

Christ Church Quinton
Annual Report of the Parochial Church Council to the Charity Commission
From start 2021 to year end 2021

Aim and purposes

Christ Church Quinton is a congregation of the Church of England, and a lively, friendly group of Christians who are looking to grow in relationship with Jesus Christ and to serve him in our neighbourhood (the parish of Christ Church The Quinton, Birmingham City, Dudley MBC and Sandwell MBC, and the world).

Objectives and Activities

We provide spiritual and pastoral support to all, through the provision of 2 regular Sunday services, and a full range of mid-week meetings. Work with children and young people is a priority at Christ Church and we have a part time youth worker. Work with children goes on at various times, not just on Sunday morning.

We also rent premises in the Brandhall part of the parish. It is run by Christ Church and has been a centre for service to the community in Brandhall and Quinton. However, during the pandemic through 2020 and into 2021, the activities formally held there all ended except for the Trussell Trust Food Bank. The centre undertook consultation with users and is currently reimagining its future as a Community Hub.

As a church we want to be there for people at all times of life. However, at key times our church can be involved in a special way, with services for the birth of a child, with weddings and with funerals.

Baptism and Thanksgivings

We regularly offer baptisms and thanksgiving services. We help families to decide which service is more suitable, and we want to make it an enjoyable and accessible experience

Weddings

We love conducting weddings in our beautiful church. We offer support and guidance through the legalities. We also offer marriage preparation to couples aimed to enrich their relationship before the big day.

Funerals

We have clergy who regularly take funerals either in church or in crematoria. We work with funeral directors and families to celebrate the life of loved ones and offer Christian hope for the future. We are keen to support families at a difficult time by offering ongoing pastoral support and twice a year we invite bereaved families into church for a memorial service.

Worship and Prayer

We have two regular services every Sunday.

8.30am Service - A traditional Holy Communion service.

10.30am Service - A contemporary service, with Holy Communion twice a month, with youth and children's activities.

We have evening services across the year:

A monthly 4pm service for families, with activities, worship and food.

A pattern of healing service and memorial services at 6.30pm.

There are regular times of prayer during the week and Home Groups that meet for Bible Study and prayer.

Deanery Synod 4 members of the congregation are elected to attend the regular meetings of the Deanery Synod and provide reports to the Annual Parochial Church Meeting.

Pastoral Care

Pastoral care is provided by both the clergy and a team of licensed lay people who have received appropriate training

Mission and Evangelism is supported locally through START and ALPHA courses. We also support mission worldwide through regular giving shared equally between Church Missionary Society in Paraguay, Quinton Youth for Christ, A Rocha Kenya, the Birmingham Diocesan Malawi link, Esperanza Foster Home Paraguay (via SAMS Ireland), Christian Solidarity Worldwide.

Volunteers

Many of the church members volunteer their time, both on a Sunday, and throughout the week enabling the activities and mission of the Church.

Structure, governance and management

The method of appointment of PCC members at Christ Church the Quinton is set out in the Church Representation Rules, and consists of the Incumbent and Assistant Priest, The Church Wardens, the 3 Readers and 4 Deanery Synod members. Also 12 members elected from the congregation at the Annual Parochial Church Meeting.

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

The PCC meets every 2 months, and as well as the regular business of the Church (reports from

Deanery Synod, Fabric Committee, Mission Links sub-committee, Youth and Children's work, Finance Committee and work on the Old Burial Ground), PCC also considers its responsibilities and activities such as The Food Bank, The General Data Protection Regulations, Redevelopment of the old Caretakers House and Disabled Toilets, developed a Conflict of Interests policy, approved the Memorial Garden policy. In addition the council has complied with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults.

Membership of the PCC for 2021

Rev. Rachel Heathfield – Interim Minister (Priest in Charge)

Rev. Andrew Wells – Assistant Priest

Lisa Moody – Church Warden & Deanery Synod Rep

John Trevor –Deanery Synod Rep

Peter Sherwen – Deanery Synod Rep

Jo Jennings – Deanery Synod Rep

Mark Heritage - Reader

Chris Iles – Reader

Heather Williams – Reader

Doreen Morris - Treasurer

Carole Maddock - Secretary

Joyce Gilkes – Parish Safeguarding Co-ordinator

Tracey Straker

Elaine Lewis

Sarah Coton

Pearl Coton

Neil Allen (Church Warden)

Emily West

Sharron Brice

David Homer

Julie Reid

Financial Review

Total Receipts on unrestricted funds were £162,261. Total expenditure was 167,742.

Reserves Policy It is PCC policy to maintain a balance on deposit (if possible) which equates to at least three months unrestricted payments equivalent to £40,000 to cover emergency situations which arise from time to time. This reserve had been diminished over a number of years and we are still financially recovering from both Covid 19 pandemic and the loss of income from our Parish Hall which closed in January 2020.


Administrative information

Phil Arnold – Church Operations Coordinator, Christ Church, The Quinton, Hagley Road West, Birmingham B32 1AJ Tel 0121 422 2031

The Parochial Church Council of Christ Church The Quinton, Birmingham

Receipts and Payments Account for the Year Ended 31st December 2021

	GENERAL UNRESTRICTED FUND	DESIGNATED FUNDS	RESTRICTED FUNDS	2021 TOTALS	2020
RECEIPTS					
Planned Giving	66,033	0	0	66,033	66,247
Loose plate and contactless giving	2,088	0	0	2,088	1,887
Donations and other giving	7,320	1,000	10,025	18,345	29,454
Donations to Organ Fund	0	0	4,528	4,528	0
Donations to Coffee Shop	23	0	0	23	1,479
Grants to Coffee Shop	9,669	0	3,312	12,981	32,963
Donations to Foodbank	0	0	29,789	29,789	34,796
Donations to Quinton Care (Clergy) Fund	0	0	1,493	1,493	820
Gift Aid Received	12,601	0	1,196	13,796	23,569
Other receipts	2,631	0	0	2,631	683
Legacy Received	5,000	0	0	5,000	4,000
Investment income	25	0	686	711	1,018
Receipts from Church Activities	4,842	0	0	4,842	6,422
TOTAL RECEIPTS	110,233	1,000	51,028	162,261	203,336
PAYMENTS					
Common Fund	71,952	0	0	71,952	56,743
Church Running expenses	12,532	1,000		13,532	18,000
Outreach - Quinton Care (Clergy) Fund	0	0	1,020	1,020	500
Outreach - Babybank	0	0	606	606	560
Outreach - Toddle Inn	0	420	0	420	617
Outreach - Foodbank	0	0	11,711	11,711	6,358
Other Outreach	1,697	0	0	1,697	777
Worship resources	1,942	0	0	1,942	4,522
Parish Office costs	3,106	0	0	3,106	281
	21,646	0	0	21,646	14,665
Cost of Generating Funds	478	0	0	478	1,559
Mission Giving	9,041	0	0	9,041	6,097
Organ purchase	3,702	0	4,898	8,600	0
Hall running costs	3,622	0	0	3,622	3,414
Coffee shop costs	19	0	11,936	11,955	13,445
Church repairs and maintenance	5,604	100	480	6,184	824
PCC Governance Expenses	230	0	0	230	245
2020 Pre-school cessation charges				0	30,126
TOTAL PAYMENTS	135,572	1,520	30,651	167,742	158,732
Excess/Deficit of Receipts over Payments before transfers	-25,339	-520	20,377	-5,482	44,605
Transfers between funds					
Children in Need rent allowance	347		-347	0	
Foodbank donation	1,000		-1,000	0	
Organ Fund	-120		120	0	
Excess/Deficit of Receipts over Payments	-24,112	-520	19,150	-5,482	45,480

Statement of Assets and Liabilities as at 31st December 2021					
FIXED ASSETS		2020		2021	
Parish Hall Building and Fixtures		90,000		90,000	
Freehold Title (Property)		9,000		9,000	
Endowment Shareholding-Edna Hopewell Trust		26,073		24,353	
		125,073		123,353	
CURRENT ASSETS					
Deposit Account		36,092		36,797	
Current Account		41,783		18,943	
HSBC (for Children in Need) now closed		1,800		0	
Foodbank Current Account		30,916		49,133	
Quinton Care Fund - Clergy		1,407		1,880	
Cash Floats		639		402	
		112,636		107,155	
TOTAL ASSETS		237,709		230,508	
LIABILITIES		0		0	
REPRESENTED BY THE FOLLOWING FUNDS	31/12/2020	IN	OUT	31/12/2021	
Unrestricted - General Fund	128,311	111,580	135,692	104,199	
Designated - Old Burial Ground	364	0	100	264	
Designated - Toddle Inn (Stay and Play)	785	0	420	365	
Designated - Children's work (Mon Club)	268	0	0	268	
Designated - Electrical work	0	1,000	1,000	0	
Restricted - Brandhall Baby Bank	2,487	0	605	1,882	
Restricted - Quinton Care Fund	1,407	1,493	1,020	1,880	
Restricted - Refuge (Children In Need)	1,800	3,136	1,831	3,105	
Restricted - Coffee Shop	10,513	1,950	10,452	2,011	
Restricted - Foodbank	31,134	30,734	12,711	49,158	
Restricted-Building Projects	27,895	0	0	27,895	
Restricted-Memorial Garden Upkeep	6,673	686	480	6,879	
Restricted-Discipleship Bursary (new)	0	4,000	0	4,000	
Restricted - Mission Links (new)	0	4,250	0	4,250	
Restricted - Organ Fund (new)	0	4,898	4,898	0	
Endowment - Edna Hopewell Trust	26,073	0	1,720	24,353	
FUND TOTALS	237,709			230,508	
Notes					
The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006, using the Receipts and Payments basis.					
No member of the PCC received any payment for being a member of the PCC.					
The Parish Hall has been included in the Fixed Assets since 2014 and has not been revalued.					
The Freehold Property Title relates to a house in B68, and is still based on the 2014 valuation.					
The Endowment shareholding, The Edna Hopewell Trust has been revalued, and has reduced by £1,720 due to stock market conditions.					
The dividends from the above Endowment fund can only be used for the upkeep of the memorial garden.					
Signed on behalf of the PCC on 15-3-22					
Revd. Rachel Heathfield (Interim Minister)..... 					

Christ Church The Quinton

Further information regarding the Accounts for 2021

1	We received a donation of £10,000 from the trustees of The Christian Fellowship Trust, as the charity was being wound up. The donation was restricted, and has been allocated in accordance with the donor's wishes. Another donation of £1,000 for 'something useful'. We designated it for electrical safety work, which has been completed.
2	The church organ became irreparable, and a replacement was purchased at a cost of £8,600. Donations received £4,528, an internal transfer £120 and a gift aid claim of £250. The balance of £3,702 was paid from the general fund.
3	Five gift aid claims were made during 2021, to the end of the tax year. We received £13,796. Claims for April - September had not been submitted. October - December was not due in this financial year.
4	Other Receipts - An insurance claim for stolen lead from the porch roof was made, and £926 was received. Stella's card sales raised £240. Contributions towards heating and lighting at weddings and funerals £1,220.
5	One legacy of £5,000 was received.
6	Receipts from Church Activities £4,842 includes PCC fees for weddings and funerals, Bible Notes, Sunday refreshment contributions and the Weekend Away at Home.
7	A grant from Children In Need of £1,361 for work at the Women's Refuge was received, and the grant has now ceased.
8	We paid our Common Fund request in full. This is made up of a 'minimum ask' and a 'gift element'. Total paid £71,952
9	Church running costs £13,532 this includes utility bills, insurance, cleaning costs-Covid secure, electrical work, tech costs, weekend away at home, tea and coffee, and Bible notes.
10	The Weekend Away at Home broke even - after costs, the remaining balance of £410 was donated to Let's Feed Brum, who provided our breakfast, and this is included in our mission giving.
11	Other mission giving - £1,350 each to CMS, A Rocha, Diocesan Malawi Fund, Esperanza Foster Home, and Christian Solidarity Worldwide. QYFC £1,881
12	Church repairs and maintenance £6,184 This includes memorial gardens upkeep, pest control, line painting, replacement of stolen lead, gutter cleaning and roof inspection.
13	Hall costs - we have to continue to insure the Parish Hall, and pay utility bills.
14	The Coffee Shop has been closed for the whole of 2021. The only activity there has been the Foodbank, which has continued to open every Friday throughout the year.
15	See below - regarding the Coffee Shop. Most payments have been made from the Coffee Shop Restricted Fund, or the Foodbank, but as an integral part of whole Church outreach some transactions are from the General Fund.

Extract of Accounts Relating to Coffee Shop Activities (Only Foodbank 2021)

Receipts	2021	2020
Shop Till Takings	0	481
Rent contributions received	347	450
Donations	48	1,479
Covid-19 grants	9,669	12,000
Grants via fundraising	1,950	11,000
Children in Need Grant	1,362	5,278
Foodbank donations	29,789	34,796
	43,164	65,484
Payments		
Insurance Premiums	1,278	1,237
Rent	6,520	6,520
Kitchen Costs	0	72
Utility Bills	1,340	1,372
Admin, Phones and Maintenance	1,333	966
Foodbank payments	12,711	6,358
Outreach - Children In Need Grant Funded	1,831	3,236
Other outreach projects	0	43
Fundraising costs	243	1,170
	25,256	20,973

Note these figures are combined from General funds and Restricted funds.

Cashflow/Reserves Statement	2021	2020
Current Assets (Bank accounts and cash floats)	107,155	112,636
Less Restricted Funds	101,059	81,908
Available Reserves	6,096	30,728

Independent Examiner's report to the PCC of Christ Church The Quinton
for the year ended 31st December 2021

This report on the accounts of the PCC for the year ended 31st December 2021 is in respect of an examination carried out in accordance with the Charities Act 2011 (the Act).

Respective responsibilities of the PCC and the examiner

As members of the PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of section 144(2) of the Act does not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of Section 145 of the Act. In carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Basis of this report

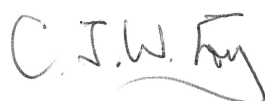
My examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination, no matter has come to my attention giving me reasonable cause to believe that in any material respect that either

- accounting records were not kept in accordance with section 130 of the Act;
- or
- the accounts do not accord with these records.

I have no concerns, and I have not come across any other matters to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.




Christopher Foy MA MSc MSc CStat ARCO
1 Tudor Court, 4-6 Alexandra Road, Gloucester GL1 3DR
5 March 2022

The Parochial Church Council of Christ Church The Quinton, Birmingham

Receipts and Payments Account for the Year Ended 31st December 2021

	GENERAL UNRESTRICTED FUND	DESIGNATED FUNDS	RESTRICTED FUNDS	2021 TOTALS	2020
RECEIPTS					
Planned Giving	66,033	0	0	66,033	66,247
Loose plate and contactless giving	2,088	0	0	2,088	1,887
Donations and other giving	7,320	1,000	10,025	18,345	29,454
Donations to Organ Fund	0	0	4,528	4,528	0
Donations to Coffee Shop	23	0	0	23	1,479
Grants to Coffee Shop	9,669	0	3,312	12,981	32,963
Donations to Foodbank	0	0	29,789	29,789	34,796
Donations to Quinton Care (Clergy) Fund	0	0	1,493	1,493	820
Gift Aid Received	12,601	0	1,196	13,796	23,569
Other receipts	2,631	0	0	2,631	683
Legacy Received	5,000	0	0	5,000	4,000
Investment income	25	0	686	711	1,018
Receipts from Church Activities	4,842	0	0	4,842	6,422
TOTAL RECEIPTS	110,233	1,000	51,028	162,261	203,336
PAYMENTS					
Common Fund	71,952	0	0	71,952	56,743
Church Running expenses	12,532	1,000		13,532	18,000
Outreach - Quinton Care (Clergy) Fund	0	0	1,020	1,020	500
Outreach - Babybank	0	0	606	606	560
Outreach - Toddle Inn	0	420	0	420	617
Outreach - Foodbank	0	0	11,711	11,711	6,358
Other Outreach	1,697	0	0	1,697	777
Worship resources	1,942	0	0	1,942	4,522
Parish Office costs	3,106	0	0	3,106	281
	21,646	0	0	21,646	14,665
Cost of Generating Funds	478	0	0	478	1,559
Mission Giving	9,041	0	0	9,041	6,097
Organ purchase	3,702	0	4,898	8,600	0
Hall running costs	3,622	0	0	3,622	3,414
Coffee shop costs	19	0	11,936	11,955	13,445
Church repairs and maintenance	5,604	100	480	6,184	824
PCC Governance Expenses	230	0	0	230	245
2020 Pre-school cessation charges				0	30,126
TOTAL PAYMENTS	135,572	1,520	30,651	167,742	158,732
Excess/Deficit of Receipts over Payments before transfers	-25,339	-520	20,377	-5,482	44,605
Transfers between funds					
Children in Need rent allowance	347		-347	0	
Foodbank donation	1,000		-1,000	0	
Organ Fund	-120		120	0	
Excess/Deficit of Receipts over Payments	-24,112	-520	19,150	-5,482	45,480

Statement of Assets and Liabilities as at 31st December 2021					
FIXED ASSETS		2020		2021	
Parish Hall Building and Fixtures		90,000		90,000	
Freehold Title (Property)		9,000		9,000	
Endowment Shareholding-Edna Hopewell Trust		26,073		24,353	
		125,073		123,353	
CURRENT ASSETS					
Deposit Account		36,092		36,797	
Current Account		41,783		18,943	
HSBC (for Children in Need) now closed		1,800		0	
Foodbank Current Account		30,916		49,133	
Quinton Care Fund - Clergy		1,407		1,880	
Cash Floats		639		402	
		112,636		107,155	
TOTAL ASSETS		237,709		230,508	
LIABILITIES		0		0	
REPRESENTED BY THE FOLLOWING FUNDS	31/12/2020	IN	OUT	31/12/2021	
Unrestricted - General Fund	128,311	111,580	135,692	104,199	
Designated - Old Burial Ground	364	0	100	264	
Designated - Toddle Inn (Stay and Play)	785	0	420	365	
Designated - Children's work (Mon Club)	268	0	0	268	
Designated - Electrical work	0	1,000	1,000	0	
Restricted - Brandhall Baby Bank	2,487	0	605	1,882	
Restricted - Quinton Care Fund	1,407	1,493	1,020	1,880	
Restricted - Refuge (Children In Need)	1,800	3,136	1,831	3,105	
Restricted - Coffee Shop	10,513	1,950	10,452	2,011	
Restricted - Foodbank	31,134	30,734	12,711	49,158	
Restricted-Building Projects	27,895	0	0	27,895	
Restricted-Memorial Garden Upkeep	6,673	686	480	6,879	
Restricted-Discipleship Bursary (new)	0	4,000	0	4,000	
Restricted - Mission Links (new)	0	4,250	0	4,250	
Restricted - Organ Fund (new)	0	4,898	4,898	0	
Endowment - Edna Hopewell Trust	26,073	0	1,720	24,353	
FUND TOTALS	237,709			230,508	
Notes					
The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006, using the Receipts and Payments basis.					
No member of the PCC received any payment for being a member of the PCC.					
The Parish Hall has been included in the Fixed Assets since 2014 and has not been revalued.					
The Freehold Property Title relates to a house in B68, and is still based on the 2014 valuation.					
The Endowment shareholding, The Edna Hopewell Trust has been revalued, and has reduced by £1,720 due to stock market conditions.					
The dividends from the above Endowment fund can only be used for the upkeep of the memorial garden.					
Signed on behalf of the PCC on <u>15-3-22</u>					
Revd. Rachel Heathfield (Interim Minister)..... 					

Christ Church The Quinton

Further information regarding the Accounts for 2021

1	We received a donation of £10,000 from the trustees of The Christian Fellowship Trust, as the charity was being wound up. The donation was restricted, and has been allocated in accordance with the donor's wishes. Another donation of £1,000 for 'something useful'. We designated it for electrical safety work, which has been completed.
2	The church organ became irreparable, and a replacement was purchased at a cost of £8,600. Donations received £4,528, an internal transfer £120 and a gift aid claim of £250. The balance of £3,702 was paid from the general fund.
3	Five gift aid claims were made during 2021, to the end of the tax year. We received £13,796. Claims for April - September had not been submitted. October - December was not due in this financial year.
4	Other Receipts - An insurance claim for stolen lead from the porch roof was made, and £926 was received. Stella's card sales raised £240. Contributions towards heating and lighting at weddings and funerals £1,220.
5	One legacy of £5,000 was received.
6	Receipts from Church Activities £4,842 includes PCC fees for weddings and funerals, Bible Notes, Sunday refreshment contributions and the Weekend Away at Home.
7	A grant from Children In Need of £1,361 for work at the Women's Refuge was received, and the grant has now ceased.
8	We paid our Common Fund request in full. This is made up of a 'minimum ask' and a 'gift element'. Total paid £71,952
9	Church running costs £13,532 this includes utility bills, insurance, cleaning costs-Covid secure, electrical work, tech costs, weekend away at home, tea and coffee, and Bible notes.
10	The Weekend Away at Home broke even - after costs, the remaining balance of £410 was donated to Let's Feed Brum, who provided our breakfast, and this is included in our mission giving.
11	Other mission giving - £1,350 each to CMS, A Rocha, Diocesan Malawi Fund, Esperanza Foster Home, and Christian Solidarity Worldwide. QYFC £1,881
12	Church repairs and maintenance £6,184 This includes memorial gardens upkeep, pest control, line painting, replacement of stolen lead, gutter cleaning and roof inspection.
13	Hall costs - we have to continue to insure the Parish Hall, and pay utility bills.
14	The Coffee Shop has been closed for the whole of 2021. The only activity there has been the Foodbank, which has continued to open every Friday throughout the year.
15	See below - regarding the Coffee Shop. Most payments have been made from the Coffee Shop Restricted Fund, or the Foodbank, but as an integral part of whole Church outreach some transactions are from the General Fund.

Extract of Accounts Relating to Coffee Shop Activities (Only Foodbank 2021)

Receipts	2021	2020
Shop Till Takings	0	481
Rent contributions received	347	450
Donations	48	1,479
Covid-19 grants	9,669	12,000
Grants via fundraising	1,950	11,000
Children in Need Grant	1,362	5,278
Foodbank donations	29,789	34,796
	43,164	65,484
Payments		
Insurance Premiums	1,278	1,237
Rent	6,520	6,520
Kitchen Costs	0	72
Utility Bills	1,340	1,372
Admin, Phones and Maintenance	1,333	966
Foodbank payments	12,711	6,358
Outreach - Children In Need Grant Funded	1,831	3,236
Other outreach projects	0	43
Fundraising costs	243	1,170
	25,256	20,973

Note these figures are combined from General funds and Restricted funds.

Cashflow/Reserves Statement	2021	2020
Current Assets (Bank accounts and cash floats)	107,155	112,636
Less Restricted Funds	101,059	81,908
Available Reserves	6,096	30,728

Independent Examiner's report to the PCC of Christ Church The Quinton
for the year ended 31st December 2021

This report on the accounts of the PCC for the year ended 31st December 2021 is in respect of an examination carried out in accordance with the Charities Act 2011 (the Act).

Respective responsibilities of the PCC and the examiner

As members of the PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of section 144(2) of the Act does not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of Section 145 of the Act. In carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Basis of this report

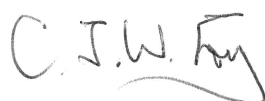
My examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination, no matter has come to my attention giving me reasonable cause to believe that in any material respect that either

- accounting records were not kept in accordance with section 130 of the Act;
- or
- the accounts do not accord with these records.

I have no concerns, and I have not come across any other matters to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Christopher Foy MA MSc MSc CStat ARCO
1 Tudor Court, 4-6 Alexandra Road, Gloucester GL1 3DR
5 March 2022