

St Mark's Church, Forest Gate – Annual Report of the Parochial Church Council for the Year Ended 31 December 2021

Administrative Information

St Mark's Church is situated in Lorne Road, Forest Gate. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is: 41A Tylney Road, Forest Gate, London, E7 0LS.

The Parochial Church Council (PCC) is a body corporate (PCC Powers Measure 1956 and Church Representation Rules 2006) and a charity registered with the Charity Commission as charity number 1132240.

PCC members who have served from 1 January 2021 until the date this report was approved are:

Ex Officio Members

Vicar:	Ben King	Chair
Churchwardens:	Mike Richardson Sharon Yates	

Elected Members

Ann Arnold	Vice-Chair
Peter Arnold	Treasurer
Janet Bone	Deanery Synod Representative
David Dale	Resigned 11 April 2022
Ellen Kemp	Parish Safeguarding Officer, Deanery Synod Representative
Barbara Lumsden	Resigned 13 September 2021
Charlotte Mouzer	
Judith Nyabango	Elected 17 May 2021
Jackie Randall	
Jane Ridout	Secretary
Michael Semuguruka	
Yvonne Tiley	Deanery Synod Representative
Bethany Yates	Parish Worker Co-opted 15 November 2021

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. At St Mark's the membership of the PCC consists of the incumbent (vicar), the churchwardens, and members who are elected by those members of the congregation who are on the electoral roll of the church. All members of the congregation who regularly attend St Mark's Church are encouraged to register on the Electoral Roll.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding how the PCC funds are to be spent. The PCC met seven times during the year, with an average attendance level of over 90%. The January and February meetings were face to face, but thereafter meetings were held online due to the pandemic.

Aims and Purposes

The PCC has the responsibility of co-operating with the vicar in promoting the whole mission of the Church, pastoral, evangelistic, and social, in the parish. The PCC is also responsible for maintenance of the church building of St Mark's, Lorne Road, Forest Gate.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of the parish community at St Mark's. The PCC maintains an overview of worship, and aims that our worship and services put our faith into practice through prayer, scripture, music and sacrament. We try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer, learning about the gospel, and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of the St Mark's church building.

Achievements and Performance

Worship and Prayer

Whilst the church building remained closed, we continued to provide pre-recorded weekly services via our YouTube channel. When the church re-opened, distancing, sanitising, and face covering measures were put in place as before. Congregational singing was limited to two songs and initially took place in the church car park. When the weather cooled, we sang inside but ensured services did not exceed 75 minutes.

'Zoom' additionally provided opportunities for us to host Monday to Friday evening prayer, a mid-week prayer gathering, and a weekly coffee morning. After some weeks of prayer walking in the summer, the mid-week prayer gathering returned to church in the autumn.

Deanery Synod

The vicar and three lay members of the PCC sit on the Newham Deanery Synod and provide a report on Deanery Synod meetings to PCC meetings. This provides the PCC with a link between the parish and the wider structures of the Church of England.

The Church Building

Since resuming services and activities in the building in April 2021 the safety and wellbeing of those using it have been our highest priority. We have achieved this by:

- Ensuring everyone wears face masks over their mouth and nose in the building at all times
- Distancing measures
- Increased ventilation in all areas
- Enhanced cleaning and sanitisation of areas used
- Quarantining of equipment used prior to cleaning and sanitisation
- Safe maximum numbers of people allowed in small areas at any one time
- Limiting the amount of time people can spend in the building to 90 minutes

Regular inspections of the fabric of the building and its contents have taken place, including after the storms of February 2022.

Maintenance and other work undertaken:

- Annual inspection of fire alarm, emergency lighting and fire extinguishers and blankets
- Clearance of items no longer used
- Re-purposing of noticeboard on outside front wall of building
- Replacement of seals around skylights on south-facing roof pitch
- Electrical work regarding interior and exterior lights
- Portable appliance testing and microwave emission test
- Boiler and heating service

Pastoral Care

Pastoral support has continued, mainly through telephone contact and email. Communication across the whole church family has been maintained through regular email updates (with paper copies delivered to those without internet access).

Two PCC members underwent Pastoral training during the year.

Mission and Evangelism

Ministry to the children and youth continued through telephone calls, letters, texts, and specific services including Messy Church.

Easter and Christmas were celebrated with services in church when possible and also online. Community engagement also formed part of our worship at Christmas and Easter and as well as the Nativity Float, the Advent Trail and Easter Egg hunt were well-received.

We also started a series of community 'pick-ups' – a simple means of reaching out to the parish and of raising the profile of Jesus and of His church. Over the summer, we involved a number of church members in our outreach programme to help engage our community further.

From 1st October Bethany Yates was employed as part time parish worker. This has had a positive impact on our church life and on our mission and outreach.

Ecumenical Relationships

Due to the pandemic it was not possible to hold the usual Good Friday March of Witness in conjunction with the other Forest Gate churches.

Financial Review

Total receipts on ordinary unrestricted funds were £145,203, and total receipts for restricted funds were £6,710. These are detailed in the financial statements.

Annual income in 2020 was much higher than usual due to receipt of a large legacy; consequently income in 2021 was significantly down compared to 2020, despite the receipt of two more legacies totalling £70,022 this year. Whilst the annual accounts for 2020 had to be compiled using accruals accounting, total income in 2021 was well below the £250,000 threshold above which the Charity Commission requires charities to use accruals accounting. The 2021 annual accounts therefore use the receipts and payments format, as the diocesan office confirmed that this was permissible as annual income was below the £250,000 threshold.

£69,932 was spent from the ordinary unrestricted funds, and £3,514 from the restricted funds, to provide the Christian ministry from St Mark's Church. This includes the PCC's contribution to the Chelmsford diocesan parish share, which contributes to the cost of stipends, pensions, training, and housing for clergy in the diocese.

The PCC continued with its agreed policy to give away 10% of its net income (i.e. income excluding grants and money given for specific causes) each year to support Christian ministry at home and overseas. A total of £8,170 was given to support 16 Christian ministries at home and abroad. In addition, £1,827 was given by members for specific causes and charities, and this was passed on to those causes and charities.

The net result was an excess of receipts over expenditure of £77,860. On 31 December 2021 the balance of ordinary unrestricted funds carried forward was £55,126; the balance of restricted funds carried forward was £6,875; and the balance of the legacy designated fund carried forward was £212,836.

During the year £240,000 was added to our investment in the CCLA Church of England Investment Fund.

Investment assets as at 31 December 2021 were £304,089 in the CCLA Church of England Investment Fund, plus £352 in shares in Banco Santander.

A Stewardship Sunday was held in May to encourage personal revision of church giving.

Reserves Policy

It is the PCC's policy to invest short term funds balances in the CCLA Church of England Deposit Fund. This is used to smooth out fluctuations in cash flow and to meet emergencies. As at 31st December 2021 the PCC had £251,240 invested with the CCLA Church of England Deposit Fund.

In previous years the PCC has invested part of some legacies received in the CCLA Church of England Investment Fund, and as at 31st December 2021 the PCC had £304,089 invested with the CCLA Church of England Investment Fund.

Church Attendance

There were 107 people on the electoral roll as of December 2021, of whom 53 live outside the parish. The equivalent figure for December 2020 was 108 people, of whom 51 lived outside the parish.

The number of people of any age worshipping regularly at St Mark's (not necessarily on the electoral roll) is currently 164, covering 79 households.

Review of the Year

Until July 2021 PCC meetings were conducted over 'Zoom', as was the APCM in May. The September and November PCC meetings were held face to face.

Items discussed by the PCC included the following:

- The annual accounts for 2020. Kim Lee was appointed to compile the accrual accounts for 2020.
- The budget for 2021.
- Our planned and adhoc financial giving to support God's work at home and abroad.
- Reports from the Race Steering Group covering Representation, Leadership, Worship Style and Belonging. It was mentioned that Diversity may now be a better term to use than Bame.
- How the roadmap out of lockdown might proceed, whilst obviously there was uncertainty throughout the whole year. Ideas were presented as to how the building might be used in future as restrictions eased.
- Community outreach: a daffodil drop was discussed in March 2021 and implemented in April at various points throughout the parish, then later followed by a lolly hand out in July, a fruit hand out at Harvest and a Christmas Bag of Joy in December. Lent boxes were also given out to church family members at Easter time.
- The Summer Programme of events.
- Planning for Christmas, including Bags of Joy, the Nativity float, the Slate Yard carols, the Knitvity service on 24th Dec and the Christmas Day service.
- The PCC members voted to employ Bethany Yates as a Parish Worker from October 2021 until September 2022 when the post will be reviewed.
- Peter Arnold presented the completed Energy Audit.
- Restarting the Guide unit and a possible Eco Group.

Safeguarding

Ellen Kemp, the PCC's safeguarding officer, is assisted by a local parish safeguarding advisory group.

As required, the PCC and all church members who work with children and vulnerable adults have up to date DBS checks, in line with current renewal times, and the majority have undertaken appropriate training.

The PCC ensure that all on-line activities comply to the House of Bishop's safeguarding guidance.

The Parish Safeguarding Officer has informed PCC members of the new guidance which was published in 2021 and the requirement to undertake the relevant level(s) of online training. In order to implement the new guidance and online training, a three-month plan representing the first steps to be completed to further embed safeguarding into the culture of St Marks, has been approved by the PCC.

There were no safeguarding incidents relating to St Marks church, reported this year.

Data Protection

All names and contact details are held securely. They are used solely to keep in touch with church members and are never shared with third parties.

Signed on behalf of the PCC

Rev'd Ben King (Vicar and PCC Chair)

Parochial Church Council of St Marks, Forest Gate
Financial Statement for the Year Ended 31st December 2021

Receipts & Payments Account

RECEIPTS	UNRESTRICTED	DESIGNATED	RESTRICTED FUNDS				TOTAL FUNDS	
	FUNDS	FUNDS	Other	Sp Collections	Youth Work	Maintenance	2021	2020
	£	£	£	£		£	£	
Voluntary Receipts								
Gift Aided Giving	43,821.24						43,821.24	47,580.34
Gift Aid tax recovered	11,412.91						11,412.91	15,903.97
Collections at Services	2,530.53						2,530.53	4,688.77
Other planned giving	7,163.91						7,163.91	6,833.12
Giving for Specific Causes				1,709.56			1,709.56	1,179.37
	<u>64,928.59</u>	<u>0.00</u>	<u>0.00</u>	<u>1,709.56</u>	<u>0.00</u>	<u>0.00</u>	<u>66,638.15</u>	<u>76,185.57</u>
Grants & Legacies								
Grant for youth work					5,000.00		5,000.00	5,000.00
Legacy (Elizabeth Palmer)		63,000.00					63,000.00	0.00
Legacy (Helen Rigby)		7,022.27					7,022.27	369,647.20
	<u>0.00</u>	<u>70,022.27</u>	<u>0.00</u>	<u>0.00</u>	<u>5,000.00</u>	<u>0.00</u>	<u>75,022.27</u>	<u>374,647.20</u>
Activities for Generating Funds								
Jumble Sales	335.95						335.95	401.60
	<u>335.95</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>335.95</u>	<u>401.60</u>
Investment Income								
Banco Santander dividends	7.23						7.23	0.54
CCLA (investment account)	6,536.93						6,536.93	1,223.30
CCLA (deposit account)	158.05						158.05	292.63
	<u>6,702.21</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>6,702.21</u>	<u>1,516.47</u>
Church Activities:								
Wedding & Funeral Fees	1,256.00						1,256.00	646.00
Parish magazine	667.00						667.00	709.70
Use of building	1,200.00						1,200.00	1,245.00
Sunday Tea & Coffee	0.00						0.00	6.40
Flowers	0.00						0.00	110.00
Nifty-Fifties	0.00						0.00	400.00
Miscellaneous	0.00						0.00	37.96
	<u>3,123.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>3,123.00</u>	<u>3,155.06</u>
Other Receipts								
Spring Harvest Refunds	0.00						0.00	4,769.00
Other Refunds	0.00						0.00	411.86
Payments for printing & photocopying	90.60						90.60	30.00
	<u>90.60</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>90.60</u>	<u>5,210.86</u>
TOTAL RECEIPTS	<u>75,180.35</u>	<u>70,022.27</u>	<u>0.00</u>	<u>1,709.56</u>	<u>5,000.00</u>	<u>0.00</u>	<u>151,912.18</u>	<u>461,116.76</u>

PAYMENTS	UNRESTRICTED	DESIGNATED	RESTRICTED FUNDS				TOTAL FUNDS	
	FUNDS	FUNDS	Other	Sp Collections	Youth Work	Maintenance	2021	2020
	£	£	£	£		£	£	
Church Activities:								
Planned Giving								
Asha Trust	420.00	180.00					600.00	600.00
Asian Friendship Centre	790.00	360.00					1,150.00	1,150.00
Christian Solidarity Worldwide	420.00	180.00					600.00	600.00
Faith in Schools	790.00	360.00					1,150.00	1,150.00
Newham Youth for Christ	790.00	360.00					1,150.00	1,150.00
Open Doors	420.00	180.00					600.00	600.00
Adhoc Giving								
Afghan Refugees	50.00			1,067.50			1,117.50	0.00
Asha Trust	500.00						500.00	0.00
Bishop's Lent Appeal	100.00						100.00	20.00
Bishop Peter's Farewell	200.00						200.00	0.00
Bishop Stephen's Farewell	0.00						0.00	200.00
Care 4 Calais	150.00						150.00	0.00
Churches Foodbank	0.00						0.00	255.00
Covid Support	0.00						0.00	893.77
Essex Clergy Charity	0.00						0.00	100.00
Evangelical Alliance	120.00						120.00	120.00
Godwin Children Computers		1,000.00					1,000.00	0.00
Godwin Children Holiday Support	0.00						0.00	140.24
Just Homes	0.00						0.00	250.00
London City Mission	0.00						0.00	400.00
NEW Way Project	0.00						0.00	250.00
Refugee & Migrant Project	0.00						0.00	250.00
Release International	50.00						50.00	0.00
SSF Plaistow	50.00						50.00	0.00
Tear Fund	0.00						0.00	200.00
Time to Share (Newham Deanery Synod)	0.00						0.00	100.00
Alzheimer's Society (coffee morning)				50.00			50.00	0.00
Battersea Dogs Home (coffee morning)				75.00			75.00	0.00
Children's Air Ambulance (coffee morning)				50.00			50.00	0.00
Children's Society							0.00	14.13
Cystic Fibrosis (coffee morning)				75.00			75.00	0.00
Dalit Freedom Network (education)				16.00			16.00	42.49
Macmillan Cancer Support (coffee morning)				208.56			208.56	120.00
Multiple Sclerosis (coffee morning)				85.00			85.00	0.00
Pussycat Lodge Trust (coffee morning)							0.00	156.00
RNLI Tower Lifeboat (coffee morning)							0.00	115.00
St Joseph's Hospice (coffee morning)	0.00			75.00			75.00	357.75
SPANAN (coffee morning)				75.00			75.00	0.00
Urostomy Association (coffee morning)				50.00			50.00	0.00
Discretionary / Hardship Fund	700.00						700.00	230.13
	<u>5,550.00</u>	<u>2,620.00</u>	<u>0.00</u>	<u>1,827.06</u>	<u>0.00</u>	<u>0.00</u>	<u>9,997.06</u>	<u>9,564.51</u>

	UNRESTRICTED FUNDS £	DESIGNATED FUNDS £	Other £	RESTRICTED FUNDS			TOTAL FUNDS	
				Sp Collections £	Youth Work	Maintenance £	2021 £	2020 £
Church Activities:								
Ministry:								
Diocesan parish share	36,358.20						36,358.20	36,435.96
Deanery	0.00						0.00	30.00
Vicar's expenses	708.98						708.98	476.54
Mission & outreach:								
Advent & Christmas	481.09						481.09	1,396.23
Alpha Course							0.00	95.00
Bags of Joy	125.95						125.95	0.00
Ben's Institution & Welcome Lunch (2019)							0.00	100.00
Books							0.00	31.00
Children	583.38						583.38	414.82
Daffodil Pickup	560.00						560.00	0.00
Evangelistic Publicity & Posters							0.00	52.77
Fees & Subscriptions	794.41						794.41	638.08
Firepit Fridays	273.31						273.31	0.00
Fruit Pickup	35.46						35.46	0.00
Harvest	527.06						527.06	0.00
Inspirations Booklet							0.00	256.00
Adult Holy Week Boxes	254.10						254.10	0.00
Lent and Easter	468.16						468.16	160.13
Light Party	213.84						213.84	0.00
Magazine	982.00						982.00	1,199.26
Messy Church	566.20						566.20	0.00
Music Group							0.00	125.00
Pink Bin Project	59.98						59.98	0.00
Prayer Day							0.00	110.61
Schools	30.89						30.89	0.00
Services	127.93						127.93	1,669.66
Spring Harvest Refunds							0.00	4,769.00
Summer Programme	603.93						603.93	0.00
Youth Work			200.00		287.24		487.24	1,805.13
Wedding & Funeral Fees	1,234.00						1,234.00	471.00
Carried forward to next page	44,988.87	0.00	200.00	0.00	287.24	0.00	45,476.11	50,236.19

	UNRESTRICTED FUNDS	DESIGNATED FUNDS	0.00	RESTRICTED FUNDS	0.00	0.00	TOTAL FUNDS	
	£	£	£	£	£	£	2021	2020
							£	£
Brought forward from previous page	44,988.87	0.00	200.00	0.00	287.24	0.00	45,476.11	50,236.19
Church Running Expenses:								
Electricity	796.01						796.01	783.34
Gas	1,823.29						1,823.29	2,163.03
Water	189.74						189.74	252.04
Insurance	1,252.65						1,252.65	1,227.88
Refuse Collection	849.06						849.06	684.54
Boiler & Heating	568.68						568.68	568.68
Cleaning & PPE							0.00	160.21
Doors, Keys & Locks							0.00	15.99
Electrical & PAT	236.48						236.48	280.68
Energy Audit							0.00	294.00
Fire Alarms, Extinguishers & Fire Signs	821.26						821.26	889.56
Gardening	53.33						53.33	256.00
Movawalls							0.00	7,554.00
Skip Hire	624.00						624.00	0.00
Toilets							0.00	97.00
Vicarage	101.00						101.00	70.00
Other repairs	21.99						21.99	0.00
Miscellaneous	30.00						30.00	100.00
Staff	1,920.00	2,400.00			1,200.00		5,520.00	1,946.00
Catering and Sunday Tea Coffee Milk	128.82						128.82	33.75
	<u>54,405.18</u>	<u>2,400.00</u>	<u>200.00</u>	<u>0.00</u>	<u>1,487.24</u>	<u>0.00</u>	<u>58,492.42</u>	<u>67,612.89</u>
Church Activities:								
Church management & administration								
Printing & stationery	2,205.99						2,205.99	1,875.28
Web Site, Internet & IT	258.35						258.35	315.89
Phones	1,604.19						1,604.19	1,537.12
Accountant's & Examiner's Fees	1,277.00						1,277.00	0.00
Bank charges	217.65						217.65	272.83
	<u>5,563.18</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>5,563.18</u>	<u>4,001.12</u>
TOTAL PAYMENTS	<u>65,518.36</u>	<u>5,020.00</u>	<u>200.00</u>	<u>1,827.06</u>	<u>1,487.24</u>	<u>0.00</u>	<u>74,052.66</u>	<u>81,178.52</u>
EXCESS OF RECEIPTS OVER PAYMENTS	9,661.99	65,002.27	-200.00	-117.50	3,512.76	0.00	77,859.52	379,938.24
CASH AT BANK & CCLA AT 1ST JANUARY	415,111.24	18,186.25	430.00	0.00	3,194.87	54.80	436,977.16	57,038.92
CASH AT BANK & CCLA AT 31ST DECEMBER	55,126.03	212,835.72	230.00	-117.50	6,707.63	54.80	274,836.68	436,977.16

Parochial Church Council of St Marks, Forest Gate
Financial Statement for the Year Ended 31st December 2021

Statement of Assets and Liabilities

	UNRESTRICTED FUNDS £	DESIGNATED FUNDS £	Other £	RESTRICTED FUNDS			TOTAL FUNDS	
				Sp Collections £	Youth Work	Maintenance £	2021 £	2020 £
Cash funds								
NatWest bank current account	16,722.22	0.00	230.00	-117.50	6,707.63	54.80	23,597.15	8,895.68
CCLA Central Board of Finance Deposit Fund	38,403.81	212,835.72	0.00	0.00	0.00	0.00	251,239.53	428,081.48
	<u>55,126.03</u>	<u>212,835.72</u>	<u>230.00</u>	<u>-117.50</u>	<u>6,707.63</u>	<u>54.80</u>	<u>274,836.68</u>	<u>436,977.16</u>
<hr/>								
Other monetary assets								
Income tax recoverable	2,898.50			117.50			3,016.00	3,344.50
Investment assets								
Shares in Banco Santander	351.54						351.54	288.10
CCLA Investment Account	62,811.46	263,143.20					325,954.66	43,669.91
	<u>63,163.00</u>	<u>263,143.20</u>	<u>0.00</u>	<u>0.00</u>		<u>0.00</u>	<u>326,306.20</u>	<u>43,958.01</u>

Note 1 Funds held

General Fund	55,126.03						55,126.03	415,111.24
Designated Fund								
Elizabeth Palmer's legacy		62,190.00					62,190.00	0.00
Helen Rigby's legacy		135,859.47					135,859.47	0.00
Vi Woollard's legacy		14,786.25					14,786.25	18,186.25
Legacy Total		<u>212,835.72</u>					<u>212,835.72</u>	<u>18,186.25</u>

Helen Rigby's legacy was held in General Fund as at 1st January 2021; during 2021 £240,000 plus £5,491 interest was invested in CCLA Investment Account, and the balance held in designated Fund

Restricted Funds								
Flowers			230.00				230.00	230.00
Parent & Toddler							0.00	200.00
Special Collections (Gift Aid on Afghan Refugees donations)				-117.50			-117.50	0.00
Maintenance (Chairs)						54.80	54.80	54.80
Youth Work					6,707.63		6,707.63	3,194.87
Restricted Funds Total							<u>6,874.93</u>	<u>3,679.67</u>

Note 2 Investments Held

(Values as at 31st December 2021)

121 shares in Banco Santander	351.54						351.54	288.10
13918.92 shares in CCLA Investment account	325,954.66						325,954.66	43,669.91

Independent Examiner's Report for the Year to 31st December 2021

This report is to certify the Independent Examiner's Review of the financial statements of the PCC for the year ending 31st December 2021 in accordance with the Church Accounts regulations 2006 ('The Regulations') and s.43 of the Charities Act 1993 ('The Act')

Respective Responsibilities of the PCC and the Independent Examiner

It is the responsibility of the members of the PCC to prepare the financial statements; it is your understanding the audit requirements of the regulations and s.43(2) of the Act do not apply.

As the independent Examiner; it is my responsibility to issue this report on the financial statements in accordance with the terms of the Regulations.

Basis of this Report

My examination was carried out in accordance with the General Directions given by the Charities Commission under section 43(7)(b) of the Act and to be found in the Church guidance 2006 edition.

The 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 of disclosure in the financial statements, and seeking explanations from the trustees of the PCC concerning such matters. The procedures undertaken do not provide all the evidence that would be required in a financial audit, and consequently I do not express an audit opinion on the view of the accounts.

Independent Examiner's Statement

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

1. Which gives me reasonable cause to believe that in any material respect of the requirements:
 - a. To keep accounting records in accordance with section 41 of the Act and;
 - b. To prepare financial statements which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met.
2. That in my opinion, attention should be drawn to in order to enable a proper understanding of the accounts to be reached



28/7/2022

Jagdeep Ghataore ACMA CGMA

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