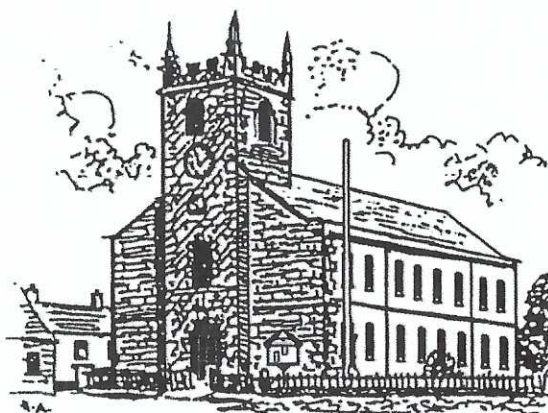


ST MARY'S PCC, WIGTON. REGISTERED CHARITY NO. 1134111



ANNUAL REPORT AND FINANCIAL STATEMENTS
For The Year Ending 31st December 2023

PREPARED BY MRS A LOMAS.

HON. TREASURER

A Lomas

EXAMINED BY MR A MUSGRAVE ACMA.

INDEPENDENT EXAMINER

A Musgrave

REVD. R T CORRIE

CURATE IN CHARGE

R T Corrie

WIGTON ST MARY'S PAROCHIAL CHURCH COUNCIL
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2023

Aim and purposes

St Mary's Parochial Church Council (PCC) had the responsibility of co-operating with the incumbents during 2023 in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. Reverend Canon Geoffrey Paul Ravalde was the incumbent until his retirement as Vicar of Wigton on 31st May 2023. St Marys then entered an interregnum. Reverend Richard Corrie was appointed Curate-in-Charge on 1st September 2023 for a period of one year.

The PCC is also specifically responsible for the maintenance of St Mary's Church.

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 Mary's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how the services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, sacrament and music.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and the supplementary guidance on charities for the advancement of religion. In particular, 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 the knowledge of the Christian word.
- 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 St Mary's Church.

Achievements and performance

During the early part of 2023 communion taking of wafers continued and the taking of wine was resumed by Intinction with the resumption of the common cup later in the year, according to personal choice.

Worship and prayer

The PCC is keen to offer a range of services over the course of the year, that our community finds both beneficial and spiritually fulfilling. For example, Holy Communion and Evening Prayer provide a quiet and reflective environment for worship while opportunities are provided for people to engage in worship and fellowship such as that provided by the Parish Eucharist each Sunday.

Holy Communion is celebrated every Tuesday at 9.45am (Book of Common Prayer 1662) and Wednesday at 12.45pm. On Sundays Holy Communion (Book of Common Prayer, 1662) at 8.00am. Parish Eucharist with hymns and Sunday School (held in choir vestry) at 9.30am (Sung Mattins on 5th Sunday). Evening Prayer (Book of Common Prayer 1662) is held at 6.30pm each Sunday.

A lay led Vision Service is held on the 1st Sunday of the month at 4.00pm.

All are welcome to attend any of our services.

In 2023 there were 178 parishioners on the Electoral Roll.

The usual Sunday attendance numbers started to improve with an average of 70 adults and 12 children.

The Church

Canon Geoffrey Ravalde and Reverend Richard Corrie were assisted by Revd Frank Bovill and Revd John Hine, who were Parish Associates.

The Sunday School continued during 2023 at the same time as the Parish Eucharist on Sunday mornings at 9.30am. The Sunday School is led by Mrs Esther Hudson along with a number of volunteers helping on a rota basis. During the year there were 39 baptisms, 2 weddings and 14 funerals in church with a further 6 funerals taken by the clergy of the parish at crematoria, graveside and cemetery chapel.

The Youth Fellowship Group is now called St Mary's Fellowship Group with meetings held in various properties in the parish, all meetings comply with safeguarding regulations. All youth leaders and helpers have been CRB checked.

There is a very active choir which rehearses on Wednesday evenings under the direction of David Shingler, Church Organist.

In 2015 a website for St Mary's Church was set up and can be found at www.stmaryswigton.org.uk

A bible study group met at various houses in the parish.

There is a very dedicated Mothers' Union branch which normally meets once a month in the church with meetings resuming in 2023.

We had a new peal of bells installed for the Millennium and they are rung on Sundays, when services are held, and on special occasions.

Pastoral care

Some members of our parish are unable to attend church due to sickness or age. When permitted the clergy visited church members when requested, to celebrate communion with them either at their homes or in hospital.

Safeguarding

The PCC has taken note of its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 and it is the opinion of the PCC that it has complied with the duty. A revised Safeguarding Policy was adopted on 5th March 2019, a copy of which can be found on St Mary's website.

Risk assessments were carried out regularly to ensure that the church complied with all Health and Safety requirements. The latest risk assessment policies are published on the Notice Boards in church.

Mission and evangelism

In previous years the clergy visited the schools in the area, and the schoolchildren occasionally came into the church to have a look around the building, with the Vicar on hand to answer questions. School assemblies were also held in church from time to time during 2023.

It was wonderful to see the school services return to St Mary's with the Thomlinson Junior School and Nelson Thomlinson School resuming services. Wigton Infants School, again, held a Harvest Service and a Carol Service in church attended by many parents, grandparents and friends.

Our parish bulletin is normally distributed monthly free of charge to all parishioners who request it and is also available in Church. Copies are also posted on St Mary's website along with the weekly sheet. The bulletin keeps our parishioners informed of the important matters affecting our Church.

St Mary's Carols by Candlelight was held and a very popular Nativity Service performed by members of the Sunday School on the day before Christmas Eve.

Ecumenical relationships

The Church is a member of Churches Together in Wigton. A joint Carol Service for the town was held in 2023. In 2019 the church joined the Solway Mission Community.

The Remembrance Day Service was again held in St Mary's.

Financial review

Total incoming resources were £86,424 of which £65,472 was unrestricted and £20,952 was restricted. The unrestricted resources included £1,497 from Gift Aid Receivable. Restricted incoming resources included £10,839 income from investments, £454 from visiting bellringers, £274 from Sunday School and the remainder being charitable collections and other donations.

Total resources expended were £68,414 from unrestricted funds and £12,094 from restricted funds, including charitable giving and general maintenance.

Net movement in unrestricted funds showed a deficit of £2,942. The net movement in restricted funds showed a surplus of £8,858 on the year thanks to the interest from the JMB Bequest. There was a gain on revaluation of restricted assets of £26,242.

The JMB Bequest is invested in a CBF Investment Fund with the interest being credited to the CBF Maintenance Account, which is a restricted investment for the fabric of St Mary's Church, not for general use.

At the end of the accounting period the total reserves amounted to £426,533 (£394,375 at the end of 2022) of which £402,078 (£366,978 at the end of 2022) are restricted fixed assets for the maintenance of the fabric of the church and £200 (£200 at the end of 2022) unrestricted fixed assets.

The Parish Offer paid in full to the Deanery was £40,000.

Structure, governance and management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. St Mary's PCC is registered with the Charity Commission.

The method of appointment of PCC trustees is set out in the Church Representation Rules. At St Mary's the membership of the PCC consists of the Chairman (our Vicar up to 31st May), Churchwardens, Deanery Synod Representatives and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation 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 on how the funds of the PCC are to be spent. The full PCC met seven times during the year with an average level of attendance of 80%. Given its wide responsibilities the PCC is assisted by a standing committee which recommends policy decisions. The standing committee is responsible to the PCC and reports back to it regularly, with the decisions being received by the full PCC and discussed as necessary.

Administrative information

St Mary's Church is situated in High Street, Wigton. It is part of the Diocese of Carlisle within the Church of England. During the Interregnum the correspondence address is 23 Deer Park, Wigton CA7 9ND, the registered charity number of St Mary's PCC is 1134111.

PCC members who have served at any time from the Annual Meeting until the date this report was approved are:

Ex Officio members:

Incumbent: The Reverend Canon Geoffrey Paul Ravalde (Chairman) retired 31st May 2023.

Chair: Reverend Richard Corrie, Curate in Charge from 1st September 2023.

Church Wardens: Mr David Lomas
Mr Roger Steel Peacock
Mr Martin Edward Snape

Elected members: Mr David Shingler (Vice Chairman)
Mr David T Shingler (Secretary, appointed 17th January 2023)
Mrs Anne Lomas (Treasurer)
Mrs Helen Armstrong (appointed 18th April 2023)
Miss Jennifer Allan
Mrs Ann Bovill
Mr James Briggs (resigned)
Mr Thomas Brown (Deputy Churchwarden)
Miss Jill Drabble
Mrs Audrey Frizell (Deputy Churchwarden)
Dr Stephen Haraldsen
Mr Robert Hudson (resigned 24th October 2023)
Mrs Mary Huntington
Mrs Susan Mattinson
Mrs Dorothy McCracken
Mrs Jean Monkhouse
Mrs Jacqueline Peacock
Mrs Mary Snape
Mrs Bronja Twentyman
Mr Christopher Walford
Mrs Lesley-Ann Walsh

Approved by the PCC on 19th March 2024 and signed on their behalf by the Reverend Richard Corrie (PCC Chairman).



St Mary's Parochial Church Council - Charity Reg No. 1134111

Statement of Financial Activities

For the year ending 31 December 2023

		Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2023 £	2022 £
INCOMING RESOURCES							
VI	Voluntary income	2a	59,152	10,113	0	69,265	65,858
VIR	Gift Aid Tax Receivable	2a	1,497	0	0	1,497	1,511
AGF	Activities for generating funds	2b	2,528	0	0	2,528	3,191
IFI	Income from investments	2c	8	10,839	0	10,847	9,237
CA	Church activities	2d	2,287	0	0	2,287	5,028
TOTAL INCOMING RESOURCES			65,472	20,952	0	86,424	84,825
RESOURCES EXPENDED							
CA	Church activities	3a	68,067	3,271	0	71,338	65,636
CGF	Cost of generating funds	3b	347	0	0	347	261
CG	Charitable Giving	3c	0	6,181	0	6,181	10,992
ME	Major Expenditure	3d	0	2,642	0	2,642	3,041
TOTAL RESOURCES EXPENDED			68,414	12,094	0	80,508	79,930
NET INCOMING RESOURCES BEFORE OTHER RECOGNIZED GAINS AND LOSSES			(2,942)	8,858	0	5,916	4,895
GOR	Gain / (Loss) on investment assets: on revaluation		0	26,242	-	26,242	(37,247)
NET MOVEMENT IN FUNDS			(2,942)	35,100	0	32,158	(32,352)
BBF	BALANCES B/FWD 1 JANUARY		27,397	366,978	0	394,375	426,727
BALANCES C/FWD 31 DECEMBER 2023			24,455	402,078	0	426,533	394,375

St Mary's Parochial Church Council

Notes to Statement of Financial Activities

For the year ending 31 December 2023

Notes

1. Accounting policies

Basis of financial statements.

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and Church Accounting Regulations 2011 in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions, they have also been prepared under FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

The accounts have been prepared using the accrual accounting method.

Fund accounting

Endowment Funds are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

Restricted Funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor, and (b) revenue donations or grants for a specific PCC activity intended by the donor.

Unrestricted Funds are income funds which are to be spent on the PCC's general purposes.

Incoming resources

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is entitled to the use of the resources, their ultimate receipt is considered reasonably certain and the amounts due are readily quantifiable. Dividends are accounted for when declared receivable, interest as and when accrued by the payer. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share expected to be paid over is accounted for when due. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011, and is usually held by the Vicar of Wigton. The Vicar retired on 31st May 2023 and the Parish is now in interregnum. As a consequence ownership of the consecrated property reverted to Carlisle Diocese.

Movable church furnishings held by the and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1,000 so all such expenditure has been written off when incurred.

Equipment used within the church premises has been fully written off in the year that it was purchased. Individual items of equipment are written off when the asset is acquired.

No depreciation is provided on any assets.

Investments are valued at market value at 31 December 2023.

St Mary's Parochial Church Council
Notes to Statement of Financial Activities
For the year ending 31 December 2023

2. INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS	
				2023 £	2022 £
2a <u>Voluntary income</u>					
Regular Giving	29,668	0	-	29,668	29,613
Charity Collections	0	6,181	-	6,181	10,992
Income Tax Recovered	7,208	0	-	7,208	7,074
Collections	10,075	0	-	10,075	10,929
Gift Day Excluding Gift Aid Received	3,388	0	-	3,388	2,725
Sundry Donations	4,238	0	-	4,238	2,564
Memorial Book / Prayer Books / Choir Music	75	0	-	75	110
CDBF Energy Grant	4,500	483	-	4,983	0
LPW VAT Grants	0	484	-	484	928
Bells Receipts	0	454	-	454	462
Organ Receipts	0	0	-	0	135
Sunday School	0	274	-	274	326
Vicar's Retirement Gifts	-	2,237	-	2,237	0
	<u>59,152</u>	<u>10,113</u>	<u>-</u>	<u>69,265</u>	<u>65,858</u>
2a <u>Voluntary income</u>					
Gift Aid Tax Receivable	1,497	0	-	1,497	1,511
	<u>1,497</u>	<u>0</u>	<u>-</u>	<u>1,497</u>	<u>1,511</u>
2b <u>Activities for generating funds</u>					
Events	360	0	-	360	310
Bazaar	2,168	0	-	2,168	2,881
	<u>2,528</u>	<u>0</u>	<u>-</u>	<u>2,528</u>	<u>3,191</u>
2c <u>Investment Income</u>					
Canon Winder Bequest	8	0	-	8	1
CBF Organ Fund	-	21	-	21	9
Maintenance Fund	-	10,277	-	10,277	8,785
Sunday School Fund	-	541	-	541	442
	<u>8</u>	<u>10,839</u>	<u>0</u>	<u>10,847</u>	<u>9,237</u>
2d <u>Church Activities</u>					
PCC Fees	2,171	0	-	2,171	4,890
Magazines	116	0	-	116	138
	<u>2,287</u>	<u>0</u>	<u>-</u>	<u>2,287</u>	<u>5,028</u>

St Mary's Parochial Church Council
Notes to Statement of Financial Activities
For the year ending 31 December 2023

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS	
				2023 £	2022 £
3. RESOURCES EXPENDED					
3a Church activities					
Parish Share	40,000	0	-	40,000	37,800
Organists	3,850	0	-	3,850	3,720
Vergers	685	0	-	685	685
Clergy	2,700	0	-	2,700	3,750
Cleaning, Lighting	2,698	483	-	3,181	2,354
Insurance	4,327	0	-	4,327	4,276
Minor Repairs	119	0	-	119	213
Upkeep of Services	822	0	-	822	1,894
Gas	10,089	0	-	10,089	8,423
Electricity	1,248	0	-	1,248	757
Water Rates	231	0	-	231	165
Photocopying Costs	725	0	-	725	631
Sunday School	0	486	-	486	460
Memberships	573	0	-	573	443
Vicar's Retirement Gifts	-	2,237	-	2,237	0
Bank Charges	0	65	-	65	65
	68,067	3,271	-	71,338	65,636
3b Cost of generating funds					
Cost of generating funds	347	0	-	347	261
	347	0	-	347	261
3c Charitable Giving					
Bishops Harvest Appeal	0	80	-	80	145
British Heart Foundation	0	378	-	378	481
British Red Cross	0	180	-	180	410
Cancer Research UK	0	284	-	284	176
Childrens Society	0	500	-	500	590
Christian Aid	0	364	-	364	428
Dementia UK	0	92	-	92	125
'Dewode', Uganda	0	882	-	882	649
Diocesan Growth Fund	0	373	-	373	0
Eden Valley Hospice	0	426	-	426	123
Elm C Ward CIC	0	154	-	154	0
Embrace the Middle East	0	170	-	170	204
Great North Air Ambulance	0	260	-	260	1,180
ICU Cumberland Infirmary	0	129	-	129	0
Inglewood	0	24	-	24	22
Leprosy Mission	0	754	-	754	1,265
Maryport Inshore Rescue	0	307	-	307	0
Mission to Seafarers	0	161	-	161	1,367
NC Hospitals - NHS Charity	0	187	-	187	0
RAF Benevolent Fund	0	43	-	43	0
Richmond Park Care Home	0	92	-	92	0
Salvation Army	0	24	-	24	0
USPG	0	221	-	221	200
Wigton Ambulance Service	0	50	-	50	50
Wigton First Responders	0	129	-	129	0
Wigton R.C. Fundraiser	0	154	-	154	0
3 Charities replaced above from 2022	0	(237)	-	(237)	0
Other Donations					3,577
	0	6,181	-	6,181	10,992
3d Major Expenditure					
Maintenance Funds	0	2,642	-	2,642	3,041
	0	2,642	0	2,642	3,041

St Mary's Parochial Church Council

Notes to Statement of Financial Activities

For the year ending 31 December 2023

4 Investments

	1st January £	Interest £	Transfers £	Revaluation £	31st December £
Unrestricted					
CBF (Canon Winder Bequest)	200	-	-	-	200
	<u>200</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>200</u>
Restricted					
JMB Investment Fund - for upkeep of fabric only	253,562	-	-	23,856	277,418
COIF George Scott Investment - Fabric Fund	12,983	-	-	1,193	14,176
CBF Dep A/c George Scott Bequest - Maintenance	1,258	-	-	-	1,258
COIF George Scott Investment - Sunday School Fund	12,983	-	-	1,193	14,176
CBF Dep A/c George Scott Bequest - Sunday School	1,258	-	-	-	1,258
	<u>282,044</u>	<u>0</u>	<u>0</u>	<u>26,242</u>	<u>308,286</u>

The Restricted Funds have been invested in longer term funds to preserve the capital value and to generate interest for the maintenance of the fabric of the building and where applicable for the Sunday School.

5 Accounts receivable

	<----- 2022 ----->			<----- 2023 ----->		
	Unrestricted £	Restricted £	Total £	Unrestricted £	Restricted £	Total £
Gift Aid Tax Receivable	1,511	0	1,511	1,497	0	1,497
	<u>1,511</u>	<u>0</u>	<u>1,511</u>	<u>1,497</u>	<u>0</u>	<u>1,497</u>

6 Accounts payable

	<----- 2022 ----->			<----- 2023 ----->		
	Unrestricted £	Restricted £	Total £	Unrestricted £	Restricted £	Total £
Electricity	147	-	147	176	-	176
Gas	2,628	-	2,628	1,563	-	1,563
	<u>2,775</u>	<u>0</u>	<u>2,775</u>	<u>1,739</u>	<u>0</u>	<u>1,739</u>

7 Funds

(a) The movements in funds during the year were:

	1st January £	Receipts £	Payments £	Transfers £	31st December £
Unrestricted					
Barclays Current Account	28,460	65,486	(69,450)	0	24,496
	<u>28,460</u>	<u>65,486</u>	<u>(69,450)</u>	<u>0</u>	<u>24,496</u>
Restricted					
Barclays Current Account - General	3,115	8,901	(8,901)	-	3,115
Barclays Current Account - Maintenance & Bells	6,575	1,327	(2,642)	0	5,260
CBF William Mitchinson Organ Fund	663	21	-	-	684
CBF Maintenance Fund	67,381	9,888	0	-	77,269
CBF Dep A/c - Sunday School	2,954	151	-	-	3,105
HSBC Current Account - Sunday School	4,247	664	(551)	-	4,360
	<u>84,935</u>	<u>20,952</u>	<u>(12,094)</u>	<u>0</u>	<u>93,793</u>

ST MARY'S PAROCHIAL CHURCH COUNCIL

BALANCE SHEET as at 31st December 2023

	2023	2022
	£	£
<u>FIXED ASSETS</u>		
<u>Investments</u>		
CBF JMB Investment Fund - for upkeep of fabric only	277,418	253,562
COIF George Scott Investment- Fabric Fund	14,176	12,983
CBF George Scott Bequest - Maintenance	1,258	1,258
COIF George Scott Sunday School Fund	14,176	12,983
CBF George Scott Bequest - Sunday School	1,258	1,258
CBF (Canon Winder Bequest) - General	200	200
	<u>308,486</u>	<u>282,244</u>
<u>CURRENT ASSETS</u>		
<u>Debtors & Prepayments</u>		
Gift Aid Tax Receivable	1,497	1,511
	<u>1,497</u>	<u>1,511</u>
<u>Short Term Deposits</u>		
CBF William Mitchinson Organ Fund	684	663
CBF Maintenance Fund	77,269	67,381
CBF Deposit - Sunday School	3,105	2,954
	<u>81,058</u>	<u>70,998</u>
<u>Cash at Bank</u>		
Barclays Current Account - General	27,611	31,575
Barclays Current Account - Maintenance & Bells	5,260	6,575
HSBC Current Account - Sunday School	4,360	4,247
	<u>37,231</u>	<u>42,397</u>
<u>Total Current Assets</u>	<u>119,786</u>	<u>114,906</u>
<u>CURRENT LIABILITIES</u>		
<u>Creditors due within one year</u>		
Electricity	176	147
Gas	1,563	2,628
	<u>1,739</u>	<u>2,775</u>
<u>NET CURRENT ASSETS</u>	<u>118,047</u>	<u>112,131</u>
<u>TOTAL NET ASSETS</u>	<u>426,533</u>	<u>394,375</u>
<u>PARISH FUNDS</u>	<u>426,533</u>	<u>394,375</u>

INDEPENDENT EXAMINER'S REPORT TO THE PCC OF ST MARY'S CHURCH, WIGTON

I report on the accounts for the year ended 31st December 2023

Respective responsibilities of the Trustees and Independent Examiner

The charity'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 section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

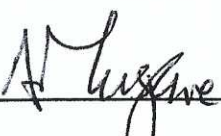
My examination was carried out in accordance with the General Directions given by the Charity Commission.

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 the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have 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 s.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
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.


Alan Musgrave, ACMA

27 FEBRUARY 2024.
Date