

Parish of Morriston/Y Plwyf Treforys

St David's Church



In the Deanery of Afon Tawe (Swansea),
In the Ministry area of Tawe Isaf
In the Diocese of Swansea and Brecon
In the (Anglican) Province of The Church in Wales

*A family, rooted in Christ, committed to transforming
lives by:*

Gathering as God's people

Growing more like Jesus

Going out in the power of the Spirit

Annual Report for the Year of Our Lord 2021

www.stdavidsmorriston.co.uk
Facebook @stdavidsmorriston

Registered Charity: 1131686

PARISH MISSION STATEMENT

Our purpose is to offer worship to the Holy Trinity (Father, Son and Holy Spirit) through word, Sacrament and Service. We will work together to support church members and all others in the community in which we serve. We will strive to understand and grow in our Christian faith, and to show that faith in traditional and new ways. We will work and pray for others to share our faith. We will make use of all our resources and share in Christian activity. We will work within the frameworks and priorities set by the Parochial Church Council and the Church in Wales.

Diocese of Swansea and Brecon Prayer

Father, we hold before you our family in the Diocese of Swansea and Brecon and we open our hearts and minds to your Spirit; Bless us as we gather in your name; guide us as we grow into the likeness of your Son; lead us by your Spirit to go out and make disciples of others. God of our journeying, be our way and our truth and our life; our beginning and our end. We pray through Jesus our Lord. Amen

Main parish contact numbers:

Vicar and Area Dean 6AH	Rev Canon Hugh Lervy 129 Clasemont Road, Morriston, Swansea SA6 Tel: 01792 771329 Email: vicar.morriston@gmail.com
Churchwardens	Mrs Jill Lewis: 01792 310048 Mr Keith Lewis: Tel: 01792 310048
Treasurer	Mr Gwyn Lewis Tel: 01792 774738
PCC Secretary	Mrs Gaynor Demery Tel: 01792 790567

New members are warmly welcome at our worship and Church groups and activities. If you require any further details of items highlighted in this report then please contact the Vicar or Churchwardens

TO RECEIVE A WEEKLY EMAIL NEWSLETTER FROM ST. DAVID'S

CHURCH
PLEASE SIGN UP ON OUR WEBSITE

Vicar's Introduction

When I wrote a letter in place of our Annual Report last year, I'd never have thought that a year later we would still be facing restrictions on our lives, and the need to think about how we cautiously and safely rebuild our church worship and activity.

The last 12 months have, however, seen positive steps towards 'normality'. It has been good that for most of the year we have been able to meet for worship, despite the restriction at times on numbers, track-and-trace, face masks and singing. Many of these restrictions are now lifted and it is good that slowly numbers attending services are starting to climb again. It is also good to see that through the week the Crypt is now being used for many church and community activities. The Diocesan prayer speaks about us: Gathering, Growing and Going (into the world). It is so good to hear chatter and laughter returning after what has been such a difficult two years.

I am very grateful to all who have worked so hard (often behind the scenes) to ensure that the church has been able to re-open safely, but I am also so grateful to all who have, and continue, keeping in touch with those who have not yet returned to worship or church groups. As things resumed, I now find less 'free' time each week to make the volume of phone calls I could make during lockdown. There are too many individuals to name personally who have helped so much, but all you have done in supporting and praying for each other is greatly appreciated, and a true demonstration of what it means to be the 'body and family of Christ'.

I would, however, wish to sincerely thank all the church officers for their particular support to me and to our church family. The wardens and PCC have been involved in a great deal of decision making and interpreting the rules as they

were released by the Welsh Government and the Church in Wales. Thank you to each of you for your support and attention to detail.

I/We have been especially blessed by the Churchwardens Keith and Jill. They have served faithfully, and always been there to respond to my calls, text messages and emails, as well as helping in the day-to-day running of our church. This year, Keith and Jill have indicated that at our Annual Vestry Meeting they will be stepping down as Wardens after a number of years of faithful service in these roles. May I say a huge thank you to them both for all they have done. They will, I know, continue to play an active role within our church life and family.

In the coming year, there will be much for our church to do to rebuild our worshipping community and especially our work with children and young families eg our Sunday School. Please play your part and assist in the work of proclaiming and demonstrating our faith in our community. It is when we work and pray together that our witness to Jesus is most effective.

Thank you to those who have prepared the various articles included in this report, after what has again been such an extraordinary year.

Do let me know if there is any support I can offer at any time, and do hold the church in your prayers as I hold you all in mine.

Best wishes

Hugh

Letter from the Wardens

After a great deal of thought, prayer and discussions with Hugh our Vicar, Keith and I have decided that the time is right for us to step down from our roles as Wardens. Keith has been the People's Warden for seven years and I have been the Vicar's Warden for the last four years.

We will both be seventy five in the next year and would have to step down. As you will be aware, neither of us has been very well lately and we both feel that we would like to be able to spend more time together.

We would like to thank everyone for their love and unfailing support as we have undertaken these roles and reassure the new Wardens of our support. It has been a privilege to serve both the Vicar and the congregation of Saint David's Church.

Jill Lewis, Vicar's Warden
Keith Lewis, People's Warden

Parochial Church Council (PCC)

A Parochial Church Council is the executive committee of the church and consists of clergy and churchwardens of the parish, together with representatives of the laity. Legally the council is responsible for the financial affairs of the church parish and the maintenance of its assets, such as churches and church halls, and for promoting the mission of the church. The PCC has met for four plenary sessions this year, some held over Zoom, which has been quite challenging and often amusing.

Although we have had two very difficult and trying years due to the Covid pandemic, as always our Vicar, Canon Hugh Lervy, who is also Area Dean of Afon Tawe, has been extra specially busy during the year with his many duties. Together with Rev Anthony Porter of the Parish of Llangyfelach they have kept on-line services going for both parishes, when it was impossible to meet in church because of the Covid restrictions. We thank Hugh for his continuing care, dedication and commitment to us all and for his leadership. We also thank Hayley and the boys for their support to the Vicar.

There has been much illness in the congregation and some of them have been long-term hospitalized or in nursing homes. Sadly, some of our members have passed away during the year. They will be missed.

Many social activities were unable to be held and were greatly missed by the congregation. The harvest service was able to

be held and all donations of gifts and money were donated to the Morriston Food Bank held at the Salvation Army.

In November Ven. John Lomas (Archdeacon of Wrexham) was appointed as the new Bishop for our Diocese and all are looking forward to the time we will be able to welcome him to our parish. He was enthroned at Brecon Cathedral on 4th March 2022.

Christmas shoe boxes were also collected and sent off to central Asia. Thanks to Judith Scott for organizing this again. Janet Cooze again managed to collect a wonderful array of gifts for the Grand Christmas Raffle Draw and thanks are also given to her.

Carols in the park with the Salvation Army on 12th December was a successful event. There was a good crowd in attendance and lots of people also joined in from their back gardens. Ysgol Tan y Lan children joined some members of our Sunday School to perform the Nativity, which was filmed at Paul and Sharon Northcote's small holding in Felindre. The film was shown to the Sunday morning congregation and was thoroughly enjoyed by all.

In the autumn some church groups were able to start meeting again, which was hugely welcomed, though some encouragement is needed to bring everyone back together. Covid restrictions still applied, with mask-wearing and socially distanced seating, but it was wonderful to see everyone back together again, enjoying each other's company.

In February the wearing of face masks in church became optional but although good news for many, some people will still be anxious about this. This opens up the opportunity to reinstitute many of our activities which have been forbidden during Covid. Sides-people will be able to welcome people into church again, refreshments will be offered during the first Sunday of the month, and the choir and servers will be able to return.

Mothers' Union held a Shrove Tuesday fish and chip lunch with St David's Day entertainment on 1st March, and everyone who attended had a lovely time. Thanks to everyone who worked hard to make it enjoyable.

Lent course lectures commenced on Tuesday afternoons from 8th March, with discussions around Jesus' teaching in the Sermon on the Mount.

Also thanks to all who help with the costs of placing church flowers each week and to the ladies who arrange them. There is a list on the church door if anyone would like to add their name.

The Morriston Food Bank operates from the Salvation Army Hall in Morfydd Street every Wednesday at 10.30 am and is always in need of items and/or cash donations. All gifts brought to the church will be passed on to the Food Bank as they try to help the most vulnerable in our community.

We must not forget that we have to communicate what we do to our community and make sure everyone knows what we do and that they would be welcome to join us. We have an active Facebook page and website, and also rely on help to put up posters around the community when events are taking place. If you follow us on Facebook don't forget to 'share' the posts to your timeline and this will help us reach far more people. And don't forget to invite family and friends to come and share with us in our worship and activities.

Thank you to all in the parish who contribute to the worshipping community of faith that is the Parish of Morriston. We must keep each other in our prayers and, particularly, for our Vicar as we work together in the church and community.

Gaynor Demery, PCC Secretary

PCC Report (Buildings)

We have complied with all health and safety regulations with our buildings this year and all certificates are up-to-date. Thanks to Steven Waby who now cleans the church for us each week and is doing an excellent job. Thank you to those who have assisted in the cleaning of the church grounds and the maintenance of the flower border, especially Vyv Diamond. All help given with church maintenance and keeping the grounds tidy is greatly appreciated.

Jill Lewis, Vicar's Warden
Keith Lewis, People's Warden

Sunday School

We welcomed the restarting of our Sunday School in September following a period of closure due to the pandemic. Our numbers still remain low but we have still been able to share the wonderful Bible stories to build on our Christian life together.

We were delighted to see Wyatt and Aubrey baptized earlier this year and I am sure they will continue to be constant attendees of our Sunday School.

Mothering Sunday saw a number of children return to church, which was wonderful to see.

We look forward to the months ahead that, with continued prayer, our Sunday School will continue to grow.

Sarah Waby
Sunday School/Youth Discussion Coordinator (Tel:
07855922241)

Open the Book

The Covid pandemic with its lock-downs and home schooling has caused real difficulties for the Open the Book readers. We have not been able to visit schools since the start of the pandemic. We have met in church to record stories to send on line and via Youtube to all the primary schools in Morriston but it has not been the same.

As restrictions ease we are hoping that the new school year will see us able to go back into schools to carry on the invaluable work of Open the Book. Anyone interested in joining us contact the Vicar.

Jill Lewis, on behalf of the St David's Church Storytellers

Parent and Toddler Group (Mondays 9.30-11.30 a.m.)

After an eighteen month gap the group restarted in September and has continued to provide an opportunity for interaction between parents, grandparents and children in a friendly and safe environment.

Numbers were artificially high in the first months when there were anything between 12 and 20 children present but this has now settled down to around the ten to twelve mark. The children enjoy playing while the adults have a nice cup of tea or coffee.

Although no party was held for the children at Christmas each child received a small gift from the group. We are always happy to welcome new toddlers and their parents.

Thanks are extended to Janet, Sam, Gwyn and our vicar Hugh for their support.

Marilyn Lewis, Leader (Tel: 774738)

Bereavement/Loss of a Loved One

Like most church groups we were unable to meet during the lockdown regulations imposed by the government and the Church in Wales.

We did, however, establish a special WhatsApp Group and members supported each other by regular phone calls.

With the easing of the Covid regulations and restrictions we were thankfully able to meet face-to-face again. For the last three months we have returned to our same time slot of the first Tuesday of the month at 10.30 am to 12 noon in the Crypt at St David's.

We have also welcomed new members and all are just happy to meet again and share their experiences.

Keith Lewis (Tel: 01792 310048)

Altar Servers

Altar servers assist the priests at the altar during the celebration of the Eucharist and as such have a special ministry in the church. He/she serves the priest at the altar during the celebration of the Holy Eucharist and the administration of the sacraments.

From April the servers will return to carry out their duties, beginning with one assisting the vicar at the altar. Subject to Covid conditions their duties will expand as our services return to normal.

All servers undertake a period of training before they can take part in the service. A number of our servers have agreed to continue but we are always looking for more members to join our group and if any youngster feels that they are called to this service please contact the Vicar or Roy Gambold. This does not mean that the position is only for the youngsters in church – older members would be very welcome to train as altar servers.

Roy Gambold

Readers at the Eucharist

We have a rota of members of the congregation who read the lessons at the Parish Eucharist services on a Sunday morning. We are always looking for additional members to join the rota so anyone who feels they would like to have a closer involvement in the service is welcome to put their name forward to be added to the list.

Roy Gambold

Lay Ministry

We have at present two Licensed Lay Ministers in the Parish who assist the Vicar in the leading of Parish services. There are also two licensed Worship Leaders. A Licensed Lay Minister is a Layperson who is authorized, by the Bishop, to preach and lead services, but who is not called to the full-time ministry.

Worship Leaders can lead services and undergo a course of training which, at present, is led by Rev Anthony Porter as the Diocesan Organizer and Trainer of Lay Ministry.

The Church in Wales's training course for LLMs is of three years' duration, which includes theological as well as practical and pastoral skills training.

If you feel that God is calling you to the licensed ministry or to lay worship leader, please have a word with the Vicar.

Roy Gambold (Tel: 774286)

Mothers' Union

Mothers' Union restarted in September for the first time since the pandemic began and, although attendance numbers are not as good as they were pre-pandemic, it is so nice to meet together again and we have all enjoyed being back.

I would like to thank Anne Evans, who has stepped down as Leader, and Sheila Thomas, who has also stepped down as one of the Secretaries. They have both given many years of dedicated service to our Mothers' Union and I appreciate all the help and support they have given me since taking over the role of Leader. I would also like to thank Anne Lewis and Nan Morris for continuing in their roles and for everything they do to make the smooth running of the branch. Thanks also to Hugh, Anthony and Gwyn for your support too.

Since starting back, we have had interesting and entertaining speakers, a delicious dinner in the Golf Club, and we had a

lovely Welsh afternoon for St David's Day, which included a fish and chip lunch and pancakes as it was also Shrove Tuesday on that day.

The Lent talks are excellent and very well- attended, both by our own church members and by our friends from Llangyfelach, and we all enjoy a nice cuppa and a chat to end the afternoons.

Hopefully, now that things are more settled with Covid, and there are fewer restrictions in place, we will soon see our numbers increasing and, as well as our meetings in the crypt, we can look forward to some trips out and about as well within the coming months.

Margaret Jones - Branch Leader (Tel: 01639 416202)

Evening Mothers' Union

Evening Mothers' Union started back in September 2021, following the guidelines of the Church in Wales Covid rules. It was lovely to see all our members plus two new ones at our first meeting.

We now meet once a month on or around the first Monday and have been lucky enough to have a full programme of speakers. Our Christmas meal at Morriston Golf Club was enjoyed by all and we will have another one in June.

We hope and pray that we are getting through this pandemic and that our meetings will continue.

Myra James—Leader (Tel: 519149)

Men's Society

The group hasn't met since the beginning of the Covid pandemic and, at present, there aren't any plans to re-form the group as some of our members have not returned to church. There have been a number who have passed away and a few others who are not enjoying good health.

Roy Gambold

Parish Weekly Services and Activities

(Other services and activities are published in the weekly bulletin or on the Parish notice board outside the church)

Sunday 10.00 am Parish Eucharist with Sunday School

5.00 pm Evening Worship (first Sunday of the month)

Monday 9.30 am Parent and Toddler Group (Crypt)

7.30 pm Evening Mothers' Union (1st Monday of the month)

Tuesday 10.30 am Bereavement Support Group (1st Tues)

2.00 pm Mothers' Union (Crypt)

Wednesday 2.00 pm Joan Club

Thursday 10.30 am Holy Eucharist

Followed by refreshments

6.00 pm Clergy Surgery-*for the booking of weddings, banns of marriage*

and baptisms etc

(Church)

Annual Vestry Meeting

Sunday, 24th April 2022

(after morning Eucharistic service)

AGENDA

1 Prayers

2 Apologies for absence

- 3 Chairman's introduction
- 4 Minutes of the previous Annual Vestry Meeting
- 5 Matters arising
- 6 Parish Reports: PCC Annual Report and Financial Statements
- 7 Elections:
 - a. Churchwarden (People's)
 - b. Announcement of Vicar's Warden
 - c. Parochial Church Councillors
 - d. Sidespersons
- 8 Appointment of independent examiner or auditor of accounts
- 9 Any other business for which notice has been given.

Parish of Morriston

Statement of Financial Activities at 31 December

		Note no	General Funds	Restricted Funds	Total 2021
			£	£	£
Incoming Resources/Receipts					
Voluntary Income	Planned Giving	1	55,720		55,720
	Loose Collections		1,466		1,466
	Donations		2,092		2,092
	For Mission		1,651		1,651
	Tax Refunds		9,946		9,946
	Legacy gifts		6,000		6,000
	Grants			850	850
Generated Income	Money Raising		2,792		2,792
	Fees		1,242		1,242
Investment Income			1		1
Other Incoming Resources			15,954		15,954
Total Incoming Resources/Receipts			96,864	850	97,714
Resources Expended /Payments					
Support for Ministry	Parish Share		45,962		45,962
	Parochial Expenses of Clerics		2,678		2,678
	Other		60		60
Parish Activities	Maintenance of Services		297		297
	General Parish Expenses		2,062	110	2,172
Church Property	Maintenance of Churches		8,415		8,415
	Maintenance of other property		4,746		4,746
	Exceptional expenditure		0		0
Grants and Financial Support	Parish		1,652		1,652
	Home/World				0
Other Resources Expended	Capital payments		3,360	385	3,745
	Costs of Money Raising				0
Total Resources Expended/Payments			69,232	495	69,727
Net Movements in Funds			27,632	355	27,987
Balance Brought Forward	01 January		157,063	799	157,862
Balance Carried Forward	31 December		184,695	1,154	185,849

Parish of Morriston

Statement of Assets and Liabilities as at 31 December

		General Funds	Restricted Funds	Total 2021
		£	£	£
Cash Funds				
	Cash Balances			
	Bank Current Accounts	153,666	1,154	154,820
	Bank Deposit Accounts	12,052		12,052
Other Monetary Assets		21,979		21,979
Investment Assets				
	Term Deposits			0
	Quoted Investments			
	Other			
Liabilities				
	Unpaid items	-3,002		-3,002
Total Assets		184,695	1,154	185,849
Represented By				
	Accumulated Fund at 1 January	81,063	799	81,862
	Surplus/-Deficit for the year	27,632	355	27,987
	Designated for Fabric Repairs	76,000		76,000
		184,695	1,154	185,849

Approved by the PCC on 3rd April 2022 and signed on their behalf

**Rev HM Lervy
Chairman**

Notes to the Accounts

Accounting Policy

The accounts have been prepared on a receipts and payments basis as adjusted for items of expenditure where the liability had been incurred at the accounts date but payment had not been made.

Income from tax rebates on gift aid have been included in these accounts if claim for repayment has been made.

The accounts are drawn up in accordance with the format recommended in the Church in Wales as amended to reflect the requirements of the Charities Accounting Regulations and the related Statement of Recommended Practice

1. Direct giving- planned

Represents envelope and covenanted collections including amounts received by standing order.

2. Liabilities

These represent amounts received in the year and payable to third parties after the year end and outstanding bills in respect of work carried out not yet approved for payment.

3. Other Assets

The following assets are held by Trustees for the benefit of the Parish

Land at St John's Square (RB) from which it is anticipated that no funds will be received

4. Trustees Remuneration

No remuneration was paid to any PCC member for services provided to the Parish.

Expenses amounting to £2678(2020-£2590) relating to costs paid on behalf of the Parish were reimbursed to Rev HM Lervy during the year.

5. Commitments

Expenditure totalling nil (2020-£nil) has been authorised and committed at the year end.

6. Legacy gifts

Gifts have been received in the year from the Estates of Mrs Sybil Thomas and Mrs Margaret Bolton. Monies from these bequests together with monies received from the old vicarage and the estate of Mr Harry Foreman (decd) are to be used for the maintenance of the fabric of the Church and are designated for that purpose. The allocation of accumulated funds has been restated for 2020 to reflect this change.

Total 2020
£
47,871
873
2,360
1,847
8,978
1,000
1,000
1,594
411
11
10,436
76,381
47,432
2,590
0
718
2,312
11,689
706
0
66
2,278
661
0
68,452
7,929
149,933
157,862

Total 2020
£
137,704
12,051
10,640
0
-2,533
157,862
79,933
7,929
70,000
157,862

PARISH OF MORRISTON

PAROCHIAL CHURCH COUNCIL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

Administrative information

The Parish is part The Church in Wales in the Area Deanery of Afon Tawe in the Ministry Area of Tawe Isaf in the Diocese of Swansea and Brecon. The Parish is registered with the Charity Commission. Its registered number is 1131686

Its correspondence address is The Vicarage, 129 Clasemont Road, Morriston, Swansea SA6

The dedication of the Church is St David's and it is located on Woodfield Street, Morriston, Swansea.

Parochial Church Council (PCC) members

The PCC members who have served in the period from 21 April 2019 to the date of this report are as follows:-

Incumbent	Rev HM Lervy	
Vicar's	Mrs LG Lewis	
Warden		
People's	Mr K Lewis	
Warden		
Other		
Members	Mrs J Cooze	
	Mrs G Demery	Secre
	Miss S Davies	tary
	Mrs CA Evans	
	Mrs M James	
	Mrs A Lewis	
	Mr G Lewis	Treas
		urer
	Mrs N Morris	
	Mrs S Waby	

PCC members are appointed in accordance with the constitution of The Church in Wales and serve from the date of the annual parish meeting to the conclusion of the meeting for the following year. The parish meeting for 2020 was held on 21 April 2021.

Objectives and activities

The promotion of the whole mission of the Church, pastoral, evangelical, social and ecumenical in the parish.

Achievements and performance

	This year	Last year
Electoral Roll members	164	164
Easter communicants	66	
Christmas communicants	91	
Regular contributing members	104	109

Due to the effects of the COVID epidemic there are no comparable figure available for 2020.

Statement of Trustees Responsibilities

To comply with the provisions of the Constitution of the Church in Wales.

Review of the Year

The proposals in the Diocese to change the method of allocation of Parish Share was brought into effect for this year whereby the Deanery could decide its own apportionment between Parishes of a global amount allocated by the Diocesan Board of Finance and this is causing some uncertainty as to the costs which will be payable in the future by the individual Parishes. The PCC are therefore concerned that they ensure the continued maintenance of the Reserves which the Parish has accumulated over the past years.

During a period of non-occupation of the Curate's house the Parish took the opportunity of improving the house in anticipation of a new tenant being obtained. These costs amounted to £4888.

Financial Review

The Parish had a surplus in the year of £27987 (2020- £7929). This surplus arose through the receipt of a legacy of £6000 and support from the Representative Body of the Church in Wales.. The amount due for Parish Share was reduced by the grant

from the RB. Parish Share for 2022 has reverted to its former levels and stands at £64,000 for 2022. We will need to be cautious and it is likely that we could suffer a deficit in 2022 which will reduce our reserves further unless we can increase our regular income. The PCC have also taken the steps to designate part of the funds available for future expenditure on Fabric repairs. The sum allocated represents monies received from the sale of the former vicarage and recent substantial legacies.

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Future Plans

A quinquennial inspection carried out in 2016 has identified some longer-term issues. The major more current matters identified in that report are being addressed.

Reserves Policy

The PCC have not fixed a level of reserves but it recognises that to be prudent it must strive not to allow the level of reserves as they currently stand to fall materially.

Public Benefit

The PCC have considered the guidance issued by the Charity Commission and are satisfied that through their community activities and utilisation of church property for community use are providing services to the general public in the Parish of Morriston.

Advisors

Independent Examiner

Richard Nedin

Bankers

HSBC plc

Solicitors

Approved by the Parochial Church Council on 3 April 2022 and signed on its behalf by

**Rev HM Lervy
Chairman**

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Parish of Morriston

Independent Examiner's Report to the members of the Parochial Church Council

I report on the Financial Statements of the Parish of Morriston for the year ended 31 December 2021 which are set out on pages 5 to 7.

Respective responsibilities of Parochial Church Council and Examiner;

As the Parochial Church Council, you are responsible for preparing the financial Statements and consider that the audit requirements of section 43(2) of the Charities Act 1993 (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 Commission under section 43(7)(b) of the Act, 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

Commissioners. An examination includes a review of the accounting records kept by the Parochial Church Council and a comparison of the Financial Statements presented with those records. It also includes consideration of any unusual items or disclosure in the Financial Statements, and seeking explanations from you as Parochial Church Council members 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 Financial Statements.

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
 - (a) keep accounting records in accordance with Section 41 of the Act; and to
 - (b) prepare Financial Statements 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 Financial Statements to be reached.

Independent Examiner:

Richard Nedin
April 2022

Date 3