ST GEORGE'S

TUFNELL PARK

THE ANNUAL REPORT AND FINANCIAL STATEMENTS FOR ST GEORGE & ALL SAINTS TUFNELL PARK 2021

ST GEORGE AND ALL SAINTS TUFNELL PARK ANNUAL REPORT 2021

The PCC of St George and All Saints Tufnell Park is registered as a charity (no. 1134714). Our address is: St George's Church, Crayford Road, Tufnell Park, London N7 0ND.

The report was approved by the PCC on 29th may 2022

The Revd Alexandra Lilley
Vicar and Chair of the PCC

AIMS AND PURPOSES

St George and All Saints Parochial Church Council (PCC) has the responsibility of co operating with the priest in charge, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

INTRODUCTION

We give thanks for God's faithfulness through what was, in many ways, another tough year, with Covid still present in the community and having to make regular adaptations to stay safe. Despite these challenges, St George's was able to continue to meet to worship and pray – whether online or in person – and serve the community, with precautions in place. At the time of writing, in early 2022, we have mostly returned to 'normal', with a sigh of relief, although still aware that the ramifications of these two years are not fully known.

A highlight of the year was the ordination of Debbie Onyekwuluje as Assistant Curate (self supporting) in June at St Paul's Cathedral. Debbie is a great blessing to the church and we are thankful for her ministry among us. We were also able to celebrate in July with Bishop
Joanne, who came to lift the suspension of the benefice – and institute Alexandra as Vicar – giving a vote of confidence for the future of St George's.

There are many people to thank for being part of this precious community – every contribution is valuable. There are two particular mentions from the offset: a big thank you to Catherine McGowan who graciously, and very effectively shouldered the role of churchwarden alone, and to Stephen Mawhinney, who has been a stalwart in encouraging the faith of children and families through the ups and downs of this year.

WORSHIP, DISCIPLESHIP & PASTORAL CARE

WORSHIP

We began 2021 by closing the church building again, after what had felt like a precarious Christmas, and we continued meeting online through until Palm Sunday. Worship involved YouTube services, to which we had lots of wonderful contributors from the church, but it was a joy to be able to be together in person to celebrate Holy Week and Easter, including powerful Good Friday reflections and a 'dawn' firelit vigil. On returning to the church, we continued to livestream the services, to keep connected with those who, for whatever reason, preferred to connect with us online.

During the year we followed the lectionary for most of our sermons, but also ran a series on Ezra-Nehemiah on rebuilding life together, which felt very apt, as well as on the Psalms during the Summer, and on Creation and the Climate Crisis during the season of Harvest. We were particularly grateful to hear from Kate Lyons, former member of St George's, now Pacific Island reporter for the Guardian, who gave us some poignant stories and startling statistics to provoke our prayers and action. As part of this series, we also held a litter pick after one service, a Restart Party after another (more below), as well as giving thanks to God for creation by sharing a Harvest meal together. Other highlights included two evening healing services (one online and one in person), led by David Horridge, and the baptisms of three wonderful little members of the church family: Cleo, Kian and Lyra.

The year was rounded off with all the Christmas treasures of Christingle, Candlelit Carols, Midnight Mass and a joyful Christmas Day all-age service. A big thank you to Kerst, who continued to lead us in our music worship and provide spiritual sustenance to many; to Isabelle Hamley and Margaret Evans who covered services beautifully; to all those who preached during the year, including Jimmy Anderson, Andrew Cooper, Hatty Crabtree and David Horridge. Huge thanks extend to Hatty too for her many years of co-ordinating the welcome team, and who decided to step back this year, and to Joan Gillet, who faithfully continued to prepare the Communion table each week.

CHILDREN'S CHURCH AND FAMILY SERVICE

Much like last year 2021 was a year of many changes for Children's Church and the Family Service. We started the year online due to lockdown, then just before Easter we had an in-person 11.30am Family Service (running alongside the adults only service), then we flipped the times with Family Service starting at 10.30am and finally in September we went back to one combined service at 10.30am with Children's Church during the service.

There was a lot of adapting to changing rules and restrictions but thanks to all the families who stayed with us during the (many) changes and especially to Ruth and Sara who provided music for the Family Services.

During the year we covered Jesus in Luke, Prayer, The Life of Paul, the Psalms and the stories in Joshua and Judges, as well as marking key events in the Christian calendar. We've been able to take some of the experiences from the Family Service into our combined service where we've refreshed the start of the service to include more elements for all ages when we're all together. And it's been good for the kids to have their own space in the Children's Church room and actually see each other in person!

2021 has brought some challenges for Children's Church. We need new leaders to replace those who've stepped down over the past couple of years; we ideally need more space for Children's Church as the current room has been very full some weeks; and we now have a younger group with kids ranging in age from 2 to 7 so we need to be able to engage toddlers as well.

Thank you for all the adults and kids who've had to put up with a lot of changes over the last couple of years and please do pray for more leaders and more space for Children's Church in 2022.

PRAYER

We can do nothing without prayer and we may have felt the need even more keenly during this year. Our WhatsApp prayer group continued to be valued as a space for daily reflections, as well as posting prayer needs, and keeping us all connected. After lockdown, Morning Prayer reopened on Wednesdays in the Chapel at 8-8.30am, which continues as a small group, and monthly, early-morning parish prayer walks were held to pray a blessing over our neighbourhood.

DISCIPLESHIP COURSES

In January/February we ran the *Faith, Grief & Covid* course from Sanctuary Mental Health ministries, to help us process emotionally and spiritually what we had been going through in the pandemic. We then entered Lent and held an online Bible study each Wednesday evening to discuss the Sunday Gospel readings in greater depth.

GIVING

Despite the difficult conditions of the continuing pandemic, regular congregational giving has been stable, and some new standing orders added to existing ones. With many Sunday services not taking place in person, plate giving and gift envelope donations did of course decrease over the middle of the year, but this has been offset to some extent by the new SumUp Giving Station, whereby people are able to donate to the church using their contactless card. Donations given this way are eligible for tax relief, provided that an individual donation is not over £30, thus increasing the value of the gifts further. The Giving Station has been much appreciated for its convenience, and has been well utilised on Sundays as well as at Tufnell Tots sessions when these resumed in the autumn.
During panto and over Christmas, the church held a cash collection for the charity Care4Calais, which supports refugees both in Calais and in this country. A total of £245.39 was raised.

The PCC of St. George's church is most grateful for the generosity of church members and visitors. The PCC would also like to acknowledge those who give freely of their time, expertise and good will to support the activities of the church.

PASTORAL CARE

The pastoral team has been kept very busy in the past year. The Covid pandemic has demonstrated the need for the team. At the height of the pandemic, the team was busy

contacting church members mainly by telephone. They were also busy helping out with running errands for those parishioners who needed this service. They shopped, picked up prescriptions and made themselves available to meet these and other needs and acted as ears and eyes of the church.

As the locked down restrictions eased, the telephone calls were followed up with home visits as well as hospital visits.

The team increased in number when Debbie and Pete joined. This has meant more capacity to meet the needs of parishioners. The team is now a very important part of the church and meet regularly to discuss how best to respond to and meet the needs of those who need their service.

The team aims to minister to those members of the congregation who are in distress; ill - either at home or in hospital; those who are lonely and feeling isolated; those who are feeling vulnerable and those who need practical assistance. Or anyone who needs encouragement and a chat to bring a word of comfort and cheer. The aim is to walk alongside and support each other in our journey of faith.

The team is also there for the good news too – offering support for the birth of a child. Sometimes the team calls just because we miss seeing you in church.

The plan for the year ahead is to go on improving the service and ensure that no parishioner who needs help is overlooked or allowed to fall through the cracks.

SOCIAL JUSTICE

We held two book discussions on the theme of racial justice during the year. In March, we met online to discuss James Cone's classic, *The Cross and the Lynching Tree*, which was helpfully facilitated by the Revd Richard Springer, the Stepney Area Dean of Cultural Diversity. In October, we held a joint event at St Luke's West Holloway, with Chine McDonald, author of *God is Not a White Man*. Chine shared some of her insights and respond to a Q&A on how the Church is called both to lament and repair its failures, and build a future founded on justice.

In the Autumn, we set out for the next stage in becoming an Eco-Church, attempting to lower our carbon footprint and becoming more environmentally sustainable. Thanks to Tim MacDowall and Hatty Crabtree for pioneering the early stages of us working towards our Silver award.

Community Plan for Holloway is a community organising body, taking action for the Holloway Prison site, which is in our parish, and will bring over 3000 new residents into our midst, as well as services for women who are marginalised. Alexandra has continued in her role as Director on the Board of CPFH and the two paid staff of the organisation rent desks in the church's co-working space. Church members were encouraged to be involved in the campaign for the site to be developed for the common good, and to lift the site up in prayer as important decisions were taken about the percentage of affordable housing, the size of the Women's Building and the quality of the communal spaces, among other things.

MISSION AND OUTREACH

SCHOOLS

We have two schools in our parish – Tufnell Park Primary and Yerbury.
As you might imagine our schools work has been greatly affected by the pandemic over the last couple of years with schools closed to visitors for a lot of that time.
However we were able to go back into Tufnell Park Primary in September 2021 and there have been lots of opportunities to serve there and tell the kids about our Christian faith.
On Fridays we help with playground activities at lunchtime, usually in the wild area. We've run den building, scavenger hunts and a series of autumn crafts.
We hosted several classes for a school visit to St. George's church where we shared with the kids how we worship and why church is important to us.
And at Christmas we took an assembly at the school and ran 'The Christmas Experience'.
The Christmas Experience was one of the highlights of year for us where we shared the Christmas story with every class in the school and with the nursery as well. We had a lot of fun running it and had great feedback from the kids and the staff.
We're hoping we can build on the relationship at Tufnell Party Primary in 2022.
We have had a lot less involvement at Yerbury. In December we went into the school to share with one year about Christian worship and church. Unfortunately we haven't had any other opportunities to go into Yerbury school.

TUFNELL TOTS

After being closed for over a year we were thankfully able to restart Tufnell Tots in July.
We started with a scaled back version with places being limited to about a dozen adults and their kids and a no singing Circle Time with the emphasis heavily on the actions.
Thankfully as the year has gone on we've been able to lift more and more of the restrictions. So by November/December we had 30-40 adults most weeks, coffee and cakes in the car park and singing during Circle Time (thanks to Pete for leading this).
The year ended with our Christmas Party during which we shared the nativity story with those who came through songs and colourful props (including Ed's incredible manger!).
Tufnell Tots has been a great way to build relationships with young families in our community and we're pleased to see some of them come to other church events such as the Fireworks Party and the Christingle Services.
And thanks to our team of helpers Alexandra, Steve, Pete and Denisse.

OPEN HOUSE

The aim of Open House is to create a space where social isolation is overcome, as neighbours meet one another and enjoy a free meal, without any other agenda. Open House celebrated its fourth birthday in May by re-opening in the Vicarage garden, where it continued to meet on Tuesday nights for a drop-in meal, until the autumn, when it moved back inside. Lots of new people visited during the summer in particular, and new friendships formed. We have benefited from the Hilldrop food waste project on a Monday, often cooking up miscellaneous produce that would otherwise have been thrown away.

COFFEE & CAKE

In the Autumn term we started a coffee and cake morning on Wednesdays. So far this has been a great opportunity for people from the church community and their friends to spend some time together, have a good chat, tea, coffee and some very tasty cakes! This Wednesday morning slot has also been a good chance to get creative and have fun. So far we have played board games, made craft together and also found some excuses to have a good sing song! It has been a great opportunity to show hospitality to those from the congregation and the wider community.

At the start of 2022 the core team decided to restyle the coffee morning as a wellbeing café, and we're looking forward to exploring how we can make this time together even more fruitful and holistic in terms of people's wellbeing.

COMMUNITY EVENTS

Our usual community events took a hit this year, but with restrictions reduced towards the end of the year, we were able to hold a fantastic Fireworks Party, with games, crafts, hot food, sparklers – and of course, a fireworks display. Thanks are extended to the Islington Council's Local Initiatives Fund, which gave a grant towards the party.

Beer and Carols was held again at the Tufnell Park Tavern – outside instead of inside – with both Peters (Hopkins and Williams) leading us on guitar and Kerst on vocals. A great crowd gathered and ushered in plenty of festive cheer.

PANTOMIME

After 2020's Pantoland in Lockdown video, it was touch and go if we could return to a live stage performance in 2021. The advantages included having half the script and the songs written before it had to be cancelled the previous year – the disadvantages were the continuing pandemic of course, and the lack of people to take up key roles. There was a fear that we could not manage the usual number of children and so limited the invites to those who had performed in 2019. Miraculously, the key roles were covered and a cast of 27, including 18 children gathered together so the show could go on, Treasure Island! Social distance rules were applied for audiences, but the smaller cast worked very well together, the script and the songs were great, so, against all the odds, it was a triumph!

RESTART PARTY

In the autumn of 2021, a Climate Coalition was organising the Great Big Green week. St George's was going to participate by holding a Climate Sunday and formulating other responses to Climate Emergency.

When the idea of Restart Parties came, it seemed like a great fit for St George's. So we set up a profile on Restarters.net, created a call for volunteers and held our pilot Restart Party, for repairing electric and electronic consumer devices in the community.
St George's Tufnell Park Restarters page can be accessed here:
https://restarters.net/group/view/439

The first event was a success, many people from the congregation stayed after the Sunday service to repair their devices, and people from the local community came. We decided to

continue hosting the repair events approximately once in two months when the church space and volunteers are available. So far we have a total collective volunteering effort of 57 hours for the two three-hour events already held, with the brilliant help from volunteers with fixing skills. Together we have prevented 44kg of waste and 444kg of carbon emissions. The logged items from the events are also helping to inform the data that the Right For Repair movement is using to fight for fair repair and manufacturing legislation.

BABY DAYS & SANDPIT

At the end of April, a new Baby Days group was formed, comprised of mothers and newborn (or nearly) babies, and met for five weeks at church. Rosie Horridge facilitated the group as they explored the spirituality of motherhood.

The Sandpit, the group which developed out of the first two Baby Days groups, continued to meet online for spiritual input, as well as for Saturday brunches, facilitated by Rosie, Sara Coffey and Ruth Mawhinney.

SUPPORTING WORK

STAFF TEAM

As well as receiving a new Curate, the Revd Debbie Onyekwuluje, this Summer, we were hugely blessed to have Pete Hopkins come and join the team as a third-year Ordinand – and to welcome his wife, Ingridi, and daughter, Lucy, into the church family. Pete has taken the lead on Coffee & Cake (now Wellbeing Café), as well as myriad other roles, including music worship, pastoral care, preaching and leading circle time at Tufnell Tots.

We were sorry to say goodbye to our wonderful Parish Administrator, Sharon Angell, in the summer, who has served us very well for three years. We welcomed Jennifer Tuson into the role at the end of August, who has picked up the job very quickly and become an invaluable member of the team.

We have two paid members of staff, Stephen Mawhinney, who continued as our fantastic Children and Community worker, working 21 hours per week, and the Parish Administrator role, also 21 hours per week. Kerst Sikkema, who has led and co-ordinated our sung worship on Sundays and other services, and Einars Donins, who is our handyman, are both self-employed.

COMMUNICATIONS

We delivered post cards to the parish four times in the year: for Valentine's Day, reminding all our parishioners that they are loved, as well as Easter, Autumn term and Christmas. Easter and Christmas services were also advertised in local newspapers.
Our website (www.stgeorgestufnellpark.org), facebook page and twitter continued to be updated regularly, and emails sent out at least fortnightly. Our church-only email list was 100 people and our wider email list for all people willing to receive communications about church events is 900 people.

BUILDING

Following the architect's Quinquennial Inspection, which highlighted significant defects in the church roof and surrounding fascia, preparatory surveys have been carried out which showed that thankfully, no asbestos was detected, but that the drains needed minor repairs. These repairs have been done. Trees surrounding the building have been surveyed and will need attention at the correct stage of the growing season.

Investigative works were identified to ascertain the precise nature of the existing structure and materials of the roof and fascia.
Permission to carry out investigations on a small section of the roof, with trial pits to check for subsidence, was sought from the Diocese and granted in September 2021.
The investigations in November showed that the main structure is sound, but that replacement of the fascia, with new insulation, is needed on the church building. Re-roofing will be carried out at the same time, and new rooflights will enhance the natural light in the church.

In the short term, the deteriorating fascia panels will be replaced with temporary boarding as an interim safety measure.

In the coming year, the PCC will receive scope of works from the architect and associated fees, and a fundraising strategy will be drawn up and implemented.

Further decisions will be need to be taken regarding the longer term future of the office/creche annex, which has shown to be suffering from subsidence. In the meantime, the leaking roof, which has affected the Children's Church room, will be patched.

Minor improvements have been carried out over the year, including a handrail for the steps down into the creche patio, and two wooden chairs have been added next to the memorial bench for a much-missed past church member. This outdoor sitting area has been well used since pandemic regulations were modified, and greatly appreciated.

HIRERS

St Georges Church Hall is leased to Les Petites Etoiles on a long term contract.
After the lockdown January- March and when the church reopened, it was decided in the interest of protection for the church members and local community to accommodate one hire group per day. Sadly due to the restrictions some of the groups have been unable to reconvene.
Rooms in the church were hired out on a regular basis from April 2021:

- LAMDA
- Perform
- SLOW
- Young Dancers (children's ballet)

The co-working space has been successful and used by a few members of the community on an ad hoc basis, which has helped facilitate building relationships. We have two regular hirers: Community Plan For Holloway and Empty Homes, both of which hire one desk monthly. We also have up to five other ad hoc hirers.

GOVERNANCE

The PCC operates within the regulation of both charity law and the Church Representation Rules. At the Annual Parochial Church Meeting, held on the 18 April, there were 57 names on the electoral roll.

The following people formed the PCC after the APCM:
Priest In Charge: Alexandra Lilley
Church Warden: Catherine McGowan (also Gift Secretary)
Treasurer: Ruth Hayes
Deanery Synod Lay Representatives: Beatrice Monney and David Wilson
Harriet Crabtree
David Horridge
Dan Jakob (also Champion for Adults at Risk) – resigned from PCC on 28 November 2021
Tim McDowall
James Anderson
Andrew Cooper
Heather Hylton
Ruth Mawhinney (also Children's Champion) – resigned from PCC on 28 November 2021

The Standing Committee consisted of the Priest, churchwarden and treasurer.
The Finance sub-group consisted of the Standing Committee plus Jimmy Anderson.
The Building sub-group consisted of Alexandra, Catherine, Hatty, Tim, David and James Meaden.

The PCC met ten times during the year, five on Zoom and five in-person. (Two of these meetings were short, single-item meetings.)

One of these meetings was a PCC away day, in September, at St David's, Westbourne Road, which was partly facilitated by the Canon Dr Angus Ritchie, Director of the Centre for Theology and Community. During the away a mission action plan was formed, in line with the Diocesan 2030 strategy, and using the outcomes from the focus groups with the congregation that took place in June.

SAFEGUARDING

The PCC reviewed and adopted the Church of England safeguarding policy and the annual Parish Safeguarding Self-Audit, which was carried out by Tiff, Stephen, Alexandra and Debbie.

This year there have been no incidents that required reporting to the diocesan safeguarding team. As in-person church life has gradually resumed there has been work on updating risk assessments for all our activities. There was also continuing development of the process for safer recruitment and tracking safeguarding training/ongoing support for volunteers and leaders, additional clarification on recruitment process and also around line management responsibility for appointments to church roles.

Tiff has continued in the role of Safeguarding Officer and Stephen as Deputy Safeguarding Officer. Ruth has remained in her role as Children's Champion and Dan as Champion for Vulnerable People. We again wish to thank Stephen and Chris for their continuing work as evidence checkers, enabling DBS checks to be processed.

FINANCE

We continued to experience a difficult year as a result of the pandemic, and our income from letting out the church was significantly down on the pre-pandemic period. However, we remain extremely grateful to those who continued to give generously to the work of the church, whose contributions were very much appreciated. We are also very grateful to funders who have awarded us grants Despite the challenging circumstances, we were able to end the year with a small surplus whilst continuing to develop our mission (within the Covid guidance).

We are planning for the major building works which are required and have designated reserves to assist us with this. We very much appreciate the input of our finance committee and our buildings committee, as well as the efforts of Sharon Angell and Jennifer Tuson in maintaining our financial records, Catherine McGowan for her support around gift aid and Mark Jarvis and the Independent Examiner for their assistance in the preparation of the accounts.

Bank:	CAF Bank 25 Kings Hill Avenue West Malling Kent ME19 4JQ
Independent Examiners:	J Irvine-Smith FCIE Independent Examiners Ltd Unit 2, The Broadbridge Business Centre Delling Lane Bosham West Sussex PO18 8NF
Architect:	Dr Alex Veal Director ARTARCHITECTS Ltd Unit 37, 32-34 Gordon House Road London NW5 1LP

THE PAROCHIAL CHURCH COUNCIL OF ST GEORGE AND ALL SAINTS TUFNELL PARK

TRUSTEES ANNUAL REPORT

Trustees Responsibilities

The trustees (Members of the PCC) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Accounting Practice).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and apply them consistently
- observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in existence.
- State whether applicable accounting standards have been followed, subject to any material departures which must be disclosed and explained in the financial statements

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and the provisions of Church Accounting Regulations 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the Trustees and PCC Members by A Lilley

Date ..... 29 May 2022

THE PAROCHIAL CHURCH COUNCIL OF ST GEORGE AND ALL SAINTS TUFNELL PARK

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THE PAROCHIAL CHURCH COUNCIL OF ST GEORGE AND ALL SAINTS TUFNELL PARK

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2021

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
Income and endowments from:						
Donations and Legacies	2a	65,347	52	1,050	66,449	66,829
Charitable Activities	2b	4,179	0	0	4,179	1,546
Investment Income	2c	160	0	0	160	803
Other Income	2d	1,321	35	0	1,356	11,657
Other Trading Activities	2e	69,248	0	0	69,248	64,314
TOTAL		**140,255**	**87**	**1,050**	**141,392**	**145,149**
Expenditure on:						
Charitable Activities	3a	118,393	18,880	1,984	139,257	195,798
Raising Funds	3b	50	0	0	50	0
TOTAL		**118,443**	**18,880**	**1,984**	**139,307**	**195,798**
NET INCOME/(EXPENDITURE)		**21,812**	**(18,793)**	**(934)**	**2,085**	**(50,649)**
Transfer Between Funds		(8,617)	8,617	0	0	0
Net movement in funds		**13,195**	**(10,176)**	**(934)**	**2,085**	**(50,649)**
Reconciliation of funds:						
Total Funds Brought Forward		756,824	335,656	8,381	1,100,861	1,151,510
TOTAL FUNDS CARRIED FORWARD		**770,019**	**325,480**	**7,447**	**1,102,946**	**1,100,861**

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 16 to 27 form part of these financial statements.

THE PAROCHIAL CHURCH COUNCIL OF ST GEORGE AND ALL SAINTS TUFNELL PARK

BALANCE SHEET
AS AT 31ST DECEMBER 2021

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	**31-Dec-21 Total £**	**31-Dec-20 Total £**
Fixed Assets						
Tangible assets	4(a)	310	106	1,456	1,872	2,484
Investment assets	4(b)	680,000	0	0	680,000	680,000
Current Assets						
Debtors	5	6,616	0	0	6,616	3,778
Cash at bank and in hand	6	90,948	325,374	5,991	422,313	417,178
Total Current Assets		**97,564**	**325,374**	**5,991**	**428,929**	**420,956**
Creditors: amounts falling due within one year	7	7,855	0	0	7,855	2,579
NET CURRENT ASSETS		89,709	325,374	5,991	421,074	418,377
TOTAL ASSETS less current liabilities		**770,019**	**325,480**	**7,447**	**1,102,946**	**1,100,861**
NET ASSETS		**770,019**	**325,480**	**7,447**	**1,102,946**	**1,100,861**
Funds of the Charity						
General Funds		770,019	0	0	770,019	756,824
Designated Funds	8	0	325,480	0	325,480	335,656
Restricted Funds	9	0	0	7,447	7,447	8,381
Total Funds		**770,019**	**325,480**	**7,447**	**1,102,946**	**1,100,861**

Approved by the PCC on 22/5/2022 and signed on their behalf by A Lilley, (PCC Member)

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THE PAROCHIAL CHURCH COUNCIL OF ST GEORGE AND ALL SAINTS TUFNELL PARK

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2021

1. ACCOUNTING POLICIES

Basis of preparation:
The accounts are prepared under the historical cost convention, in accordance with the Church Accounting Regulations 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with FRS 102 (effective 1 January 2019) - (Charities SORP (FRS 102)) and the Charities Act 2011.

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 Church meets the definition of a public benefit entity.

There are no material uncertainties about the charity's ability to continue in operation.

Funds
Restricted Funds represent (a) income from trusts or endowments which may be extended only on those restricted objects provided in the terms of the trust or the bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Unrestricted Funds are general funds which can be used for PCC ordinary purposes.

Designated Funds are earmarked by the PCC for particular purposes but are nevertheless still unrestricted as the PCC can redesignate the funds if it wishes.

Income
Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate are received. Grants and Legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

Government grants

The church has received government grants during the reporting period (HMRC Job Retention Scheme).

Expenditure
Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. The diocesan quota or parish share is accounted for when due. Amounts received specifically for Mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Grants payable without performance conditions
These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

Pensions Policy
The Church does not fund its own pension scheme but a government backed defined contribution pension scheme is available to all eligible employees.

Tax Status
As a charity, the PCC is exempt from paying income and corporation tax.

1.a) Fixed assets
Consecrated and Beneficed Property
The asset within this class is the **church building.**

Consecrated and Beneficed property is excluded from the accounts by s.96(2)(A) of the Charities Act 1993. This is because reliable historical cost/value information is not available and alternative valuation approaches (such as current cost of construction) lack sufficient reliability as a measure of current value.

No value is placed on movable church furnishings held by the church wardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed.

Depreciation is calculated at a rate to write off the cost of tangible fixed assets on a straight line basis over their estimated useful lives. The rates applied per annum are as follows:

Office Equipment	25%
Furniture & Fittings	10%

1.b) Investment assets
The asset within this class is the **church hall.**

The legal title to the church hall is held by the Diocese on behalf of the PCC.

The London Diocesan Fund (as Landlord) and the Parochial Church Council of St George and All Saints Tufnell Park leases the Church Hall to Les Petites Etoiles Limited (a bi-lingual nursery school). The annual rental is currently fixed at £50,000 per annum. A rent review is ongoing in accordance with the lease agreement. The Church Hall is currently let, (with the landlords consent) in order to generate income for the Parochial Church Council of St George and All Saints Tufnell Park with specific provisions limiting the use of the building for nursery use and ancillary services and prohibiting any purposes that would be inimical to the practices and beliefs of the Church of England.

THE PAROCHIAL CHURCH COUNCIL OF ST GEORGE AND ALL SAINTS TUFNELL PARK

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST DECEMBER 2021

2. INCOME FROM:	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
a) Donations and Legacies						
Appeals/Donations	8,9	1,234	52	625	1,911	3,523
CAF, GAYE and Stewardship		8,186	0	0	8,186	14,284
Co-Working Space		5,060	0	0	5,060	900
Gifts - Gift Aid		25,686	0	0	25,686	26,585
Grants	9	17,310	0	425	17,735	13,540
Offerings and Collections		1,475	0	0	1,475	1,019
Gift Aid Tax Rebate		6,396	0	0	6,396	6,978
		65,347	**52**	**1,050**	**66,449**	**66,829**
b) Charitable Activities						
Panto		2,354	0	0	2,354	0
Social and Community Events		481	0	0	481	669
Tufnell Tots		172	0	0	172	0
Weddings/Funerals		1,172	0	0	1,172	504
Weekend Away/Parish Training	8	0	0	0	0	373
		4,179	**0**	**0**	**4,179**	**1,546**
c) Investment Income						
Bank Interest		160	0	0	160	803
		160	**0**	**0**	**160**	**803**
d) Other Income						
Funding re HMRC Job Retention Scheme		1,300	0	0	1,300	7,437
Insurance Claim		0	0	0	0	4,220
Sundry Income	8	21	35	0	56	0
		1,321	**35**	**0**	**1,356**	**11,657**

THE PAROCHIAL CHURCH COUNCIL OF ST GEORGE AND ALL SAINTS TUFNELL PARK

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST DECEMBER 2021

2. INCOME FROM:	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
e) Other Trading Activities						
Rental/Hire Income - Hall	1.b)	51,112	0	0	51,112	50,000
Rental/Hire Income - Church		13,869	0	0	13,869	12,616
Rental/Hire Income - Car Parking Space		4,267	0	0	4,267	1,698
		69,248	**0**	**0**	**69,248**	**64,314**

3. EXPENDITURE ON:

a) Charitable Activities	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
Common Fund						
Diocese		42,000	0	0	42,000	42,000
Clergy Expenses						
Clergy Working Expenses		0	0	0	0	0
Curate Housing		0	0	0	0	11,475
Trainee and Ordinand		272	0	0	272	2,400
Vicarage Water		0	0	0	0	433
Vicars Discretionary Fund		81	0	0	81	0
Service Expenses						
Messy Church		0	0	0	0	389
Music and CCLI		5,970	0	0	5,970	6,181
Service Publicity		1,229	0	0	1,229	157
Service Supplies	8,9	1,980	442	80	2,502	1,406
Community Expense and Outreach						
Giving Relief and Development		0	0	0	0	134
Parish Mission and Outreach	9	100	0	1,265	1,365	471
Parish Training and Discipleship		200	0	0	200	912
Community Event Costs	9	110	0	345	455	885
Panto		1,141	0	0	1,141	0
Publicity		0	0	0	0	1,021
Statutory Fees to Diocese		167	0	0	167	598
Children and Youth Expenses						
Children and Family Worker	8	8,758	8,262	0	17,020	16,972
Childrens Equipment		220	0	0	220	0
Tufnell Tots		85	0	0	85	218
Sub-Total Carried Forward to Next Page		62,313	8,704	1,690	72,707	85,652

3. EXPENDITURE ON:

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
a) Charitable Activities (continued)						
Sub-Total Brought Forward from Previous Page		62,313	8,704	1,690	72,707	85,652
Church Running Costs						
Caretaker		3,488	0	0	3,488	7,450
Cleaning		9,214	0	0	9,214	8,116
Depreciation	9	319	0	294	613	613
Health and Safety	8	1,538	834	0	2,372	1,473
Insurance		4,632	0	0	4,632	4,806
Maintenance Supplies		300	0	0	300	1,598
Furniture, Fixtures and Fittings		200	0	0	200	58
Parish Administrator		15,521	0	0	15,521	16,222
Payroll Service Fee		548	0	0	548	553
Repairs and Maintenance	8	637	2,160	0	2,797	50,401
Sanitary Costs		408	0	0	408	847
Staff Training and Appreciation		336	0	0	336	58
Waste Disposal		1,017	0	0	1,017	1,017
Sundry Expenses		367	0	0	367	312
Support Costs						
Bank Fees and Charges		96	0	0	96	60
Computer and Website		975	0	0	975	1,044
Office Photocopier Costs		366	0	0	366	624
Postage		46	0	0	46	40
Stationery and Printing		34	0	0	34	80
Telephone, Internet and TV Licence		595	0	0	595	634
Utility Costs						
Electric		3,569	0	0	3,569	2,134
Gas		8,131	0	0	8,131	6,518
Water		110	0	0	110	143
Governance Costs						
Independent Examiner		840	0	0	840	780
PCC Expenses	11	353	0	0	353	63
Professional Fees	8	2,440	7,182	0	9,622	4,502
TOTAL		118,393	18,880	1,984	139,257	195,798

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
b) Raising Funds						
Fundraiser		50	0	0	50	0
		50	0	0	50	0

THE PAROCHIAL CHURCH COUNCIL OF ST GEORGE AND ALL SAINTS TUFNELL PARK

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST DECEMBER 2021

4 (a). TANGIBLE FIXED ASSETS

	Unrestricted (designated) fund £ Staging	Unrestricted (designated) fund £ Equipment	Unrestricted (general) fund £ Furniture & Fittings	Restricted fund £ Staging	Restricted fund £ Piano	Restricted fund £ Furniture & Fittings	Total £
Cost 1.1.21	0	5,251	12,271	10,014	1,154	10,225	38,915
Additions	0	0	0	0	0	0	0
Transfers	0	0	0	0	0	0	0
Cost at 31.12.21	0	5,251	12,271	10,014	1,154	10,225	38,915
Dep'n 1.1.21	0	4,888	11,899	8,265	1,154	10,225	36,431
Charge	0	257	62	293	0	0	612
Dep'n 31.12.21	0	5,145	11,961	8,558	1,154	10,225	37,043
NBV 31.12.21	**0**	**106**	**310**	**1,456**	**0**	**0**	**1,872**
NBV 31.12.20	0	363	372	1,749	0	0	2,484

4 (b). INVESTMENT ASSETS

	Notes	Unrestricted (general) £ Land&Buildings Church Hall	Total £
Cost 1.1.21		680,000	680,000
Revaluation		0	0
Additions		0	0
Disposals		0	0
Cost at 31.12.21		680,000	680,000
Dep'n 1.1.21		0	0
Charge		0	0
Disposals		0	0
Dep'n 31.12.21		0	0
NBV 31.12.21		**680,000**	**680,000**
NBV 31.12.20		680,000	680,000

An inspection of the property was carried out by Currell Chartered Surveyors on 14th April 2016. In their opinion the market value of the freehold interest is £680,000. The report was provided for internal purposes and is not a formal Charities Act Valuation. The individual valuer/s are external valuers and members of the Royal Institution of Chartered Surveyors. The valuers are not employees of the charity.

5. DEBTORS AND PREPAYMENTS

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	**Total 31-Dec-21 £**	**Total 31-Dec-20 £**
Accounts Receivable	140	0	0	140	188
Accrued Income	1,070	0	0	1,070	0
Deposits (Panto)	708	0	0	708	0
Gift Aid Tax Recoverable	3,377	0	0	3,377	2,958
Prepayments	1,321	0	0	1,321	632
	6,616	**0**	**0**	**6,616**	**3,778**

6. CASH AT BANK AND IN HAND

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	**Total 31-Dec-21 £**	**Total 31-Dec-20 £**
Current Account	12,425	0	5,991	18,416	12,501
CAF Gold	38,166	0	0	38,166	38,162
Platinum Account	40,357	25,374	0	65,731	65,724
Scottish Widows	0	300,000	0	300,000	300,000
Cash in hand	0	0	0	0	791
	90,948	**325,374**	**5,991**	**422,313**	**417,178**

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	**Total 31-Dec-21 £**	**Total 31-Dec-20 £**
Accruals	6,177	0	0	6,177	1,292
Independent Examiners Fees	810	0	0	810	810
Pensions Payable	868	0	0	868	377
Refundable Deposits	0	0	0	0	100
	7,855	**0**	**0**	**7,855**	**2,579**

8. DESIGNATED FUNDS

CURRENT YEAR

	Balance 01-Jan-21 £	Income £	Expenditure £	Transfer of Funds £	Purchase of Fixed Assets £	Balance 31-Dec-21 £
Building Project Fund	335,283	0	10,176	0	0	325,107
Children's Work	0	87	8,704	8,617	0	0
Ashburnham	373	0	0	0	0	373
	335,656	**87**	**18,880**	**8,617**	**0**	**325,480**

PREVIOUS YEAR

	Balance 01-Jan-20 £	Income £	Expenditure £	Transfer of Funds £	Purchase of Fixed Assets £	Balance 31-Dec-20 £
Building Project Fund	371,677	4,220	40,614	0	0	335,283
Children's Work	8,068	3,319	11,387	0	0	0
Ashburnham	0	373	0	0	0	373
	379,745	**7,912**	**52,001**	**0**	**0**	**335,656**

The designated funds are wholly represented by cash reserves, current assets and liabilities and fixed assets of the charity as detailed below:

	31-Dec-21 £	31-Dec-20 £
Fixed assets	106	363
Cash at bank and in hand	325,374	335,205
Current assets	0	88
Current liabilities	0	0
	325,480	**335,656**

9. RESTRICTED FUNDS

CURRENT YEAR

	Balance 01-Jan-21 £	Opening bal adj £	Income £	Expenditure £	Purchase of Fixed Asset £	Balance 31-Dec-21 £
Appeals	857	0	625	1,265	0	217
Islington Local Initiatives Fund	891	0	425	539	0	777
Restricted Fixed Assets	858	0	0	180	0	678
Cloudsley Grant	5,775	0	0	0	0	5,775
	8,381	**0**	**1,050**	**1,984**	**0**	**7,447**

PREVIOUS YEAR

	Balance 01-Jan-20 £	Opening bal adj £	Income £	Expenditure £	Purchase of Fixed Asset £	Balance 31-Dec-20 £
Appeals	0	0	10,880	10,023	0	857
Islington Local Initiatives Fund	1,005	0	2,040	2,154	0	891
Jim's Fund	200	0	0	200	0	0
Restricted Fixed Assets	1,038	0	0	180	0	858
Cloudsley Grant	6,075	0	0	300	0	5,775
	8,318	**0**	**12,920**	**12,857**	**0**	**8,381**

The Panto: In 2018, the Islington Local Initiatives Fund kindly funded the purchase of staging acquired to improve the safety and configuration of the stage. The Fund also provided grants towards the costs of the Fireworks party and the School Holiday Club. The balance of £1,202 shown at 31st December 2021 represents the net book value of those fixed assets purchased (£777).

Jim's Fund: Donations received are to go towards a permanent memorial in the planned new church in memory of Jim Lyons, a much missed former member and Deputy Warden of St. George's Church. One donation received from a member covered work to improve the garden in Jim's memory. This has now been fully expended.

Restricted Fixed Assets: The balance shown here represents Fixed Assets purchased in previous years (less depreciation) through several funders.

The Cloudsley Grant: The Cloudsley's Trustees kindly agreed this grant towards repairs and draught proofing to our glass entrance doors, and for redecoration of our foyer. These works have been completed and the balance is to be used for works required to the fascia.

The restricted funds are wholly represented by cash reserves and fixed assets of the charity as detailed below:

	31-Dec-21 £	31-Dec-20 £
Fixed assets	1,456	1,749
Cash at bank and in hand	5,991	6,632
Current liabilities	0	0
	7,447	**8,381**

10. RECONCILIATION OF FUNDS HELD AND MOVEMENT OF FUNDS

CURRENT PERIOD

	Balance 01-Jan-21 £	Income £	Gain/Loss £	Fixed Assets £	Expenditure £	Transfers £	Balance 31-Dec-21 £
Unrestricted funds	756,824	140,255	0	0	118,443	(8,617)	770,019
Designated funds	335,656	87	0	0	18,880	8,617	325,480
Restricted funds	8,381	1,050	0	0	1,984	0	7,447
	1,100,861	**141,392**	**0**	**0**	**139,307**	**0**	**1,102,946**

PREVIOUS PERIOD

	Balance 01-Jan-20 £	Income £	Gain/Loss £	Fixed Assets £	Expenditure £	Transfers £	Balance 31-Dec-20 £
Unrestricted funds	763,447	124,317	0	0	130,940	0	756,824
Designated funds	379,745	7,912	0	0	52,001	0	335,656
Restricted funds	8,318	12,920	0	0	12,857	0	8,381
	1,151,510	**145,149**	**0**	**0**	**195,798**	**0**	**1,100,861**

11. STAFF COSTS, PAYMENTS TO TRUSTEES AND KEY MANAGEMENT PERSONNEL

(a) Employees paid via Payroll:

	31-Dec-21 £	**31-Dec-20** £
Gross Wages and Salaries	31,618	32,274
Employers NI	1,944	2,040
Employers Allowance Claimed	(1,944)	(2,040)
Employers Pension Contributions	930	968
	32,548	**33,242**

(b) Self Employed Staff:

	31-Dec-21 £	**31-Dec-20** £
Gross Payments	5,538	14,526
	5,538	**14,526**

Staff who were engaged in each of the following activities (actual numbers unchanged at start and end of year)

	31-Dec-21 TOTAL	**31-Dec-20** TOTAL
Activities in furtherance of organisation's objects	2	2

Employed staff are paid via through a payroll scheme operated by the PCC. No employees received emoluments in excess of £60,000 (2020: None). Self employed staff are responsible for reporting to HM Revenue and Customs.

11. STAFF COSTS, PAYMENTS TO TRUSTEES AND KEY MANAGEMENT PERSONNEL (continued)

(c) Key Management Personnel

The Charity's key management personnel is considered to be the Minister. No remuneration was paid to key management personnel.

(d) Payments to Trustees (who are also PCC Members)

The Minister did not receive clergy working expenses for their work in carrying out the charitable objectives of the church (2020: £0).

One Trustee received a salary of £2,050 (2020: £7,076) for their position as worship leader. Note only payments up to April 2021 are disclosed, as they resigned from the PCC in April 2021.

One Trustee received a donation of £1,150 which was raised through an appeal to held fund travel costs to Ghana.

(e) Payments to Other PCC Members

Two PCC Members received a gift of appreciation from the Church, the total paid was £130 (2020: Nil)

The Church paid the mobile phone costs for the Curate (a PCC Member) in the sum of £272 (2020: Nil)

PCC expenses (catering, refreshments for PCC meetings etc) totalled £353 (2020 £63).

No PCC members were payrolled members of staff during 2021 (2020: Two PCC members, amount paid £28,143).

One PCC member was self employed during 2021. The amount paid to them was £3,488 (2020: One PCC member, amount paid £7,450).

No rent was paid in 2021 (2020: rent of £11,475 was paid on behalf of one PCC member in 2020 for curate housing).

No childcare fees were paid in 2021 (2020: Childcare fees of £24 were paid on behalf of one PCC member in 2020).

(f) Related party transactions

In accordance with the revised Charity SORP (FRS102), the church discloses that the total amount of donations made to the Church (without conditions) by trustees and related parties during 2021 was £10,719 (2020: £10,690).

The minister is a director on the board, in a voluntary capacity, of Community Plan for Holloway (CPFH) which is an independent campaign working on behalf of the Islington community. CPFH rents a desk in the co-working space at St Georges and All Saints Tufnell Park. The amount paid to the PCC in 2021 was £1,150.

The only other payments made to PCC members or any persons connected with them were reimbursements for purchases of equipment, furnishings and materials made on behalf of the Church. No material transaction took place between the charity and a PCC Member or any person connected with them (2020: None).

12. RESERVES POLICY AND RISK ASSESSMENT

Reserves are unrestricted funds which the PCC has set aside for the future. The purpose of holding reserves is so that St George's is able to continue to meet its financial obligations in a situation where unforeseen shortfalls arise, until alternative plans can be put in place.

The PCC has identified the key risks and assessed the amounts prudent to set against those risks. As a result of this assessment, the PCC will seek to maintain reserves in the region of £70,000 +/- £5,000.

The PCC will monitor the level of reserves. Should the reserves fall below the targeted amount, the PCC will seek to understand why and take action to increase them. Should the reserves rise above the targeted amount, the PCC will seek to understand why and will take corrective action as we do not wish to tie up funds unnecessarily which could be spent on our charitable objectives. This policy will be reviewed annually.

13. PUBLIC BENEFIT

The church acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the church has achieved this are provided in the Review of the Year report. The PCC Members confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

I report on the accounts of the PCC of The Parochial Church Council of St George and All Saints Tufnell Park for the year ended 31st December 2021, which are set out on pages 14 to 27.

Respective responsibilities of the PCC and the examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act and
- to 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 and to be found in the Church Guidance, 2006 edition, issued from 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 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:

(1) 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 Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.

Name: J Irvinesmith
Relevant professional qualification or body: FCIE
Address: Independent Examiners Limited, Unit 2 Broadbridge Business Centre, Delling Lane, Bosham, PO18 8NF
Date: