

St. Anne's, Highgate

Annual Report 2020.

Children's Christmas Video.

Let us begin with the highlight of the year which was, I think, the Children's Christmas Video. Carefully put together by Carola Darwin and Roland de Cholewa, and edited by Roland, and observing all social-distancing and Coronavirus rules a number of the children of St. Anne's told the Christmas story in various locations around the church, and some from their bedrooms. We were also delighted and grateful to have the involvement of the Fleet Singers, to whom go many thanks, who sang the carols along the way. The video on the website was viewed over 12,000 times!

Overview of 2020.

It goes without saying that in 2020 the life of the Church at St. Anne's was, largely, defined by the global Coronavirus pandemic. Even as we began the year, we could see the dark clouds gathering in the East. Nevertheless, it hit us more quickly and more profoundly than any of us would have predicted. By order of the Government, the churches across England were forced to close their doors and suspend their worship, something which has not happened in the history of the Church. Inevitably, this caused considerable distress, anxiety and fear to which we all, gradually, learned to adjust; and, given that we could no longer be the Church gathered around the altar on Sunday, we had to understand how to be 'the Church gathered around the kitchen table.' It remains, as it was at the beginning, my hope and prayer that this experience has fostered in all of us a deeper sense of, and commitment to, personal devotion and prayer in our daily home lives, a rediscovery of God in the ordinary and the commonplace.

St. Anne's re-opened for Private Prayer as soon as it became possible and also once again for Public Worship as soon as it became possible.

Inevitably, all of our usual Annual events and social gatherings were suspended, and our finances have taken a severe hit.

However, if we hold on to and draw on the best of this bitter experience we shall emerge as a stronger Church and a stronger community.

Parish Mailing.

The weekly Parish mailing, which I began at the beginning of the first lockdown in order to keep in touch with you all and to try to provide some spiritual and pastoral contact and support, especially in those early and confused days, has proved to be the great success of this period with, almost, universal appreciation. It has been amazing to me how many of you pass it on to others, who then pass it on themselves such that we now know that it goes across the country and the world.

We all owe a great vote of thanks to Roland de Cholewa who, quietly, each week turns the script I send him into the professional and polished mailing you receive. We all thank him for his 'Godmin!'

Partnership with HNCC (now HNCP).

Despite the pandemic, we have continued our strong partnership with Highgate New Town Community Centre, now Highgate New Town Community Partnership, especially in our support for the Meals on Wheels programme and the Food Parcels. We have also been pleased to support the work of the CEO, Andrew Sanalidro who has continued to work from St. Anne's in these challenging times.

Church Shop.

Very sadly, the Church Shop has had to remain closed since the first lockdown.

PCC.

The PCC met eight times in the year to discuss and decide the business of the Parish. Amongst other matters we were delighted to appoint Dr. Alex Veal as the new Church Architect and Quinquennial Inspector and to appoint Rosie Partin as the Safeguarding Officer and co-opt her to the PCC.

Occasional Offices.

There were no baptisms, confirmations or funerals in church during this year.

However, there was a Memorial Service for Jamie Partin, followed by the burial of his ashes, the day before the first lockdown.

Covid took from us our brother, Dylan Grundy, and our sister Jill Cornish. We also remember Ruth Bromley who died in this year.

There was one wedding in the summer and I was delighted to marry George Freeman to Fiona Laird: a very happy day!

St Anne's, Highgate

www.saintanneshighgate.co.uk

Financial Report
of the
Parochial Church Council
Registered Charity 1130501

for the year ended 31 December **2020**

supplementing the Annual Report

Priest:

The Revd Andrew Meldrum
106 Highgate West Hill
London N6 6AP

Treasurer:

Vince Rodriguez

Bank:

HSBC Bank plc
69 Pall Mall
London SW1Y 5EY
Sort code 40 11 58, account no 6012 3064

Independent Examiner:

Supriya Gureja

Independent Examiner's Report to the Trustees (P.C.C.)

Respective responsibilities of Trustees and Independent Examiner

The *Parochial Church Council* ('PCC') are responsible as Trustees for the preparation of these accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an **independent examination** is needed.

As *Independent Examiner* my responsibility is to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission and with the *Church Accounting Regulations 2006*, in line with the guidance in *PCC Accountability: The Charities Act 2011 and the PCC*, 5th edition issued by the Church of England in 2016. 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 the trustees (the PCC) 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 statement below.

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 to keep accounting records in accordance with section 130 of the Charities Act, and to prepare accounts which agree with the accounting records and comply with the accounting requirements of the Charities 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.....

Date.....

Supriya Gureja
ACCT

Financial Review

This year St Anne's roughly broke even with total St Anne's income (£96,419) exceeded expenditure (£95,319) by £1100. This was an exceptionally difficult year for the nation with the pandemic forcing church closure and lockdown. This meant that income fell heavily, but also that some savings were generated through church closure. Unlike many other churches St Anne's does not rely on income from letting a church hall so the impact was less severe than for many others churches. The pandemic will continue to impact over the coming year.

INCOME

Gift Aided giving through Standing Orders was some £28,274, over £1,000 less than the previous year. Sadly some regular givers are no longer able to Gift Aid their contributions. There are currently 34 *regular givers* – this is 2 less than last year.

Giving via Gift Aid envelopes dropped to £140 and *Loose plate collections* fell also to £1,794 because of church closure. (HMRC allow Gift Aid claims up to £8,000 without a donor mandate, so all our loose plate collections now qualify.) Total donations – not eligible for Gift Aid – rose to £15,041 including a payment of £10k from Swains Lane easements.

Total Giving in 2019 at £58,000 (including tax refund) fell by around 6% on the previous year (net of recurring and one-off grants).

We continued to benefit from a substantial historic *grant* from the *St Pancras Church Lands Trust* with four payments of £3,500 though this represented a fall of £1,500 on the previous year

Takings from the *shop* fell to £1229 because of closure and this meant that the shop operated at a loss in 2020. *Fund-raising events* were inevitably curtailed and it was not possible to run many of the usual events this year.

Church lettings which have seen a year on year growth also fell to £23,039 because of loss of parking income through Justpark though we continue to benefit from the mast income. Hopefully parking income will gently recover in 2021 as lockdown ends though it's likely that with increasing numbers of people homeworking we won't reach the levels seen in recent years.

EXPENDITURE

As usual, a major item in our *expenditure* (56%) was our contribution to the *Diocesan Common Fund*, to pay for the training and provision of priests (including our own), clergy housing and other central services and ministry. The Common Fund rate for a Parish in London currently stands at £82,800 but in agreement with the PCC St Anne's reduced this to assist the solvency of the church and payments this year reached a total of £53,200. For 2021, the PCC resolved to reduce the Common Fund contribution to mitigate the fall in income during 2020 with a view to re-instating the contribution to the previous level in two years' time.

The only remaining individually significant costs to the church are our *Music* (which again was curtailed because of church closure) and *Insurance* expenditure at 7% each

COMMENTARY

The finances of St Anne's have seen its reserves deplete significantly over recent years. Excluding round figures for the Millfield money of £500,000 in 2015 and £600,000 since 2016, which may have been serving to mask the true financial position of the church, its worth per the balance sheet has fallen from **£166,000 at the end of 2015** to **£90,000 at the end of 2020**. Other things being approximately equal, the church will have exhausted all its reserves within four to five years and could be facing insolvency, especially if major repairs are needed.

Very little can be done to rectify this in terms of adjusting expenditure. The main cost drivers are the common fund contribution. The second is that we occupy an old building which places a heavy burden on our congregation to insure, run and maintain it, despite grants available and generous donations made towards the latter.

The only solution is to increase income. Significant steps have already been taken to improve income from the assets of the church – the telephone antennae and income from parking have shown significant growth and there is no reason to think that these will recover slowly to previous levels. Fund-raising events bring in much needed additional income but can only contribute marginally to improvements in the overall financial picture.

Improvement can only, realistically, come from giving. As a crude calculation this needs to increase by some 40% for St Anne's to raise an additional £12,000 to break even each year. However, there is already significant pressure on those who have generously supported St Anne's year after year and continue to do so with much generosity, and our need is for **new donors** giving significant amounts to redress the developing problem, be they **existing worshipers** who see the joy of supporting the church more substantially or **new members** of the congregation. This is the challenge St Anne's faces both financially and spiritually if it is to continue to serve the Parish.

MILLFIELD GRANT

In 2009 St Anne's received a **£500,000 grant** from the St Pancras Foundation plus **£100,000** in January 2016. The money is to be used "*for the benefit of those aged 22 years or below, with their families, living in the south-east of England*" in ways specified by the grant. In 2018 two payments of £5,000 each were made for the development of the building for use in youth-related projects called for by the grant. In 2019 the PCC agreed to fund, in conjunction with HNCC, a woodwork grant to support young people. A further sum of **£7,500** of the Millfield money was used for this purpose. After interest earnings of **£1,507**, and the expenditure above, the Fund fell to **£610,277** at the end of 2020.

Analysis of income and expenditure
Selected period: 01 January 2020 to 31 December 2020

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
Income and endowments						
<i>Donations and legacies</i>						
0101 - Gift Aid (Standing Orders)	28,274	—	—	—	28,274	29,652
0110 - Gift Aid (Envelopes)	140	—	—	—	140	1,945
0201 - Other planned giving	1,892	—	—	—	1,892	1,245
0301 - Loose plate collections	1,794	—	—	—	1,794	6,138
0410 - Giving through church boxes	—	—	—	—	—	68
0501 - One-off Gift Aid gifts	900	—	—	—	900	3,093
0550 - Other donations	13,024	—	412	—	13,436	4,247
0601 - Tax recoverable on Gift Aid	7,452	—	—	—	7,452	9,302
0801 - Recurring grants	—	—	14,000	—	14,000	15,500
08A1 - One-off grants	—	—	—	—	—	14,100
Donations and legacies Totals	53,478	—	14,412	—	67,890	85,291
<i>Income from charitable activities</i>						
1101 - Fees for weddings, funerals etc	171	—	—	—	171	1,118
Income from charitable activities Totals	171	—	—	—	171	1,118
<i>Other trading activities</i>						
0910 - Shop	1,229	—	—	—	1,229	2,724
0911 - Fund raising events	1,516	—	—	—	1,516	13,284
1240 - Church lettings (fund raising)	23,039	—	—	—	23,039	29,300
Other trading activities Totals	25,785	—	—	—	25,785	45,309
<i>Investments</i>						
1020 - Interest	816	—	1,754	0	2,572	4,418
Investments Totals	816	—	1,754	0	2,572	4,418
Income and endowments Grand totals	80,252	—	16,166	0	96,419	136,137
Expenditure						
<i>Raising funds</i>						
1730 - Cost of fund-raising events	692	—	—	—	692	3,779
1735 - Shop expenses	2,100	—	—	—	2,100	2,126
Raising funds Totals	2,792	—	—	—	2,792	5,906

	Unrestricted	Designated	Restricted	Endowment	This year	Last year
Expenditure on charitable activities						
1800 - Charities	—	—	7,500	—	7,500	7,850
1910 - Diocesan Common Fund	53,200	—	—	—	53,200	58,475
2101 - Priest's expenses	—	—	—	—	—	—
2130 - Parsonage house	682	—	—	—	682	464
2201 - Pilgrimage, study, parish events	207	—	—	—	207	240
2210 - Children's church	—	—	—	—	—	—
2216 - Lunches	—	—	—	—	—	513
2301 - Church insurance	5,008	—	2,504	—	7,513	7,375
2330 - Church maintenance	594	—	—	—	594	3,418
2340 - Upkeep of services	189	—	1,710	—	1,900	4,996
2345 - Music	—	—	7,125	—	7,125	11,031
2350 - Upkeep of churchyard	1,460	—	—	—	1,460	1,320
2360 - Administration	194	—	—	—	194	182
2370 - Visiting priests	—	—	—	—	—	—
2380 - Flowers	300	—	190	—	490	676
2401 - Church running - electricity	5,852	—	497	—	6,350	4,885
2410 - Church running - gas	1,821	—	1,196	—	3,017	5,654
2445 - Church running - other	2,289	—	—	—	2,289	2,117
2601 - Governance costs	—	—	—	—	—	—
2701 - Church major repairs	—	—	—	—	—	32,018
Expenditure on charitable activities Totals	71,801	—	20,725	—	92,526	141,219
Expenditure Grand totals	74,593	—	20,725	—	95,319	147,126

Notes to 'Analysis of income & expenditure' table

For explanation of the split between 'Unrestricted', 'Designated', 'Restricted' and 'Endowment' Funds, see the notes on 'Funds' at the end of this report.

INCOME

Gift Aid Standing Orders are very clearly the mainstay of the church's income

Other planned giving is regular giving via the Charities Aid Foundation or regular donors whose donations do not qualify for Gift Aid.

Loose plate collections are non-attributable (non "envelope") money placed on the collection plate during church services. Recent changes in regulation allow us to claim gift aid on these donations within an ample limit, even though they are not supported by gift aid mandates.

One-off Gift Aid gifts are as implied. These are often designated or restricted for specific purposes or "appeals" such as restoration works, and can vary substantially from one year to the next

Tax recoverable on Gift Aid comprises (a) tax refunded under the Gift Aid scheme plus (b) Gift Aid allowed under the Small Donations scheme including gifts analogous to "loose plate collections".

Recurring grants comprises the grant from the St Pancras Church Lands Trust: see the Financial Review above and Notes on the Churchwardens Fund on page 11.

The income of the **shop, fund raising events** and **lettings** is described in the Financial Review above

The ‘restricted’ column in **interest** principally includes interest on our Millfield grant.

Fees in 2020 include funeral fees.

EXPENDITURE

Shop expenses were mainly rent (£2,100 in 2020). Council rates (which would be around £600 in a full tax year) were again nil, due to a Government moratorium.

For **Charities** in 2017, the PCC judged that with its current financial difficulties, it was no longer appropriate to continue the practice of making fixed monthly donations to different charities unconnected with St Anne’s and chosen on behalf of the congregation. As observed in the closing paragraph on page 4, disbursements were made from the Millfield Fund for charitable purposes. We also made a payment of £250 to The Harrington Scheme.

Diocesan Common Fund: see Financial Review on pages 3 & 4.

Parsonage house in 2020 is the maintenance of the vicarage burglar alarm and its water rates.

Pilgrimage, study & parish events. The main item is usually the cost of the annual pilgrimage to the Walsingham shrine but this was cancelled this year. Each pilgrim meets their own cost but the church pays for the cost of the clergy and any shortfall in overall costs.

Church maintenance fell to £104

Upkeep of services includes communion wine, candles, service books, service sheets and publicity.

Music is the Music Director’s and cantors’ fees and other spending on music.

The majority of spending on **flowers** in 2020 (£490) was met by donations

The cost of utilities fell slightly because of church closure. We continue to receive a contribution towards these costs from HNCC

Church running other comprises mainly hospitality, kitchen and toilet materials, the website fee and the water rate.

St Anne's Highgate - 1130501

Balance Sheet detailed

	As at 31/12/2020	As at 31/12/2019
Fixed assets		
6430: Anne Barnett endowment	2,000.00	2,000.00
6432: PUNL shares	650.00	650.00
Total Fixed assets	2,650.00	2,650.00
Current assets		
6501: Current account (HSBC)	86,604.38	100,747.80
6507: PayPal	1,462.03	1,436.99
6510: Reserve account (CCLA)	193,181.00	192,364.19
6514: Reserve account (Nationwide)	—	—
6516: Reserve account (Santander)	—	—
6530: Anne Barnett account (CCLA)	(1,738.03)	(1,739.16)
6540: Churchwardens account (CCLA)	65,544.27	51,297.36
6550: Millfield account (CCLA)	356,561.18	355,053.57
6555: Millfield account (Nationwide)	—	—
6590: Cashbook	1,092.20	2,060.97
6594: Flowers float	80.77	(140.27)
6596: Music float	725.00	240.00
Z05: Accounts Receivable	936.00	4,249.06
Total Current assets	704,448.80	705,570.51
Liabilities		
6699: Agency collections	—	—
Z04: Accounts Payable	1,477.90	3,700.13
Total Liabilities	1,477.90	3,700.13
Net Asset surplus (deficit)	705,620.90	704,520.38
Reserves		
Excess / (deficit) to date	1,100.52	—
Z01: Starting balances	704,520.38	704,520.38
Total Reserves	705,620.90	704,520.38

Notes on Balance Sheet and 'Funds', and accounting policies

Balance Sheet

Fixed assets

The **Anne Barnett Fund endowment** is the capital given by the church's founder to provide income for 'repairs or improvement' (her Will Oct 1853) or for 'making any necessary additions' to the church, excluding the purchase of additional land (the second of two Codicils of Nov 1854). The amount has been estimated as the £1,000 in the Will plus £1,000 as the maximum likely amount resultant from the Codicil (which added £200 plus any legacies which lapsed before Anne Barnett's death four years later).

Consecrated land and beneficed property and any improvements to property, fixtures and fittings are excluded from the accounts as assets by the Charities Act. The insurance valuation of

the church building and contents is currently £17,035,200. Movable church **furnishings** are vested in the churchwardens; they cannot be disposed of without a Faculty (legal permission from the Diocese). **Other items which are not fixtures and fittings** coming into the possession of the PCC valued over £1,000 will normally be written off in equal parts over four years; those valued at £1,000 or less will be written off in the period in which they were acquired.

Current assets

During 2020 we had a **chequing account** at HSBC, and a **PayPal** account (enabling people to pay to the church via the website and churchwardens to make small purchases of maintenance materials online). Our aim is to keep only sufficient balances for working purposes in the HSBC account, as the interest rate is zero. Additionally, we have 4 **instant-access accounts** in the **CBF (Church of England Central Board of Finance) Deposit Fund** managed by CCLA Investment Management. The gross interest rate paid by the CBF Deposit Fund is related to short-term market rates; and has remained at approximately 1%.

The Anne Barnett £2,000 endowment Fund (see 'Funds' below) and accrued interest is held in a number of accounts including **Anne Barnett account** at CCLA (shown on the balance sheet as a negative figure).

Income in cash and cheques (collections, donations, income from the shop, etc) is held in the '**Cashbook**' until banking, or cash disbursement (mainly into the Music Float) takes place. Other cash amounts (the **Flowers** and **Music Floats**) are held by individuals who maintain cashbooks for providing flowers in the church and paying singers.

Accounts receivable at the end of 2020 is an estimated provision for a gift-aid claim to be submitted to HMRC for donations received in the year.

Liabilities

Accounts payable are cheques drawn in 2020 but not cleared by 31st December.

St Anne's Highgate - 1130501
Fund movement summary
Selected period: 01 January 2020 to 31 December 2020

Fund	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Fund balances Carried forward
General - General fund	59,265	80,252	74,593	1,533	—	66,456
Restor - Restoration Fund designated	10,000	—	—	—	—	10,000
RestorRes - Restoration Fund restricted	79	—	—	—	—	79
Barnett - Anne Barnett Fund	2,001	1	—	—	—	2,003
CWardens - Churchwardens Fund	0	14,246	13,034	(1,212)	—	0
Worship - Worship Fund	5,473	—	—	—	—	5,473
Lunches - Lunches Fund	—	—	—	—	—	—
Millfield - Millfield Fund	616,269	1,507	7,500	—	—	610,277
Developmnt - Development Fund	11,250	—	—	—	—	11,250
Bell - Bell Fund	0	—	—	—	—	0
Flower - Flower Fund	181	412	190	(321)	—	81
Totals	704,520	96,419	95,319	—	—	705,620

Funds': analysis of Net Assets by function

Restricted funds can be used only for a specified purpose. **Designated** funds are amounts allocated by the PCC for a specific purpose; this allocation is not binding and can be changed by

the PCC. **Endowment** funds are investments held in trust so that the PCC can benefit from the interest but cannot spend the capital.

General Fund holds assets that are not subject to any restriction or designation.

Restoration Fund comprises a donation (plus Gift Aid) restricted for repair of the chancel mural and other amounts designated by the PCC for restoration (at end 2016 essentially completion of the repairs to the vestry and preparatory stabilisation of the mural beyond that financed by the restricted donation).

Anne Barnett Fund was set up by the church's founder so that the interest generated could cover the cost of church maintenance. The amount in the Fund comprises the endowment capital (estimated at £2,000)-and net accumulated earnings on it (which, like the Restoration Fund, are usable for repairs and improvements). The balance of those earnings fell to zero in 2016, being used in the large repairs then.

Churchwardens Fund receives the regular grants from the St Pancras Church Lands Trust (Registered Charity 212006). Under the terms of the Trust (the St Pancras Ecclesiastical Regulation Act 1868, as amended by the scheme effective 24 March 1965) the use of the grants is restricted to repair of the church and the expenses of performing divine worship (and was interpreted in a note written by a Trustee in April 2007, as excluding use for donations to charity or payment of clergy stipends). If too much qualifying expenditure is allocated to this Fund during the year, a transfer is made from the General Fund to bring the Churchwardens Fund back to zero at the year-end, rather than individual items being reclassified out of this Fund in retrospect.

Worship Fund holds a donation to support worship and the upkeep of services.

Lunches Fund comprises the expenditure on the Community Lunches and its financing, see page 8 'lunches' and the last para of the Financial Review on page 4.. but is no longer used

Millfield Fund holds the St Pancras Foundation grant described in the Financial Review and the interest on it net of expenditure from it. The Fund is distributed over several accounts in the Balance Sheet, not only those with 'Millfield' in their title.

Development Fund holds a donation restricted for the Development Plan.

Bell Fund is a restricted fund for maintenance of the bells. After substantial work on bells and belfry over recent years the fund ended last year exhausted.

Flower Fund is for the floral decoration of the church. When spending on flowers is not met by financial donations for flowers (including the tax recoverable on Gift Aided donations), the deficit is made up by transfers from the General Fund.

Accounting Policies

These accounts have been prepared in accordance with the Church of England's Accounting Regulations, applicable accounting standards and the Charities Statement of Recommended Practice ('SORP'). Receipts and payments are in principle entered on an '**accruals**' basis (see notes on 'Accounts receivable' and 'Accounts payable' above).

Independent Examiner's Report to the Trustees (P.C.C.)

Respective responsibilities of Trustees and Independent Examiner

The *Parochial Church Council* ('PCC') are responsible as Trustees for the preparation of these accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an **independent examination** is needed.

As *Independent Examiner* my responsibility is to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission and with the *Church Accounting Regulations 2006*, in line with the guidance in *PCC Accountability: The Charities Act 2011 and the PCC*, 5th edition issued by the Church of England in 2016. 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 the trustees (the PCC) 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 statement below.

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 to keep accounting records in accordance with section 130 of the Charities Act, and to prepare accounts which agree with the accounting records and comply with the accounting requirements of the Charities 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.....



Supriya Gureja
AATQB

Date.....

11/10/2021