



St Paul's Church, Barrow in Furness

**Annual Reports and Accounts
For the year to 31 December 2024**

Charity Registration: 1132621



St Paul's Church, Barrow-in-Furness

**Trustees Annual Reports & Accounts
for the year ended
31st December 2024**

Charity Registration: 1132621

ST PAUL'S CHURCH,
HAWCOAT LANE,
BARROW-IN-FURNESS
LA14 4HD

Aim and Purpose

St Paul's Parochial Church Council (the "PCC") has the responsibility of cooperating with the Incumbent, the Reverend Robin Ham ('priest-in-charge'), in 'promoting in the ecclesiastical parish and benefice and the Diocese, and also at home and abroad the whole mission of the Church, pastoral, evangelistic, social and ecumenical'. (This is as stated in the Parochial Church Council (Powers) Measure 1956.) The PCC is also responsible for maintaining the church building and the church hall. This overall mission is expressed in the following mission statement:

*Empowered by God's Spirit, we're a community passionate about giving everyone
the opportunity to hear, enjoy, & live out the good news of Jesus
- for God's glory in Barrow & beyond.*

MEMBERSHIP

The PCC is a charity registered with the Charity Commission. Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules.

PCC MEMBERS

During the year, the following served as members of the PCC:

Incumbent:

Revd Robin Ham

Associate Minister:

Revd Canon Elaine Bates

Revd Dr Sarah Richardson (from 4th Dec 2024)

Curates:

Revd Dr Sarah Richardson (until 4th Dec 2024)

Revd Simon Jones

Church Wardens:

Mr Mike Derry

Mrs Fiona Geibel

Parish Safeguarding Officer (PSO):

Mrs Tracy Graham

Representatives on General Synod:

Mrs Zoe Ham

Representatives on Deanery Synod:

Mrs Maureen Aubrey
Mrs Eleanor Ledesma

Elected Members:

Mr Derek Bradley (until 31st Dec 2024)
Mrs Tracy Graham
Mrs Lesley Hubbard
Mrs Julie Jones
Mr Howard LeRoy
Mr Nathan Mair
Mr Peter Molyneux
Mr Solomon Praveen
Mr Callum Whitehall

Treasurer:

Revd Canon Elaine Bates (Acting Treasurer)

COMMITTEES

Standing Committee

This is the only committee required by law. It has the power to transact the business of the PCC between meetings, subject to any directions given by the Council.

Finance Committee

This committee oversees the general financial matters of St Paul's Church by monitoring income and expenditure and the financial implications of PCC decisions.

Building Committee

This committee has responsibility for maintenance of the church buildings and fabric.

Safeguarding

Our safeguarding officer is Mrs Tracy Graham, with Mrs Fiona Geibel helping her by overseeing safeguarding particularly for our J7 children's ministry.

CHURCH ATTENDANCE & ELECTORAL ROLL

At the time of writing this, there are 73 adult parishioners on the new Church Electoral Roll, of whom 27 are not resident within the parish.

(Every six years a parish is asked to prepare a new electoral roll 'from scratch' to give an accurate sense of church community numbers. We had 13 new people join the electoral roll who were not on last year, but others have died, moved away, left the church, or were not able to complete a form. Other regular members of the church community choose not to go on the roll.)

The Average Weekly Attendance (AWA) for **January-December 2024** was:

Sunday 9 adults at 8.00 am Holy Communion service
 56* adults at 10.00 am Sunday worship
 and 16* children under the age of 16 yrs

**Indicates for this year we have included all Sunday 10am services in our AWA figures, whereas in previous years we have excluded baptism/thanksgiving services. Given 11 of our 50 10am services were baptism/thanksgiving services (child or adult) in 2024, we felt it was better to include all Sundays to give an accurate impression of AWA.)*

J7/Creche Regulars: J7 Adventurers: 9 children; J7 Crew: 8 children; Creche: 5 babies

Wednesday 14 adults at 10.00 am Holy Communion service

Night prayer 7 adults at 9pm Zoom Thursday night prayer

At a previous APCM, a request was made as to whether this document could indicate previous figures too, so we now include the following:

Previous years' service attendance:

	Sun 8am	Sun 10am	Children u16	Weds 10am
Year 2024	9	56*	16*	14
Year 2023	9	49	11	9
Year 2022	11	37	14	10
Year 2021	11	41	14	10
Year 2020	11	36	7	13
Year 2019	13	33	4	12
Year 2018	10	32	2	11
Year 2017	13	36	6	11

**Indicates average of all Sundays in this year, whereas 2017-23 excludes baptism/thanksgivings.*

Previous years’ electoral roll:

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2023	2024
Electoral Roll	102	80*	77	73	68	64	55*	52	57	64	62	71	73*

** Indicates when a new electoral roll is issued (every 6 years all electoral roll members have to sign-up afresh and a new roll is issue).*

FORMAL MEETINGS

The full PCC met 6 times during the year in their usual pattern of meeting, with 1 extraordinary meeting in April 2024 to approve the annual accounts. A PCC Vision Day was held on 9th November.

The Finance committee met in between meetings where necessary and reported back to the PCC. An EcoChurch Working Group also met between some meetings and reported back. Good attendance was had throughout.

Review of 2024 from Rev Robin Ham, Chair of the PCC

As we look back on 2024, it’s wonderful to see how God has been at work—in our gatherings, on our frontlines, through new ventures, and in quiet faithfulness. Amidst change and challenge, we’ve seen encouragement, new connections, deepening discipleship, and fresh opportunities. Our mission remains unchanged:

‘Empowered by God’s Spirit, we’re a community passionate about giving everyone the opportunity to hear, enjoy, and live out the good news of Jesus—for God’s glory in Barrow and beyond.’

Back in 2022, we launched five ‘vision priorities ’to help us focus our time, energy, and resources as a church in carrying out this mission. They help us shape how we worship, gather, pray, serve, spend, and reach out.

1) Transforming Gatherings that Grow & Sow

We commit to enabling our services, courses & Connect Groups to be places where we abide in Jesus together, whether we're exploring God for the first time or growing as disciples.

Our main gatherings continued to offer opportunities to gather for worship together, with teaching that was rooted in Scripture and relevant to our lives, whether in our popular **Sunday 10am service**, or **Sunday 8am**, and **Wednesday 10am** which has seen gentle growth. From **Lamentations** during Lent (*Finding Mercy on the Way of Sorrow*), to **1 Corinthians** (*Truly Spiritual*) and our **Frontline-Focused** series, to the reassuring truths of **Psalms 23** in the summer months, we've been challenged, comforted, and called onwards in our worship & discipleship. It's been great to see new faces become integrated into the church community this year, indicated by 14 new members on the electoral roll.

Our Connect Groups used the **Romans Course** resource in early 2024, an encouraging opportunity to be rooted in God's Word using a DVD and discussion. However, in September, we transitioned from fortnightly Connect Groups to a new rhythm called 'On the Way', with termly midweek courses in the church building, initially using **Discipleship Explored** and looking at Philippians. The vision was fresh energy, a fixed-length and weekly accessible format, with a warm welcome and familiar location for new faces.

We also continued to host **Alpha** —twice this year—as a safe, open space for people exploring Christianity. Alpha has remained a key way that people encounter Jesus and know the hope of the gospel in our community.

In Holy Week, we had a special Maundy Thursday *Broken for You* meal, as well as Good Friday's reflective *Worship at the Cross*, led by Sunny & Jessica, and then the joy of **Easter Day adult baptisms**. Further adult baptisms were also celebrated in November with a special bring & share lunch featuring home-made Iranian food, following on from a Farsi-speaking **Christianity Explored** course.

Our **Twenties & Thirties** network continues to be a valuable space for younger adults to connect and grow in faith together, meeting regularly and building community across Furness.

2) Frontline-Focused

We commit to sending, equipping & inspiring our community to live and speak the grace of Jesus in our everyday situations.

This year, our focus on our 'Frontlines' became more visible and practical. Our *Frontlines* teaching series in May got us thinking: '*Are we chameleons, hedgehogs, or confident everyday witnesses?*' We heard interviews & testimonies from across our church community, before praying & commissioning each other to 'go' with God's Spirit on Pentecost Sunday. We aim to equip people to live for Christ wherever they are—at school, home, work, the gym, the café queue or hospital ward.

We've continued to pray for each other in a variety of settings, especially at **Powerhouse**, **Night Prayer** on Zoom, using our **Church Prayer Diary**, and with the Deanery at **Firepit** (see later). Wherever we go, we go with God. That's the heartbeat of our vision.

3) Growing Younger

We commit to seeing a lost generation of children, young people & families discover the love of Jesus Christ.

There's been a buzz of life in our children's and families' ministry this year. For example, there's been encouragements in our existing ministries, with new team members of the town-wide **Open the Book** ministry and new endeavours with **Who Let The Dads Out?**, such as a special All Together service for Father's Day. Our Sunday **J7** groups on Sundays have seen some new faces, as well as a popular **creche**, and we're grateful to all who serve week-by-week helping our children to grow to know, love & follow Jesus.

In March, we hosted the first **Life Exhibition** in Cumbria, with Counties, an amazing interactive week that welcomed over 500 children from 12 schools to explore Jesus' invitation to life in all its fullness. A huge team effort and a significant moment of witness!

Hot Chocolate Mondays—initially aimed at secondary schoolers—has evolved into a regular meeting point for families, many of them with **primary-age children** connected to **St Paul's School**. It's become a gentle & consistent way of being present in young lives.

Back in 2023, we had launched **Monday Crew**, a midweek group for 7–11s. Every week involves games, snacks, Bible talks and discussion, with larger termly family-friendly events (Pancake Party, Mini Olympics, Christmas Party) publicised across our families'

network. A steady core of 10–15 now attend regularly, many in Year 6—so we’re already praying and planning how to serve them well as they move to secondary school in 2025.

After Easter, we launched **The Harbour**, our new baby & toddler group, especially to support parents and guardians. A committed team—many of whom once benefitted from a church toddler group themselves—now offer that same welcome to others. Around **30 families** attended our Harbour Christmas Party!

Our connection with **St Paul’s School** continues to flourish through worship, events and prayer. We also said farewell to Mrs Ruth Webster, long-standing headteacher, and welcomed Mrs Jane Newby as our new head.

4) Partnership Beyond Our Walls

We commit to playing our part in Jesus’ great commission by training & partnering with others to help people become Christians & grow as followers of Jesus across Barrow & beyond.

We’ve been privileged to partner with others across Barrow and beyond this year. We’ve especially worked with **St Aidan’s in Newbarns** through a growing relationship that has included a **Community Christingle**, **Light Party**, **Easter Extravaganza**, and a well-attended **BBQ** in July, all in partnership with **Network Youth Church** and **CAMEO**. We’re thrilled that **Sarah Richardson** successfully completed her curacy in the summer and was licensed at the end of the year as **Pioneer Minister for Newbarns**, while remaining part of the team at St Paul’s as an Associate Minister.

In July we also celebrated **Sunny & Jessica’s** completion of their 10-month **Ministry Internship** with us. Their joy and servant-heartedness have left a real mark, and we sent them back to Taiwan with our prayers and thanks.

In **November**, we introduced new **global mission partners** as part of our first **Partnership Sunday**—and committed to praying for them each week. We thank the Partnership working group for all their efforts in getting us to this point and look forward to this being a mutually-beneficial relationship.

Regionally, we’ve renewed our sense of shared mission across the **Deanery**. Our clergy serve across the town, and we welcomed Revd Richard Goodfellow to our team for an interim period. Other highlights included hosting the Diocese’s six-month Discipleship Project, as well as partaking in a **Deanery Confirmation Service** at St Mark’s with Bishop Rob, and joining a **‘Whole Bible in One Hour’** event in January at St Mary’s Walney.

From September, we've also been part of the new **Deanery Firepit event** —a monthly gathering around worship and prayer for the sake of mission.

Compassion Sunday in May reminded us again of the global Church, and how we're called to walk alongside the vulnerable and poor, as we heard from **Compassion UK**.

5) Open Doors & Hearts to our Community

We commit to being a church connected to our wider community, using our building & land as a place of welcome and intentionally hosting and running events & spaces that build community and share the hope of the gospel.

We simplified some of our festival service offerings (particularly at Christmas), and yet found this helped us better focus and connect: our 2024 Christmas services were some of the best-attended we've seen post-COVID, with Family Carols & Christingle and Carols by Candlelight both drawing in many families, young people, and newcomers.

From monthly **Vintage Thursdays** for those in later life, to our **Macmillan Coffee Morning**, our **Harvest collection** for Furness Homeless Support Group, from popular **school carol services**, we continue to seek creative, practical ways to welcome, bless and point to Jesus.

Creation care has also been a growing theme. We were thrilled to receive our **Silver Eco Church Award** in October—a testament to the faithful work of our Eco Church team. With events like the **Big Garden Clear-Up** and the joyful **Rewilding Party** as part of **The Great Big Green Week**, we're discovering how looking after God's world is part of the calling of God's people.

Grateful Hearts

This year began with challenges—especially financially—but we shared our needs, prayed, and saw God provide. We're deeply thankful for every person who gave, responded, and stepped out in trust.

More recently, in **November**, the PCC gathered for a **Vision Morning** to pray and discuss how we steward the sale of the church hall for mission and considered our needs going forward. It was a significant time of discernment and hope.

We're also grateful for all those who quietly make St Paul's what it is. A special thanks to **Tracy Graham**, our Safeguarding Officer, who was recently honoured at a diocesan thanksgiving service. Her faithful work ensures St Paul's remains a safe and welcoming place for all, with national news stories highlighting just how crucial this is.

We're especially thankful for our **churchwardens, Fiona Geibel and Mike Derry**, who have served with wisdom, grace and steady hands through significant moments this year.

A huge thanks also to our **staff team**—to **Sheila Pearce**, who quietly and cheerfully keeps so much of the church ticking behind the scenes, often going far beyond the job description; and to **Christine**, whose faithful care of our buildings makes everything else possible.

It continues to be a joy to serve alongside **Revd Canon Elaine Bates, Revd Dr Sarah Richardson**, and **Revd Simon Jones**, each bringing such generous, joyful, and sacrificial leadership. We are deeply blessed by their gifts and their hearts.

To everyone who welcomed, brewed, cleaned, sang, planted, prayed, preached, led, served and loved—thank you. You are the church. And Christ is building something beautiful among us and through us.

"I thank my God every time I remember you... because of your partnership in the gospel from the first day until now."
(*Philippians 1:3–5*)

To God be the glory,
Rev Robin Ham
Vicar, St Paul's Church Barrow

CHURCH WARDEN REPORT 2024

The focus of this report is on the PCC's responsibility for the fabric and property of St. Paul's Church.

We have been thrilled to see new people joining our Church Family, the excitement of new converts and the ongoing development of new ministries which means that the church building is in constant use throughout the week.

The main headline has been the Silver Award to the church due to the unstinting hard work of the Eco group in developing the church grounds. This has included partnering with outside groups to continue the development of the woodland area to the rear of the church building.

In addition to this the sale of the Church Hall has progressed, with an offer made and accepted. This potentially means that funds may be available to facilitate the much-needed repairs to the church fabric, identified in the Quinquennial Report.

The PCC met to seek God for a vision of how any funds from the sale could be used to further the work of the church in addition to repairs and refurbishments. This was a very positive meeting with many ideas aired and discussed.

We are hopeful that the sale will be completed in the first half of 2025.

Once again, we would reiterate our comment from last year that it has been a pleasure to be part of the team here at St. Paul's and for the continuing support and encouragement given by the church family to our endeavours as wardens. We especially thank God for all the ways people sacrificially serve, and how so many generously responded to the financial needs highlighted at the start of the year.

Fiona Geibel and Mike Derry
April 2025

Acting Treasurer's Report 2024

In the 2023 report it was noted that we needed to give serious consideration to increasing income and /or decreasing expenditure as well as seeking grant funding.

A prayerful stewardship campaign that looked for a specific increase in the number of regular givers and increasing giving from current givers as their response to God's generosity more than met our hopes and as a result we have moved from having a deficit on the year in 2023 to a surplus in 2024. We acknowledge with gratitude that this has been through the generosity and sacrificial giving of many.

Fuel prices have dropped slightly and we benefited from a large VAT rebate on our gas bill (as a charity we should only pay 5% not 20% on fuel bills).

Nearly all of our giving is now through regular standing order and that helps us to manage cash flow with more confidence.

The quinquennial inspection of the church building identified a number of areas that need to be addressed, some of which will involve considerable cost so we will continue to steward our finances as wisely as possible. The church hall is under offer but as yet there is no date for completion of the sale.

Thanks to all who support the stewardship of our church finances, whether counting and banking money, administering Gift Aid recovery or facilitating other financial administration

Elaine Bates
Acting Treasurer



The Annual Report to the PCC and to the APCM 2024

1. The Parish Safeguarding Officer

The Parish Safeguarding Officer for St Paul's Church Barrow-in-Furness is;

Mrs Tracy Graham, Tel: 07786438357, Email: tracyj22.tg@googlemail.com,

I have completed the following training:
Modern Slavery Training and Parish Dashboard training

2. Safer Recruitment, and Training

Our parish supports the following groups working with children and young people, and with adults who are vulnerable:

J7 - Activities for children during the 10 o'clock service.

WLTD0? – Dads and Children Aged 0 to 11 (end of Y6) every third Saturday in the month from 10.00 to 11.45.

Open the Book – Groups visit local schools to perform stories from the Bible and share their meaning.

Life Exhibition – we hosted this instead of the Easter experience. This is an interactive multimedia experience where primary school children discovered the story and teachings of Jesus.

Happy Tots Nursery – Groups of children visit fortnightly to enjoy stories from the Bible; learn about Jesus and learn about the church and its work.

Visits to Church – Groups e.g., schools visit church for special services, assemblies or activities.

Home Communion – Held on request for individuals who are not able to attend church.

Vintage Thursdays- Craft, conversation & chat for those later in life.

Hot Chocolate Mondays – **This** is a drop in for children on there way home from school

Monday Crew- is for children aged 7 to 11 and runs from 6.15pm to 7.30pm.

New events for 2024 are: -

Harbour – This is parent baby and toddler group, there are an average of 25 families attending each week with many more registered.

The leaders and volunteers working with our groups have all been safely recruited according to the Church's national guidance.

2024 we continued with safeguarding training to the level that people required. Training is always ongoing. I will continue to support everyone to ensure they have received the level of training required by the Church.

The DBS checks are carried out where required and the register is regularly updated with checks being carried out for members of the church working with children or vulnerable adults for the first time, or those whose checks have reached the 3-year deadline for renewal. I have been helping people who do not have access online to complete their checks on a one-to-one basis.

3. Church Policy and Guidance

All parishes are required to have formally adopted the House of Bishops 'Promoting a Safer Church; Safeguarding Policy statement', and Church of England safeguarding policy and guidance.

This policy statement was adopted by the PCC at a meeting on 12th March 2018 and was reviewed on 10th March 2025. Details of this are on the poster displayed in the lounge which also included contact details for parish safeguarding in St Pauls church.

St Paul's Safeguarding Policy for Children and Vulnerable Adults has also been reviewed and updated. This is now a single policy for both children and vulnerable adults and it was reviewed at a meeting of the PCC on 10th March 2025. Copies are available from the office on request. I have developed a spreadsheet with all training and DBS information on. It has formulas input so they highlight in red when due so management of renewals will be easier to see going forward. I started the Parish Dashboard and we are at level two. Our action plan for 2025 and safeguarding action summary are attached in separate reports. In 2025 I will be renewing my safeguarding leadership, awareness of domestic abuse and safer recruitment training. I will also be looking at helping St Aidens with their safeguarding requirements

5. Church Practice

Any safeguarding concerns should be reported to the Parish Safeguarding Officer, the Churchwardens or the Clergy. There are also posters in church giving other points of contact. The Diocese Safeguarding Adviser can be contacted for advice where needed.

Risk assessments for activities involving children, young people or vulnerable adults are regularly reviewed and updated and the Parish Safeguarding Officer, the Churchwardens or the Clergy should be notified of any concerns regarding the safety or welfare of church members and/or visitors.

Everyone has their part to play in keeping our church and community safe and I would like to thank you all for your help with this. It is very much a team effort and your support is invaluable. Finally, we give thanks to The Lord as He guides and protects us in our work with both adults and children. His blessings are many and we know that we are nothing without Him.

Tracy Graham Parish Safeguarding Officer

St Paul's PCC
Receipts and Payments Account 2024

	Unrestricted	Restricted	Endowment	Designated	Total	2024	2023
Incoming Resources							
Voluntary Income:	99,399.93	974.12		493.7	100,867.75	65,865.91	
Gift Aid Tax Recovered	15,760.32				15,760.32	14,782.20	
Grants				3057.6	3,057.60	12,643.00	
Legacies							
Activities generating funds:							
Special Efforts & Sales							
Rent Income	1,560.00				1,560.00	376.00	
Charitable Activities:							
Service Fees	2,129.00				2,129.00	1,545.00	
Other	49.37				49.37	55.50	
Investment Income:							
Interest	1,397.70				1,397.70	1,155.18	
Total Incoming Resources	120,296.32	974.12		3,551.30	124,821.74	96,422.79	
Resources Expended							
Parish Share	56,687.00				56,687.00	52,291.00	
People	17,445.08	2390			19,835.08	15,864.55	
Where we meet	13,149.24			512.35	13,661.59	26,539.83	
Ministry & Mission	2,997.79	979.91		396.45	4,374.15	3,446.14	
Giving Away	4,174.79	0.36			4,175.15	3,390.57	
Office & Admin	4,207.29				4,207.29	4,455.00	
Cost of Generating Funds							
	98,661.19	3,370.27		908.80	102,940.26	105,987.09	
Net (Outgoing)/Incoming resources	21,635.13	-2,396.15		2,642.50	21,881.48	-9,564.30	
Balance brought forward	26,220.08	3,714.47	621.00	974.75	31,530.30	41,094.60	
Funds transferred							
Balance Carried Forward	47855.21	1318.32	621.00	3617.25	53,411.78	31,530.30	

Statement of Assets and Liabilities

	2024	2023
Current Assets		
Cash at Bank and in hand	£ 53,411.78	£31,530.30
Current Liabilities		
Deposit refundable	£43.00	£43.00

Fund Movements in 2024

	At 1/1/24	Receipts	Payments	At 31/12/24
General Funds	26,220.08	120,296.32	98,661.19	47,855.21
Restricted Funds				
Alpha	17.50		17.50	0.00
Building	0.00			0.00
Bus Ministry	0.00			0.00
Charity Donations	0.36		0.36	0.00
Flower Fund	190.00			190.00
PAIS/Interns	2390.00		2390.00	0.00
WLTD0	208.61	974.12	962.41	220.32
Hardship Fund	908.00			908.00
	3714.47	974.12	3370.27	1318.32
Designated Funds				
Digital Innovation Grant	500.00			500.00
Seedcorn Hot Choc Monday	250.00		250.00	0.00
Great Big Green Week		287.60	287.60	0.00
Mothers' Union for Harbour		400.00		400.00
Cumbria CF		500.00		500.00
Growth Fund - Monday Crew		1870.00		1870.00
The Harbour		493.70	146.45	347.25
National CofE Fuel Scheme	224.75		224.75	0.00
	974.75	3551.30	908.80	3617.25
Endowment Funds	621.00			621.00
Andrews & Knights Bequest	621.00			621.00
	31530.30	124821.74	102940.26	53411.78



Independent Examiner's Report To the Trustees of St Paul's PCC

I report on the accounts of St Paul's Church for the year ended 31 December 2024 which are set out on pages 16 and 17.

Respective responsibilities of trustees and examiner

The church's trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. It is my responsibility to:-

- Examine the accounts under section 145 of the 2011 Act;
- Follow the procedures laid down in the general Directions given by the Charity Commissioners under section 145(5)(b) of the 2011 Act; and
- State 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 Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:
Which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting
- requirements of the 2011 Act have not been met; or

- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Anita Brook - FCCA

A handwritten signature in cursive script, appearing to read 'Anita'.

R F Miller & Co
Doubletree Court
10A Cavendish Street
Ulverston
LA12 7AD