



Mansfield Road Baptist Church

ANNUAL REPORT

January – December 2024

Mansfield Road Baptist Church

Charity Number: 1128270

Registered Address: Gregory Boulevard/Sherwood Rise, Nottingham NG7 6JN

Email: admin@mrbc.org.uk

Website: www.mrbc.org.uk

Phone: 0115 9604304

Trustees

Mrs Jean Taylor – Secretary

Mr Donald Lindo

Mr Alan Joddrell – Treasurer

Mr Richard Bennett – PFA

Mrs Diana Palmer-Fritz

Mrs Hazel O'Connor

Mrs Jenny Saunders (Resigned)

Mrs Neelam Sidhu

Mrs Diane Trusson

Mr Haroon Azam

Mr Sarbjit Gill

Mr David Mangan

Mr Kunal Hirani (Resigned)

Church Co-ordinator:

Andrea Dowdie

Property Trustees:

The East Midland Baptist Trust Company Ltd

Registered Address of Property Trustees: Baptist House, PO Box 44, 129 Broadway, Didcot
Oxon, OX11 3GA

Bankers: HSBC Bank, 26 Clumber Street, Nottingham, NG1 3GA

Independent Examiner: Mrs Alison Thomas, Treasurer of Thomas Helwys Baptist Church

Charitable Objectives

The charity is governed by a constitution which states that its principal purpose is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the church shall determine. The church occupies premises which are held by the East Midland Baptist Trust Company Ltd, in trust which is entirely compatible with the above objective.

Organisational Structure and Decision-making Processes

Members of the church are accepted in accordance with the constitution which requires them to be or to have been publicly baptised on their profession of faith in Jesus Christ or following other modes of baptism to renew their public profession of faith in Jesus Christ.

The members' meeting normally takes place 6 times per year and has responsibility for the overall policies of the church. In accordance with the constitution, the members appoint up to twelve trustees, who together with the minister, church secretary, treasurer and property, finance administration (PFA) officer, also appointed by the members, and collectively known as the diaconate, meet monthly and are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity.

All the members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective. Relevant matters may be submitted to the church meeting by the trustees for guidance or may be raised by members in church meeting for further consideration by the trustees. Though the constitution permits decisions to be made at church meeting by appropriate majorities, the church seeks to work by consensus wherever possible.

Membership

During the year to 31st December 2024 four people were publicly baptised in the name of Jesus Christ our Lord and Saviour.

The church now has a membership of 133, and a larger congregation of non-members, approximately 50% of whom are female. We are also blessed, with 30 to 35 children and young people attending church each Sunday.

The fellowship is a warm, friendly, faith-filled and committed group of believers. Our mission statement, "Love Jesus, Love Others, Make Disciples", underpins our outlook and time together. Currently pastoral care within the fellowship is an informal network supported by a prayer chain for people with specific needs. The fellowship and the wider community have varying access to IT and so the church communicates through our website, a monthly church magazine and a dedicated WhatsApp group.

Trustees' Report

Much of the year was focussed on discerning God's plan for the future of the church. This discernment process was challenging, not least because we had to remain open to God doing new things in different ways from our past experiences. The fellowship has many gifts and talents which God can use to achieve his vision for the church. We continued to put our faith in God, his active love, faithfulness, and mercy towards us.

The church came together to worship and share in Sunday Services. We were blessed with a group of people who preached and led services regularly, providing both a sense of continuity, and opportunities for clear teaching and spiritual growth. The musicians and those who provide technical support week by week played a key part in that ministry. Our young people led some services, and these provided a real sense of hope and encouragement to the fellowship. The Shalom fellowship continued to hold services once a month and a new prayer and reflection group met every two weeks.

We engaged with the local community through a variety of groups and activities. The Toddler group provided support for young families on a Monday morning and on a Thursday afternoon the Renew Wellbeing Café provided a welcoming space for people to share hobbies, activities, and quiet reflection. The church maintained its support for families by providing funeral and wedding services. The large number of funeral services held at the church provided us with an opportunity to show God's love to people when they were going through difficult times and were at their most vulnerable. A memorial service was organised for those who had lost loved ones recently and over one hundred people attended. Our link missionaries in Nepal were supported in prayer and we received regular updates on their work through the church magazine.

Deacon's meetings focussed on planning for the future both in terms of spiritual and pastoral matters as well as liaising with the newly formed PFA group who not only dealt with some key maintenance decisions but also updated several church policies. The deacons finalised the church profile which was then made available to prospective ministers. The Baptist Settlement Process, which aims to facilitate ministry transitions for ministers and churches, was used to discern whether a particular individual was called to be our minister. At the end of the year, we still had a ministerial vacancy, but we continue to have faith that God has a plan for us and a minister.

Church meetings continued to be held after a morning service. This allowed the wider membership to be kept up to date with developments and take part in decision making. People were also kept informed via the church magazine and website. We received support from our moderator Rev David Pile and our new regional minister Pete Leveson. We also had the opportunity to thank Mike Fegredo, our previous regional minister who retired in February, for his support and guidance over many years.

We give God thanks as he continues to build our community.

Dave Mangan

Review of Financial Position 2024

The accounts have been prepared on a Receipts and Payments basis which means they are subject to an independent examination each year. The 2024 accounts have been examined for the third year running by Alison Thomas, treasurer of Thomas Helwys Baptist Church. Her report shows that the church accounts are presented in an acceptable form and accurately reflect the records of church financial activity in 2024. The church is now in a pastoral vacancy. Final payments to Rev Andy Wilson from the BU Insurance policy for long term sickness were made in April 2024.

Total income for the year, including Deposit Account interest of £3758 was £135,396 an increase of nearly £2K compared with 2023. Agreed expenditure was £134,781 giving a surplus of £615 which was added to the church's reserves. The church had agreed a deficit budget for 2024.

The main property expenses were for electricity and insurance. These amounts are highlighted in the monthly analysis for deacons and the church meeting. In December a first payment of £15,980 was made to Inspired Washrooms as deposit for the long-awaited toilet refurbishment. The work is scheduled for February 2025 and the remaining payments will appear in the 2025 accounts.

The charity operates a general reserve policy that states reserves should not be less than six months of the annual costs of running and maintaining the charity. At the close of 2024 the church's deposits totalled £113,465 compared with £110,003 in 2023. The current account is maintained at a level to meet short term cash flow. All other funds are invested in BU deposit accounts- £51,058 in a 7-day notice account which adds interest quarterly and £62407 in a 1- year fixed account which adds interest on maturity in March 2025. The 2024 accounts only show interest added by December 2024. The amount deposited in the fixed term account is the amount deemed to be necessary to meet the needs of the general reserve policy.

In 2024 voluntary giving increased by over £2K compared with 2023. The number of members using weekly envelopes for their offering has reduced but there is more periodical giving directly into the church's bank account. The church's income was also boosted in May by receipt of a very generous legacy of £20K from the estate of our former member, Alan Wilson. Following established practice, this was tithed and a donation of £1K each was sent to Cancer Research UK and Save the Children. The reliance on an aging membership continues but is less pronounced and other sources of income slowly continue to recover as church and community activities increase.

The church is continuing to seek a new minister with the assistance of a moderator and the regional minister.

Alan Joddrell 17 March 2025

Objectives and Activities

In order to achieve the principal objective of the church, which is set out above, the church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Activities include bible studies, prayer fellowship, renew café, Toddler Group, funeral ministry, child dedications and baptisms. Accommodating birthday celebrations, support and guidance to other faith groups, signposting individuals to other services.

Central to the work and witness of the church is the provision of regular public services of Christian worship.

Church Services

Church services take place on Sundays commencing at 10.30am with between 70 and 120 people attending. Services normally last for around 75 to 85 minutes. The church seeks to be a friendly and welcoming community, and everybody is free to attend any of these services and events regardless of ethnicity, background or lifestyle.

Our worship is predominantly contemporary with some traditional songs led by a small group of musicians or the use of recorded music and videos which create an informal and relaxed atmosphere. There are age-appropriate children and youth activities supported by volunteers. Children leave the service and go to their classes after around 10 minutes of the start of worship.

There is a group within the congregation who form the "Shalom Fellowship" who hold separate services on the first Sunday afternoon of each month.

Our services strengthen the bonds between us, and also provide many opportunities to reach out to others who visit. Our main service of worship on a Sunday morning has an attendance that continues to grow. Many people are involved in the preparation of each service: The minister plans the preaching themes; others lead prayers and contribute readings.

The church is decorated with flowers by volunteers. Volunteers prepare and serve communion and also prepare and serve tea and coffee at the end of the service.

The youth group and junior church have also led services which have been both thought provoking and full of energy and hope for the future.



Youth Group Report

The MRBC youth group meets every Sunday morning at the church. There are 25 young people on roll. The average weekly attendance is between 15 and 20 youths. There is a mixture of males and females from different backgrounds. The age range is from 12 years up to 21 years.

The youth group takes part in main services when asked. This can be a bible reading or a song. Youth Services are normally Mother's Day and The Nativity in December. On Mothering Sunday, the youth group led the service with pride and gratitude. They gave tributes to their mothers and all mothers and mother figures. Everyone was asked to wear their native outfit where they or their mothers originated from. This was also international Sunday. After the service we hosted an afternoon tea to show our thanks to everyone but especially to our mothers. This was a success and it was decided to make it an annual celebration event.

On Easter Sunday 5 young people followed through to water baptisms. This was a great achievement and a very special day for us all. The annual summer trip to the seaside is another event that everyone looks forward to. This is a family event which encourages children and young people to take time out with their families. This was an enjoyable day.

To celebrate Christmas, on the 2nd or 3rd Sunday in December we led the Nativity service which was followed by a Christmas lunch for all children and their parents or families. Normally every child would have received a gift.

This year they have chosen to sponsor a charity The MKHANYISO missions. The main goal is to help to provide clean water for the communities and increase educational facilities so every child and young person will have a chance to learn in a conducive environment.

Throughout the year we had different guest speakers with a variety of knowledge and professional experience talking with the group. These include a clinical psychologist who was willing to do a yearly session, youth minister, members of the congregation who are willing to share their experiences and their journey with God. These have been very well received and very encouraging for the young people.

The group is growing spiritually and ask for continued prayers and support. We are blessed and honoured to be part of MRBC.



Diana Palmer-Fritz

Young Disciples

We have between 8 and 12 children each week regularly attending as well as visiting children from time to time. This is an increase on last year. We spend each week sharing our news, a bible story and activities to help explore the theme using the Roots resources.

The children particularly enjoy the games and the craft activities and show a good understanding of the bible stories. We took part in the youth services at Christmas reprising the nativity story 'Jesus' birthday party' and the Mother's Day service. Our young disciples have grown in confidence with many of them very keen to read in church.

We are always looking for new volunteers and anyone who would be happy to lead a session or two each term. Materials are provided to help plan the sessions. Please speak to the group leader if you are interested in supporting this thriving ministry. It is a pleasure to work with such a lovely group of children and we are thankful for the continued support from our current volunteers.

Toddler Group

The toddler group provides a safe, caring and welcoming environment where parents, grandparents and other carers and their toddlers can begin to experience the love and reality of Jesus Christ.

The toddler group also aims to support individuals and provide opportunities for people to volunteer and build community.

The toddler group meets on a Monday morning and has between 15 and 26 children in attendance, plus up to 19 adults accompanying them. The group is staffed by six volunteers.

The children enjoy light refreshments prepared by the volunteers, and there is time to play with the many different toys donated by the community, and a singing time by the piano. A donation is given for refreshments and for entrance.

We had an annual Christmas celebration with a party, food and face painting.

Funeral Ministry

Mansfield Road Baptist Church has an extensive funeral ministry, supporting the local community in the provision of premises for funerals and assisting with the provision of a service with a minister, an organist and overheads as required. Funerals can have huge attendances and can be similar to the managing of a large public event, with sometimes over 500 people attending. Often the main hall has to be utilised to facilitate the overspill from the Sanctuary. It is undoubtedly the church's highest profile ministry and one for which it is well known.

We work closely with a number of funeral directors, ministers, musicians, and families daily to ensure that we deliver the best service for the family at a very difficult time for them.

Mansfield Road Baptist Church has become a prominent fixture for funerals especially in the local African Caribbean community and has now become a part of many people's family heritage and a tradition to ensure family services take place here.

In assisting with the preparation of services, the church offers emotional support to families as well practical advice and guidance as required for the preparation of the day.

It takes considerable sensitivity when dealing with funeral arrangements, as friends and family members are emotional and grieving. At times, there is also a need to help to ease family disputes, and to provide guidance with tributes.

It is satisfying to know that the funeral ministry reaches out to a mass of people and creates an opportunity to share the word of God, evangelising to people who would not usually attend a church service.

In 2024 fifty-one funerals took place at Mansfield Road Baptist Church.

Weddings

During 2024, we had the pleasure of facilitating five wedding celebrations.

Renew Café

Renew café has continued to go from strength to strength over the past year. We have a steady stream of people who join us each week (including the former men's group members who come to play dominoes) as well as occasional visitors and first-time visitors. Recently we have started to host residents and staff members from a local home supporting people with learning difficulties. They enjoy activities such as games, colouring and doing the communal jigsaw.

Sadly, during the last year we lost our church sister Sylvia Laing-Machray who had been a regular at Renew since it began. She loved her times at Renew and we all miss her. When Sylvia's family asked for an informal time of remembrance, we took the opportunity to invite them to church just before a Renew session so that they could meet us and see for themselves what Sylvia had enjoyed so much. It was a real time of blessing as we shared our memories of Sylvia, and it was a reminder of why Renew is so special.

As volunteers, we benefit from the fellowship of Renew just as much as our visitors. We would encourage people from our congregation to come along to see what goes on. We would also like people to consider joining the team of volunteers helping to set up the activities, prepare the tea and coffee trolley, welcome visitors, join in the prayers of thanks and reflection, and pack away when we finish at 3.30pm. If this is something you might be interested in, then please speak to Anne Davies, Diane Trusson, Lin Bruce or Susan Bye.

Outreach and Support

The church is affiliated to the Baptist Union GB (Baptists Together) and we support their causes with regular giving. The church supports our Moderator's church by way of compensation for time spent supporting MRBC. A substantial legacy received in 2024 was tithed and shared with Cancer Research and Save the Children. Proceeds from the advent coin collection were given to Shelter.

BMS World Mission	£4,980 (includes Christmas Card Appeal)
Home Mission	£4,900
Basford Road Baptist church (re moderator)	£2000
Save the Children	£1000
Cancer Research	£1000
Shelter	£170

Gifts from individuals via the church (e.g. advent coins) are rounded up by the church.

Shalom Fellowship

Shalom continues services once a month on the first Sunday. Since our last report we have gained few new families in our fellowship who also attend MRBC services. Our fellowship works well by us regularly meeting in each-others homes by hosting family gatherings, for example, every day for 5 days until Christmas, we all gathered at someone new's house and sang carols. Within these lent days we have been getting together once a week as someone hosts a day to break our fasts. In these gatherings we eat, sing, talk, pray and worship God. We always keep in touch through our shalom fellowship group chat and always make sure we are all well by visiting in case of concerns or even just where we spend time. Every summer, we have a picnic and are going to host another this year in March 2025.

We encourage all age children of Shalom to participate in services and they will be conducting their own service in June 2025. Shalom is an all-inclusive fellowship which welcomes anyone in regarding their race, age, etc. I ask God for his blessing that this fellowship continues to grow and we meet people who are in need of God and we will have the opportunity to show them how amazing our faith is. In the same way, my prayers are with MRBC that they also grow and God's prophecy is fulfilled and we all have the blessing to witness it. Thank you.

Neelam Rani Sidhu

Buildings

Our church building constructed in 1912 is a very old and large structure that requires extra and regular maintenance.

The church has a large sanctuary that can seat up to 400 people, a hall that can seat up to 100 people and is used for large meetings, communal meals and the serving of refreshments. It is used to house the toddler group on Mondays and accommodate spill

over from large attendance at funerals. It is also used by the community for other functions.

There are also an extensive suite of rooms providing spaces that can accommodate a wide range of activities, for example, youth group and young disciples meeting space on Sundays. They are also used as community spaces for meetings and other activities.

There have been considerable developments to the church estate in the last few years. A new all electric heating system has been installed. A new energy efficient lighting system has been completed and the roof of the building has been repaired. However, as an old building, the church roof is constantly having to be repaired.

A house owned by the church situated on site has been renovated and its rental provides significant income for the church to carry on its activities

Other services

Our church building provides valuable accommodation for a number of other activities throughout the year including:

- Annual goose fair exhibition
- Host Windrush day of service
- Annual Memorial Service

Thank yous

We want to sing praises to our God, and to give Him thanks and praise for his mercies, in helping us to grow spiritually in service, to His Holy name, at a most difficult time in the life of our church.

We wish to thank all of the people, organisations and funders that we have worked with and who have contributed to a mostly successful 2024.

- Volunteers and staff who played a pivotal role in the life of the church.
- Funeral Directors: Co-op, Lymns, Crawleys, Nottingham Funeral Services and Baggleys for their role in helping to coordinate funerals and acting as go between for the bereaved families and ourselves.
- Thank you to Jessie Spencer Trust for the one thousand pounds (£1000) grant towards upgrading our toilets.
- Special thanks also go out to Basford Road Baptist Church for lending us their minister to volunteer as our moderator and to provide spiritual guidance whilst we are without a minister and seeking to appoint one. We are most grateful.
- A very special thank you to all our church members and well-wishers for their generous monetary contributions, towards the upkeep of our church ministries.
- Thank you to all the visiting preachers who have supported MRBC Sunday services in the absence of a resident minister; Bishop Fitzroy Sterling, Rev Curtis Murphy, Rev Jeremy Stapleton, Rev Ruth Turner, Rev Matt Jones, Rev Valerie Howe, Rev Brian Nichols, Rev Chris Rowberry, Bishop Sean Samuels, Rev David Pile. Thank you to our Deacons and members who have contributed to the Sunday preaching Ministry.

Policy Statement on Children, Young People and Adults at Risk and the Church

The first draft of this statement was agreed at the Church Meeting held on Wednesday 16th October 1996. It was subsequently amended in April 2004, January 2008 and April 2016.

It is to be made available and reference is to be made each year at the AGM.

Children, young people and adults at risk are part of and belong to our church today. They have as much to give as to receive. We will listen to them. As we nurture them in worship, in learning and in community life, we will respect the wishes of children, young people and adults at risk.

- As members of this church, we commit ourselves to the nurturing and safe keeping of all, especially children, young people and adults at risk.
- It is the responsibility of each of us to prevent any form of abuse of children, young people and adults at risk, and to report any abuse discovered or suspected to the Designated Person for Safeguarding.
- We recognise that our work with children, young people and adults at risk is the responsibility of the whole church.
- The church is committed to supporting, resourcing and training those who work with children, young people and adults at risk.
- The church is committed to following the Home Office Code of Practice, Safe from Harm, and has adopted the guidelines and procedures published by the Baptist Union of Great Britain in the two booklets Safe to Grow and Safe to Belong.
- Each worker with children, young people and adults at risk must know there commendations and undertake to observe them. Each shall be given a copy of the church's agreed procedures and good practice guidelines.
- As part of our commitment to children, young people and adults at risk the church has appointed a Designated Person for Safeguarding and a Safeguarding Deacon.
- As of April 2024, Neelam Sidhu is the Designated Person for Safeguarding
Diane Trusson is the Safeguarding Deacon.

Health and Safety Policy

The Church

Is responsible for creating a safe environment for all users through:

- Maintaining the premises and equipment in a proper manner
- Assessing risks to all users
- Minimising risks in connection with storage/handling of materials/substances
- Providing appropriate instructions, training and supervision
- Ensuring a safe environment for all employees
- Identifying activities not covered by insurance
- Consulting with others on any changes to Policy
- Ensuring adequate funds available for implementation

The Charity Trustees

Are ultimately responsible for implementation of the Policy and cannot avoid responsibility through delegation.

Health & Safety Officers

It has been agreed that this will be the church Co-ordinator and Minister

Responsibility has been delegated to them by the Charity Trustees and their duties will include:

- Carrying out of Risk Assessments
- Creation of Fire Safety procedures
- Investigation and prevention of accidents
- Provision of First Aid facilities
- Compliance with Food Legislation
- Arranging Training for other volunteers as required
- Display of appropriate notices
- Preventing obstruction to fire and emergency exits.

Employees, Leaders, Helpers & Volunteers

Are responsible for:

- Taking reasonable care of themselves and those in their care
- Co-operating with church and H & S Officers in implementation of policy
- Familiarising themselves with policy issues
- Observing all rules, procedures and codes of practice
- Undertaking training if thought appropriate
- Reporting concerns to H & S Officers on any issue
- Ensuring equipment/materials they use are safe and serviceable

Understanding how their actions affect other users



MANSFIELD ROAD BAPTIST CHURCH
 FINANCIAL STATEMENT FOR THE YEAR ENDED
 31st DECEMBER 2024 REG. CHARITY NO. 1128270

GENERAL RECEIPTS AND PAYMENTS ACCOUNT

	Note	2024 £	2023 £
<u>Receipts</u>			
Voluntary Income		65,154	62,966
Gift Aid tax repayments		11,765	12,484
Bank interest		3,758	1,436
Other Income	2	28,425	36,539
Grants Received		5,314	18,807
Legacies, Gifts & Donations		20,980	1,538
		<u>135,396</u>	<u>133,770</u>
<u>Payments</u>			
Ministry	3	7,929	31,705
Other salaries		34,616	30,266
Property repairs		9,513	2,999
Other property related costs		49,380	28,817
Administration		12,393	8,995
Mission		6,550	2,472
Grants made	4	14,400	13,178
		<u>134,781</u>	<u>118,432</u>
<u>Surplus for the year</u>		615	15,338
Balance brought forward		116,432	101,094
		<u>117,047</u>	<u>116,432</u>

The notes form an integral part of this financial statement.

Approved by the Trustees of Mansfield Road Baptist Church on

8 Jan 2025 and signed on their behalf by A Joddrell, Treasurer,
 and Mrs J Taylor, Secretary

J.E. Taylor

A Joddrell

STATEMENT OF ASSETS AND LIABILITIES

	Note	2024 £	2023 £
Assets:			
Bank current accounts		11,123	14,265
Deposit with Baptist Union Savings Accounts		113,761	110,003
		<u>124,884</u>	<u>124,268</u>

Church premises and contents, at estimated insurance value	5	14,599,721	13,816,008
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Liabilities

Current Liabilities		0	0
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NOTES TO THE ACCOUNTS

1. Basis of the accounts: these accounts have been prepared on a "Receipts and Payments" basis and accord with Section 133 of the Charities Act 2011.
2. Other income:

Hiring out of premises	7,781	10,689
Weddings and funerals (net)	20,640	22,656
Sales of Goods & Services (net)	-203	811
Fund-raising	0	0
For other causes	207	2,383
	<u>28,425</u>	<u>36,539</u>
3. Ministry: This heading comprises the Minister's stipend, pension contribution, secondary National Insurance contribution, travel, housing costs and visiting preachers.
4. Grants made:

BUGB Home Mission	4,900	4,900
BMS World Mission	4,900	4,900
Other Grants made	0	0
To other causes	4,600	3,378
	<u>14,400</u>	<u>13,178</u>
5. The church is the beneficial owner, under the custodian trusteeship of East Midland Baptist Trust Company Ltd, of its premises. The insurance value stated in the Statement of Assets and Liabilities is not to be regarded as a market value or suchlike.

**REPORT TO THE TRUSTEES OF MANSFIELD ROAD
BAPTIST CHURCH ON THE ACCOUNTS FOR THE YEAR
ENDED 31st DECEMBER 2024**

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

As the charity's trustees you are responsible for the preparation of the accounts; you consider that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention in my examination of the accounts.

BASIS OF INDEPENDENT EXAMINER'S REPORT

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. 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 I do not express an audit opinion on the accounts.

INDEPENDENT EXAMINER'S STATEMENT

In connection with my examination, no matter has come to my attention

(1) which gives me reasonable cause to believe that in any material respect the requirements

(a) keep accounting records in accordance with Section 130 of the 2011 Act;

(b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 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 

Dated: 17.3.2025.