

THE PARISH OF SOWERBY

St. Peter's Sowerby and St. Mary's Cottonstones

Charity Number 1132024

ANNUAL REPORT

of the

PAROCHIAL CHURCH COUNCIL

**Year ended 31st December 2023 Presented at the Annual General
Meeting
on 28th April, 2024**

**VICAR
Rev. Jeanette Roberts**

Vicar's Report – Report not received

Electoral Roll Officer's Report

The number on the Electoral Roll at 31st December, 2023 remained the same as at 31st December, 2022 i.e. twenty four

Robert Jowett

Deanery Synod Report – Report not received

Safeguarding Officer's Report – No report

St. Mary's Churchwardens' Report

We continue to have regular services on the first Sunday of every month. Attendance at these regular services is very low with a congregation average of four people. School led services, which take place a couple of times a year, attract over a hundred people, including thirty adults, and the Crib service on Christmas Eve brings in a crowd of about sixty people. There is also a significant number attending the short Rushbearing service but, in general, the current congregation size is unsustainable.

Buildings & Fabric

The faculty giving permission to deal with the dry rot problem and to take no further action was finally granted in May, sixteen months after the work was actually completed.

In line with the quinquennial report, the lighting in the Social Centre was upgraded with the old fluorescent tubes being replaced with LED tubes. This was financed by the Social Centre.

Issues remain with the integrity of the boundary walls and the trees and shrubs that run alongside those walls. Recently, a three metre section of wall collapsed after a storm and had to be rebuilt at a cost of one thousand pounds. The quinquennial report suggested that the boundary walls could cost up to forty thousand pounds to bring them up to standard.

We also have a problem with water ingress in the tower. The advice of an architect will be needed before this problem can be tackled.

Other work that has been undertaken during the Autumn includes the refurbishment of the front door and remedial work to the small roof adjacent to the car park, which was targeted by metal thieves who broke thirty slates as well as stealing some lead. The repair was the subject of an insurance claim but we still had to pay the excess.

Work planned for 2024 includes the upgrading of the emergency lighting in the building, testing the lightning conductor and retreating wood panels at the rear of the worship area for woodworm. There are also problems with the organ but we have been advised to continue to have it serviced.

for now. The woodworm in the lower parts of the organ are inaccessible areas and repairs would be uneconomic.

We will also need to activate the process of closing the graveyard. There is no room for any new graves and we are fighting a losing battle trying to control the spread of brambles and new saplings as well as the growth of the roots of the existing mature trees.

Jim Skelsey and Miriam Asquith

St. Peter's Churchwardens' Report

Grassroots CIC continued with their Monday and Wednesday commitment to the community and this, as well as the Community Pantry, has been a welcome addition to the people of Sowerby who need help during the cost of living crisis. Volunteers continue to be the main focus of support for this venture and it is pleasing to see so many who wish to help those who are less fortunate in our society.

The church was once again open for Rushbearing, Heritage Open Days and St. Nicholas Day. The number of people who attend these special services and events show the importance of having the church in Sowerby. The community strives to support these special events and it is pleasing to see the number of people who visit during the events.

The church has continued to operate without a named architect. It is hoped that this will be addressed this coming year and that we will be able to identify a suitable firm. The church remains on the at risk register.

Major repairs to the heating system were undertaken early in the year. A section of the pipework was replaced and this did show signs of major blockages in the aging heating system. Despite this, the underfloor pipes seem to be functioning correctly.

The church suffered several thefts of metal. Lightening conductors were stolen from the tower. These were replaced with the insurance company paying most of the costs but the church had to pay the excess. There was also theft of lead flashing from the kitchen roof along with a length of down pipe by the tower door. Although these thefts were reported to the police there is not a great deal that can be done by the police other than increase patrols in the area.

The organ needed some major work to be undertaken and this was paid for by a donation from a visitor to Heritage Open Days. It was a most welcome donation and totally unexpected.

A bus crashed into the churchyard wall near to the west end gate which caused considerable damage. After some lengthy discussions, the bus company's insurance paid for all the work to be undertaken and this was eventually repaired.

Birds in the tower continue to be a major issue but thankfully the telecoms company appointed cleaners to attend regularly and clean out the chamber above the clock. It is possible that a more permanent solution will be required but this may entail raising a faculty.

The church continues its association with Community Payback and their excellent work in the churchyard. Their assistance in keeping the churchyard tidy is unparalleled and their efforts should be acknowledged.

The church strives to achieve a level of acceptance for environmental issues. Whilst it is difficult to address this given the age of the building, small wins such as low energy lighting and recycling do go some way to achieve it.

Thanks must go to Rev. Jeanette for her support to all of us and the work that she puts into the benefice. Our thanks also to Rev. Lesley for all she does in the benefice.

Helen Gleave & Ken Cuttle, Church Wardens
Janet Jowett, Assistant Church Warden.

Children and Young People's Report – Report not received

St. Mary's Social Centre Report

This has been another quiet year for the Centre with the business, Total Brickworks and Keep Fit classes being the only regular users. The building has been used as a polling station, for community meetings, carol singing, Rushbearing, French classes and for parties but only sporadically.

From April, 2024 a "Forest School" will be meeting on Mondays and Fridays. This now has Ofsted approval. In September, it is planned to extend this to four days a week. In preparation for this, we need to upgrade the emergency lighting in the building at an estimated cost of one thousand three hundred pounds.

Financially, the Centre has had a complicated year as there were a number of one off transactions that materially affected the figures.

We received a contribution from the Diocese of One thousand, four hundred and fifty pounds towards energy costs.

We received a VAT refund, mainly from the dry rot work, of three thousand and sixty eight pounds.

We received five thousand pounds from the Fabric Fund to cover the loan capital from the Diocese.

We repaid the Diocesan Loan.

We spent Three Thousand, six hundred and fifteen pounds on upgrading the lighting.

In total, we had a net income of four thousand, one hundred and sixty nine pounds giving us a bank balance of seven thousand, one hundred and three pounds at the year end.

With increased income from the Forst School, two elections and lower energy prices, the Centre should continue to be in good financial health for 2024.

Jim Skelsey

St. Peter's Community Centre Report

During the year to 31st December, 2023, groups came and went but by the end of the year the Centre was being used every day.

Warm Space continued until Easter and was then replaced by a new venture 'Public Living Room' which met on Mondays and Wednesdays from 10.00 a.m. to 2.00 p.m. This group was a place for the community to meet neighbors, chat and make new friends. The group was replaced in November, 2023 by Grass Roots CIC Hub which ran a winter support group, meeting throughout the coldest months. They provided homemade soup, hot drinks and more substantial meals where possible. In addition, there was a range of activities, befriending support and signposting as needed to other charitable and statutory services.

Sadly, Guides and Brownies gave up meeting through lack of leaders and the Dance Group also ceased through lack of numbers.

New groups who began using the Centre during the year were Shimmy with Sian, Learn Italian, Baby Ballet, Keep Active Fitness, Menopause Matters and Little Box. Yoga Classes continued as did Lego Club and Wooley Art Workshop. Grass Roots Nursery used the Centre during school holidays for a Holiday Club and Messy Church changed from being held monthly to only being held on special occasions. St. Peter's Church's 'In It Together' worship began using the Centre in September, on the second Sunday of each month, rather than holding the service in church.

During the year, Electrical Surveys and PAT Testing were carried out in both the Centre and the Nursery. New floor covering was fitted to the loft stairs and a new fridge purchased for the kitchen together with a fridge/freezer for the old kitchen.

As Landlords, the Centre was required to have an Energy Performance Certificate for Grass Roots Nursery. This was obtained with a rating of 'B'.

Overall, a good year for the Centre.

Hazel V. Parkin

PARISH of SOWERBY

St.Peter's SOWERBY and St.Mary's COTTONSTONES

Charity Number: 1132024

FINANCIAL STATEMENTS of the PAROCHIAL CHURCH COUNCIL

Year ended 31st December 2023

VICAR

Rev. Jeanette Roberts

BANKERS

**Virgin Money
Waterhouse Street,
HALIFAX**

**Lloyds Bank,
Commercial Street,
HALIFAX**

**CCLA Investment Management Ltd
LONDON EC4R 3AB**

INDEPENDENT EXAMINER

**Davina Law
11, Church Close,
Sowerby
SOWERBY BRIDGE
HX6 1HA**

STATEMENT of FINANCIAL ACTIVITIES for the year ended 31st DECEMBER 2023

INCOMING RESOURCES

2022 total		Unrestricted Funds	Designated Funds	Restricted Funds	2023 total	NOTES
	Income from Donors					
£ 9,469	Planned Giving, (Envelopes & Bank)	£10,051			£10,051	1
£ 1,974	Loose collections	£1,721			£1,721	
£ 1,895	General Donations & Special Efforts	£2,019			£2,019	2
£ 56	Donations & Fundraising (St.Peter's Fabric)			£92	£92	5
£ -	Donations & Fundraising (St.Mary's Fabric)				£0	
£ 302	Donations (Charities & World Wide Church)			£595	£595	3
£ 868	Donations (St.Peter's Organ Fund)			£4,400	£4,400	4
£ 2,716	Tax refund - all funds	£2,620		£197	£2,817	
£ 198	Income from Worship related activities	£274			£274	6
	Income from Charitable & Ancillary Trading					
£ 7,100	Tower & Land Rental (St.Peter's)	£7,100			£7,100	
£ 7,190	House Rent & Water	£7,020			£7,020	
£23,018	St.Peter's Community Centre Receipts		£26,742		£26,742	
£15,142	St.Mary's Social Centre Receipts		£10,296		£10,296	
	Miscellaneous Income					
£ 1,200	PCC Fees	£1,176			£1,176	
£ 592	Diocesan Fees (Weddings etc)			£458	£458	
£ 340	Organ & Verger Fee's etc. (Weddings & Funerals)			£500	£500	
£ 484	Graveyard Fees, grants & donations			£120	£120	7
£ 145	Receipts for Office/Admin	£194			£194	9
	Parish Energy Grant	£2,900			£2,900	10
	Legacy (1, St.Mary's)			£73,250	£73,250	8
	Insurance claims			£6,343	£6,343	11
£ 337	LPW Grant Scheme re; St.Peter's repairs	£22		£315	£337	
	Investment Income					
£ 338	Bank interest	£45	£487	£2,891	£2,936	
	Total Incoming Resources	£35,143	£37,525	£89,160	£161,828	

OUTGOING RESOURCES

2022 total		Unrestricted Funds	Designated Funds	Restricted Funds	2023 total	NOTES
£ 302	Charities & World Wide Church (per contra)			£595	£595	3
£ 5,000	Parish Share (formerly Common Fund)	£9,000			£9,000	12
£13,976	Church building running costs & insurance (PCC)	£20,885			£20,885	
£ 1,643	Church building maintenance	£2,157			£2,157	13
£ 742	Costs of Worship & related activities	£845			£845	6
£ 978	Ministry (clergy) expenses (gross)	£996			£996	
£ 10	Graveyard Maintenance & Repairs			£15	£15	7
£ 435	Office & Administration expenses	£613			£613	
£ 960	Organists Salaries				£0	
£ 99	Costs of Fundraising	£60			£60	
£ -	Costs of Governance	£7			£7	
	Costs of Ancillary Trading					
£16,861	St.Peter's Community Centre running costs		£29,768		£29,768	
£ 6,000	St.Mary's Social Centre running costs		£13,107		£13,107	
£ 1,772	House Mortgage Repayments & misc costs.	£859			£859	
	Misc. Expenditure					
£ 592	Fees to Diocese, etc. (per contra)			£458	£458	
£ 340	Organist & Verger Fees (per contra)			£500	£500	
	Non-recurring major expenditure					
£ 1,830	St.Peter's Restoration & Quinquennial			£7,411	£7,411	
£ -	St.Peter's Organ repairs			£4,400	£4,400	
£19,564	St.Mary's Repairs, Fees & Quinquennial			£3,670	£3,670	
	Total Outgoing Resources	£35,422	£42,876	£17,049	£95,346	
	Net Incoming - Outgoing Resources	-£279	-£5,351	£72,112	£66,482	
	Transfers between funds					
	50% Energy Grant from Gen.Fund to St.Mary's Centre	-£1,450	£1,450			10
£ 420	House Water from Gen.Fund to St.Peter's Centre	-£420	£420			
£ 372	"Woolly Art" donations 50% to St.Peter's Centre	-£324	£324			
-£ 176	Energy balance from Gen.Fund to St.Mary's Centre	-£330	£330			G1
£ 200	St.Mary's Centre from Graveyard Fund		£200	-£200		
£ 20	Use of St.Peter's Centre from General Fund	-£22	£22			
£ 500	St.Mary's Centre transfer to reserves (10D)					
	Transfer from St.Mary's Legacy re; Loan repayment		£5,000	-£5,000		8
	Fund balances brought forward at 1-1-2023	£8,611	£23,029	£21,971	£53,611	
	Fund balances carried forward at 31-12-2023	£5,786	£25,425	£88,883	£120,093	

Statement of Assets and Liabilities - as at 31st December 2023

Total 2022		Unrestricted Funds	Designated Funds	Restricted Funds	Total 2023	Notes
Fixed Assets						
£125,000	Freehold Building: St.Peter's Centre & School-house		£125,000		£125,000	14
	Total fixed assets		£125,000		£125,000	
Current Assets						
£ 152	Misc. Stock Value			£184	£184	15
£ 2,907	Misc. Fixtures, Fittings & Equipment	£158	£1,073	£950	£2,180	16
Balances on Deposit a/c's						
£ 566	CBF Deposits (3D, ...88)	£591			£591	G2,G3
£ 11,102	St.Peter's Centre Deposit (4D, ...89)		£11,589		£11,589	G3
£ 4,989	Graveyards (5D, ...90)			£5,123	£5,123	G3
£ 11,131	St.Peter's Fabric (8D, ...91, gen)			£9,358	£9,358	G3
£ 1,158	St.Peter's Fabric (8D, ...91, Bells)			£1,267	£1,267	G3
£ 1,385	St.Mary's Fabric (10D, ...92)			£68,476	£68,476	G3
£ 3,308	St.Peters Organ Fund (12D, ...93)			£3,659	£3,659	G3
Balances on current accounts;						
£ 862	General Fund (Virgin Money)	£766			£766	17
£ 7,184	General Fund (Lloyds Bank)	£4,428			£4,428	17
£ 9,083	St.Peters Community Centre		£6,822		£6,822	
£ 2,844	St.Mary's Church Social Centre		£7,013		£7,013	
£ -	Cash in hand (All funds)				£0	
£ 1,806	Sundry Debtors (All Funds)		£4,400		£4,400	19
	Total current Assets	£5,944	£30,897	£89,016	£125,857	
Liabilities						
Amounts falling due within one year						
£ 1,108	St.Mary's repair loan (1 year)					8
£ 2,026	Sundry Creditors (All funds)	£1,374			£1,374	20
	Total current Liabilities	£1,374	£0	£0	£1,374	
	Net current Assets/Liabilities	£4,570	£30,897	£89,016	£124,483	
	Total assets less current liabilities	£4,570	£155,897	£89,016	£249,483	
Amounts falling due after one year						
£ 3,118	St.Mary's repair loan (residue)			£0		8
	Net Assets/Liabilities	£4,570	£155,897	£89,016	£249,483	
The Church Funds						
£23,237	Restricted Funds			£89,016	£89,016	
£149,751	Designated Funds		£155,897		£155,897	
£7,354	Unrestricted Funds	£4,570			£4,570	
£180,342	TOTAL CHURCH FUNDS	£4,570	£155,897	£89,016	£249,483	
NOMINAL LIABILITY						
-£185,164	Shortfall on Common Fund (Diocese)	-£200,760				19

SOWERBY PAROCHIAL CHURCH COUNCIL
Notes to the Financial Statements, year ended 31st December 2023

1. Not all of this amount is available for Gift Aid tax claim as not all envelopes are gift aided.

2. “Special Efforts”

Item	INCOME
Rushbearing	£ 430
Car Boot Sale	£ 78
Heritage Weekend	£ 22
Ladies Night	£ 131
Christmas Fayre	£ 434
Card sales	£ 57

3. “Charities & World Wide Church”

Made up of;	Childrens Society	£ 595	Per Contra
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4. Restricted Donation.

5. Guide book sales £40, “Bells” fund £52 (to Fabric Fund.)

6. “Worship Related Activities Account”

ITEM	INCOME	EXPEND
Worship Activities	£ 0	£ 200
Coffee Stall	£ 158	£ 0
Altar Requisites	£ 21	£ 365
Music etc	£ 64	£ 127
Children & young people	£ 32	£ 153

7. Graveyards made a surplus for the year of £139, including interest.

8. From estate of the late Helena Chapman of Ilkeston, Derbyshire. £5k of this amount was transferred to St.Mary’s Social Centre to pay off the outstanding Diocesan Loan

9. from St.Luke’s Norland

10. A Church Commisioners one-off grant for energy, of £4,350 was paid to Norland Church for the Ryburn Benefice, (3 churches). £2,900 was then received from Norland, of which £1,450 was transferred to St.Mary’s Social Centre.

11. Relating to the theft of lead from both churches, and the theft of copper from St.Peter’s Lightning Conductor.

12. Assessment for 2023 was £25,890 of which we paid £9,000 (34.8%)

13. St.Peter’s £1,857 St.Mary’s £300

14. St.Peter’s Centre, including the School House, was purchased from the Diocesan Board of Education in 2003 for a privately agreed price of £80,000. The current price is based on the Land Registry house price inflation calculator, although the mixed designation of the building makes the current valuation somewhat theoretical. A separate valuation for insurance purposes obtained during 2013 put the reinstatement cost at £985,000

15. 46 Guide books @ £4 each.
16. St.Peter's PC & Sound System (Refurbished 2019), plus Centre Chairs & A/V equipment, etc.
17. The PCC currently uses 2 current accounts as of the start of 2006. The Lloyds account is the old St.Peters Church account.
18. This represents the amount underpaid to the Diocese since 2009. This year the assessment was £25,890 of which we were able to pay £9,000, approx 35%
19. Arrears on rent payable to St.Mary's Centre plus additional energy costs payable to St.Peter's Centre.
20. St.Peter's gas used up to Dec 31st, to be paid in Feb '24.

General Notes.

G1. St.Mary's Centre Costs

75% of Gas, Water and Electricity costs for St.Mary's are paid by the St.Mary's Church Social Centre. In addition the centre pays any cleaning costs. These are all regarded as "trading" costs.

During the year, the Parish pays the electricity and water bills, and the Centre pays the gas bills. At the year end there is then an adjustment payment, this year from the parish to the centre, to arrive at the correct ratio for all three utilities, (75% centre, 25% parish.)

G2. Policy on "reserves."

Reserve accounts now exist in all categories of funds. Account 3D is the deposit account for the general fund, (ie "free reserves"). It stands at a figure which gives some leeway to deal with cash flow requirements but no more than that. (Currently £591.)

"Designated Funds" are those which have been earmarked for a specific purpose by a vote of the PCC at some time in the past, but could be "undesignated" in the future by a similar vote. Legally they are regarded as "unrestricted", ie they could be spent for any purpose legitimately allowed for by a PCC.

Restricted accounts contain money which has been given or provided for the specific purposes concerned, and cannot legally be spent on anything else. In order to build up sufficient funds for major projects such as building restoration it may have to stay in the accounts for some time until it can be combined with other funds (eg external grants) in order to fulfil its original purpose. Interest and tax recovered on restricted funds is always retained in the restricted account.

G3. Reserve Account Designations.

Our reserve accounts are held with CCLA Investment Management Ltd. under the fund name "CBF Church of England Deposit Fund". During 2023 all the account numbers were changed as follows;

ACCOUNT	OLD	NEW
CBF Deposits (U)	*****003D	*****88
Centre Deposit (D)	*****004D	*****89
Graveyards (R)	*****005D	*****90
St.Peter's Fabric (R)	*****008D	*****91
St.Mary's Fabric (R)	*****010D	*****92
St.Peter's Organ (R)	*****012D	*****93

As these changes were made late in the year, the old account numbers are used in these (2023) accounts. Future years will use the new ones.

RJB

ST PETER'S COMMUNITY CENTRE

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Accounts as at 31.12.23

2022	RECEIPTS	2023	Notes	2022	Centre Development Fund (Designated)	2023	Notes
£13,560	Hire Charges – Day Nursery	£13,560		£4,049	Start Balance (a/c 4D)	£11,102	
£8,532	Hire Charges - General	£7,606		£53	Interest for year	£487	
£300	Uniform Groups	£170		£7,000	From operating a/c		
£627	Utilities – Day Nursery	£5,406	1	£11,102	TOTAL (in a/c 4D)	£11,589	
		£26,742			Centre Operating Funds (Designated)		
	PAYMENTS			£9,083	Closing Balance (Lloyds)	£6,822	
£20	Booking refunds	£20		£11,102	Add Development Fund (4D)	£11,589	
£1,239	Repairs	£6,265		-£329	Less Community Spirit Fund	-£329	
£11,224	Heat, Light, Water	£18,767		£19,856	Year end true picture (Designated)	£18,083	
£2,326	Kitchen & Cleaning Expenses	£2,597			“Community Spirit” Fund (Designated)		
£1,609	Insurances	£1,739					
£443	Broadband	£344					
	Misc. Expenses	£36					
		£29,768		£329	Start Balance (in Lloyds a/c)	£329	3
	Deficit as at 31 December 2023	-£3,027		£329	TOTAL (in Lloyds Bank)	£329	
					Paid to CS Group from Centre	£0	
£9,113	Opening Balance	£9,083			Less invoiced expenditure	£0	
£6,157	Deficit for year	-£3,027			Residue	£0	
£420	House Water from Gen. Fund	£420			Residue from 2021	£200	4
£20	Use of Hall from Gen.Fund	£22			Add Lloyds Bank	£329	
£372	50% Woolly Art Donations from Gen.Fund	£324	2	£529	Total funds available	£529	
£3,000	From reserve account 4D						
-£7,000	To reserve account 4D						
£9,083	Closing Balance	£6,822					

Notes;

1. Includes arrears of £1,806 from 2022.
2. “Woolly Art” donations are divided equally between St.Peter’s Church and Community Centre.
3. No activity with Community Spirits group during 2023
4. Residue of Community Spirits fund held outside Parish

2022	RECEIPTS	2023	Notes
£500	Hire Charges	£690	
£7,200	Rental Income	£6,000	1
£6,412	Donations	£543	
£1,030	Misc Income	£3,064	2

£10,296

PAYMENTS

£2,742	Gas bills	£4,781	
£0	Cleaning & Materials	£0	3
£1,880	Repairs & Maintenance	£4,435	
£270	Fixtures & Fittings		
£1,108	Diocesan Loan Repayments	£3,892	4

£13,107

Surplus as at 31 December 2023

-£2,811

		Designated	
£12,984	Opening Balance	£2,844	
£9,142	Surplus (deficit) for year	-£2,811	
£53	Energy balance from General Fund	£330	
£200	Grass cutting from Graveyard Fund	£200	
-£1,000	To Fabric Fund (10D)	£0	
-£17,235	Dry Rot Eradication	£0	
-£1,300	Fees	£0	
	50% Energy Grant from General Fund	£1,450	
	From Legacy re; Loan repayment	£5,000	4
£2,844	Closing Balance	£7,013	

Notes;

1. In arrears as at 31-12-23
2. LPW grant re VAT on dry rot repairs from 2022
3. Cleaning has been done by volunteers for the past 3 years
4. Loan was paid off using part of £5k from Chapman legacy.

SOWERBY PAROCHIAL CHURCH COUNCIL
("THE PCC")

Charity No; 1132024

INDEPENDENT EXAMINERS REPORT TO THE PCC

This report on the accounts of the PCC for the year ended 31st December 2023 which are set out on pages 1 to 7 is in respect of an examination carried out under Regulations 3(3) of the Church Accounting Regulations 1997 to 2006 ("the Regulations") and s.43 of the Charities Act 1993 ("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 requirements of Regulations 3(3) and section 43(2) of the Act do not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of Regulation 25.

Basis of the report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners under section 43(7)(b) of the Act and to be found in the Church guidance, 2011 edition, issued by the Finance Division of the Archbishops' Council. That 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 examiners'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 41 of the Act; and

* to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulations 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) 21/4/24

Davina Law
11, Church Close,
Sowerby,
SOWERBY BRIDGE
HX6 1HA