

Notes to the statement of financial activities (continued)

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 £6,185,000 and the contents of the church buildings are insured for £368,000.

15 Investments

	Unrestricted funds General	Designated	Restricted Funds	Total 2022	Total 2021
	£	£	£	£	£
At 1 April 2021	215,103	-	-	215,103	-
Addition on creation of Manse Fund	-	-	-	-	213,500
Interest applied in the year	1,075	-	-	1,075	1,603
At 31 March 2022	216,178	-	-	216,178	215,103

The investments represent the amount held on behalf of the Church by the Synod following a review which resulted in responsibility for the manse passing to the URC (North Western Province) Trust Limited.

16 Debtors

	Unrestricted funds General	Designated	Restricted Funds	Total 2022	Total 2021
	£	£	£	£	£
Accounts receivable	585	-	-	585	348
Bad debt provision	(402)	-	-	(402)	(252)
Income tax recoverable	535	-	2,881	3,416	3,078
Prepayments	7,984	-	-	7,984	3,531
	8,702	-	2,881	11,583	6,705

17 Creditors payable within one year

	Unrestricted funds General	Designated	Restricted Funds	Total 2022	Total 2021 restated
	£	£	£	£	£
Accounts payable	1,389	-	-	1,389	2,159
Other creditors	-	-	-	-	-
Accruals and deferred income	3,767	-	2,075	5,842	2,989
Synod loan	-	-	-	-	34,824
	5,156	-	2,075	7,231	39,972

The Synod loan was repaid in full in December 2021.

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 2021	Incoming resources	Resources expended	Transfers from other funds	Transfers to other funds	Carried forward at 31 March 2022
	£	£	£	£	£	£
Repairs fund	38,964	-	(46,772)	50,000	-	42,192
	<u>38,964</u>	<u>-</u>	<u>(46,772)</u>	<u>50,000</u>	<u>-</u>	<u>42,192</u>

19 Restricted funds

The church accounts include four 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.

Ministerial hardship fund – this represents funds donated for use by the minister as she determines to provide gifts or support. The use of these funds is kept confidentially.

Missional partnership fund – this represents the funds held by the church on behalf of the Greater Manchester South and Cheshire Missional Partnership of which the church is part

The movements in the restricted funds during the year were:

	Specific gifts	Additional ministry	Missional partnership	Hardship fund	Total 2021-22	Total 2020-21 restated
	£	£	£	£	£	£
Brought forward at 1 April 2021	-	2,691	-	15,588	18,279	22,380
Direct giving	17,982	-	410	-	18,392	10,259
Bank interest	-	1	-	-	1	3
Ministry costs	-	-	(149)	(1,755)	(1,904)	(4,104)
Fund raising costs	(258)	-	-	-	(258)	-
Specific gifts passed on	(17,724)	-	-	-	(17,724)	(10,259)
Carried forward at 31 March 2022	<u>-</u>	<u>2,692</u>	<u>261</u>	<u>13,833</u>	<u>16,786</u>	<u>18,279</u>

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

20 Prior year adjustment

In previous years the donation given for the minister's hardship fund was shown as deferred income in the General Fund and released in line with expenditure made for gifts and support. During the year it was deemed more appropriate to hold this balance as a Restricted Fund. The adjustment has the effect of reducing creditors (accruals and deferred income) in 2020-21 by £15,588 and increasing restricted reserves by the same amount.

21 Church organisations

During the year the last remaining church organisation bank accounts which were not under the responsibility of the trustees were closed. In previous years these balances were not consolidated into these financial statements, except to the extent of funds remitted to the Treasurer and recorded as donations from church organisations.

Treasurer's statement

I have prepared the financial statements on pages 6 to 15 for the year ended 31 March 2022.



Stephen David Wood, FCA

8 May 2022

Independent examiner's report

I report on the financial statements of Wilmslow United Reformed Church Charity for the year ended 31 March 2022 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
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25 May 2022