

# *St John's Church Sandiway Activities in 2023*



## Vicar's Report

2023 was a year when we made significant progress on transforming our church building at St John's. In January and February, essential repairs to the tower roof were completed and the problems that had been identified decades earlier were finally rectified. Funds had been raised in 2015, but the rising cost of materials meant that we had to supplement these with money from our reserves and a grant from the Brian Wilson Trust to cover the cost of the work. From the ground it is impossible to see any difference, but it is good to finally get the work done and know that the roof is now fit for purpose. During the work loose stones were also found on the merlons at the top of tower and timely repairs were made to these to prevent further deterioration and damage to the rest of the building.



Since taking up the post of Vicar of St John's in 2019, I have been working with the PCC and wider congregation to improve access to the church building. 2023 was the year when remarkable progress was made on Phase 1 of our Heritage Building Project. By the end of February, £56,000 had been raised and all necessary permissions secured so that work could begin on building a ramp and making alterations inside the building to allow access for visitors and regular members of the congregation who attend in wheelchairs or on mobility scooters. The work began on 31st July and was finished in time for Advent. The transformation has been amazing. A beautiful sandstone ramp now allows easy access to the front door, a new glass door and porch light are welcoming and friendly, and the removal of four pews inside gives space for visitors with restricted mobility to sit alongside their family and friends at the front of the chancel. New carpeting in the nave and the restoration of tiles in the chancel has brought the interior of the church back to its former glory and improved the acoustics. The new space in church was well used at our Christmas services and also offers an enlarged performance space for our regular lunchtime concerts. On several occasions, it has brought a lump to my throat to look out at the congregation who have gathered for worship and see visitors in wheelchairs and mobility scooters sitting beside their family and friends at the front of the church, knowing that they didn't have to struggle to get into the building. The local Funeral Directors have also commented on how the revamped space offers greater comfort and dignity for grieving families who are now able to sit together when the next of kin attend funerals in wheelchairs.

## Vicar's Report

The work came together under the skilled and patient organisation of John Goulden, our project manager; it was only possible with the support of the Social and Fundraising Team who worked very hard throughout the year and with Ali Fletcher's tireless dedication to fundraising and grant applications. I am also very grateful to everyone who gave generously to the project and to the members of the congregation who put up with the disruption to our weekly services and other activities when the church was closed for several weeks at the end of the summer. The effort has been worth it. One of the greatest compliments that I've heard, is from people who see the ramp and say that it looks as though it's always been there. It is a sympathetic alteration that celebrates the heritage of our John Douglas building whilst improving the facilities and the welcome that we can offer.

During 2023 we piloted a scheme to leave the church open on weekdays, to allow visitors to drop in and enjoy the peace of this beautiful building. This was very successful and we plan to continue this in 2024.



### **Weekly Worship**

Our weekly Thursday morning service of Holy Communion continues with a regular average congregation of 23 people. Sunday morning worship in Church Hall at 10.15am includes Breakfast Church, Morning Praise and Holy Communion whilst Sunday evening worship in church includes services of Choral Evensong from the Book of Common Prayer, Celtic Communion and Take 40, a reflective, thematic service. We have also held 3 Open House services, where a guest comes to talk to the congregation. Guests in 2023 were Millie Woodhead, Paul Stevenson & Janet Buttanshaw, who all shared something of their life story.



## Vicar's Report

### **Festival Services and Music at St John's**



The Easter and Christmas services were well attended in 2023. It was wonderful to see regular members of the congregation alongside visitors at our Christingle service, the Carol Service and Christmas Communion. Our worship in church was led by the choir under the direction of Kathryn Holmes, our organist and Director of Music. At the end of the year, we said goodbye to Kathryn, who retired after serving the church faithfully for 30 years as our Director of Music. We are very grateful to her for her dedication and passion for music and for playing such a significant part in leading worship and directing the choir during this time. Kathryn was adamant that she didn't want a leaving collection, but at the Music Weekend in November, donations of £2,292 were made to the Heritage Building Fund in honour of

her contribution to St John's! We wish Kathryn well in her retirement, but we're glad that she will remain as part of our congregation here and will continue to manage the Ark Café.

Music remains an important part of our worship and I'm delighted that Dr Emma Morley was appointed as our new Director of Music and took up the post in January 2024.

### **Special Services**

In September we welcomed Rt Revd Sam Corley, Bishop of Stockport, to lead our evening service as we celebrated 120 years of worship at St John's. Bishop Sam used the story of Moses and the Burning Bush to encourage us as we look to the future. (His sermon can be viewed on our YouTube channel, St John's Sandiway Stay Connected, by following this link: [https://youtu.be/IZu\\_libaJ5k](https://youtu.be/IZu_libaJ5k).)



## Vicar's Report

### **Weddings, Baptisms, Confirmations and Funerals**

There were 11 baptisms and 2 weddings at St John's in 2023. There were 21 funerals conducted by the Ministry Team during the year: 12 were held at St John's, 2 were held at St Mary's Weaverham whilst building work took place at church in September, and 7 took place at the crematorium. There was also one candidate for confirmation. Ali Odlin joined the congregation at St Thomas' Church Stockton Heath, for a service of confirmation by the Bishop of Birkenhead in November.

### **Changes to the Ministry Team**

In 2023 two of our Readers stepped back from preaching and leading worship. We are very grateful to Andrew Hardy and Hilary Chambers for their contribution to the Ministry Team and wider life of the church community for many years.



Rev Graham Buttanshaw joined the team after gaining permission to officiate in Chester Diocese. Graham served as Vicar of Otley Parish Church, and we welcome Graham and Janet to our community. At the end of May we said goodbye to Margaret Byrne who was at St John's on placement whilst training to be a vicar. She was ordained on 1st July and is now a curate at churches in Whitegate and Little Budworth.

### **Work with schools**

It is always a privilege to welcome local school children on visits to St John's. Classes from Sandiway and Cuddington Primary came to Experience Easter and Experience Christmas - seasonal sessions where I explained why these major festivals are at the heart of the Christian Faith.

Other classes came during the year to look at the history of the building and I was invited to lead assemblies at Sandiway Primary School during the Autumn term.



## Vicar's Report cont.

### **Governance**

I am very grateful to our trustees who meet regularly in our Parochial Church Council (PCC) to oversee our mission and ministry within Sandiway and Cuddington and those who represent us within the wider Deanery. As Charity Trustees when planning the objectives for the year, the PCC gave consideration to the Charity Commission's guidance on public benefit. In 2023, the trustees devoted considerable time to discussing the redevelopment of the church as work on the tower and ramp progressed. We also discussed Living in Love and Faith – a national church initiative addressing attitudes towards sexuality. The debate at a national level has often been acrimonious, but as a PCC we were able to listen to differing views and ask questions of ourselves and our attitudes as we sought to understand what it means to be inclusive and welcoming.

### **Looking Ahead – Priorities for 2024 and beyond**

- Continuing work on our Heritage Building Project, improving the lighting, and embarking on the feasibility study for a modern extension to the church;
- Developing Heritage materials;
- Considering how to welcome everyone in the name of Jesus Christ so that barriers to inclusion are removed;
- Developing work with children through music.

I would like to thank everyone who volunteers their time and talents to support our mission and ministry within Sandiway and Cuddington. The church wardens, John Fraser and Ali Fletcher, worked very hard throughout the year along with the many teams who take on responsibility for different aspects of our life together. There are so many people who use their gifts and talents at St John's that it's impossible to name them all individually but thank you to the lay ministers, the members of the PCC and the dedicated teams whose creativity and skills enhance our life together.

*Revd Ruth Mock*



## Activities at St John's



### **The Ark**

We welcomed several new members to the team at the annual open coffee morning. Most give half a day once a month and we are very grateful for this. No-one is paid and the work is rewarding even when there are demanding customers.

Thanks go to all our customers who supported the Café. Last year we were able to give almost £3,000, our profit for the year, to local good causes:

- St Luke's Hospice for a specialist wheelchair;
- Sandiway Primary School PTA for development of a forest school amenity;
- Cuddington Primary School PTA for iPads;
- 2nd Sandiway and Cuddington Rainbows for assistance with subscription to the Guiding Association;
- A sum to assist in the extension of the path across the British Legion memorial corner.

We also provided 30 packed lunches every Friday through the summer school holidays for anyone to collect from the Library. Thanks to all who helped us do this.

We also raised £230 at the MacMillan coffee morning and £100 for Save the Children at the Christmas jumper morning.

So please support us again this year and do remember we are all volunteers from the community, working hard to provide a happy, reasonably-priced facility with the bonus of financially helping our community.



## Activities cont.

### **Arts in the Ark**

Arts in the Ark has had another good year with consistently healthy numbers attending. Our hours doubled so that we were meeting from 12.30 until 4.00pm which allowed people to bring sewing machines or other equipment and work on more complicated projects. A risk assessment process was conducted to ensure that potential hazards as a result of bringing a wider range of equipment had been anticipated and steps taken to mitigate any risk. We held two exhibitions in the Ark Café with a spin-off exhibition in Sandiway Library which was very well received. Feedback from members shows that the relaxed, supportive and creative atmosphere is much appreciated.



### **Book Groups**

The Book Groups continue to meet and are enjoying interesting and sometimes challenging recommendations.

### **Charitable Giving**

A meeting was held to discuss possible charitable causes to receive bimonthly donations of £500 representing a percentage of our outward giving for the year. Suggestions from the congregations were considered and a list drawn up reflecting a balance of worldwide, nationwide and local charities to be finally approved by the Vicar and PCC members.

Examples of chosen charities include:

- Student Christian Movement (S.C.M.) – a community of students past and present, deeply committed to putting faith into action, seeking justice and celebrating diversity.
- The Bible Society – translating the Bible and making it accessible in people's own language around the world, focusing on China and some of the toughest regions in Africa where they support literacy programmes and provide study materials.
- A Rocha – a global family of conservation and environmental organisations working together to live out God's calling to care for Creation and to equip others to do likewise.

A file containing current information, newsletters and acknowledgements is compiled annually and placed on the shelf at the back of church for reference.

## Activities cont.

### **Christian Aid**

One of the charities we support every year is Christian Aid, which helps some of the poorest people in the world, campaigns for justice and responds with immediate help to the victims of natural disasters.



In 2023 the theme of Christian Aid week was 'The Big Pea Challenge' highlighting the plight of mothers in Malawi struggling to grow crops and pay for their children and grandchildren to go to school. With Christian Aid's help, they have found an answer in the humble but mighty pigeon pea: a drought-resistant, soil-revitalising, high-protein, low-cost, delicious crop!

Together we raised significantly more than £1,000 (£1,034 + Gift Aid) through a sponsored walk, lunches in the Ark, and direct donations – and at the Sunday Morning Worship for Christian Aid we enjoyed delicious biscuits made from pigeon peas! Once again, a magnificent effort, supported by very many people!

### **Eco Church**

During 2023, as a church, we have continued through reflection and action, to develop our church buildings and our church community so that we are more environmentally aware. Having achieved the Bronze Eco Church Award in May 2022, we are now working towards the Silver Eco Church Award.

We continue to include regular articles in the Parish magazine to (hopefully!) encourage and challenge readers to make their own lives and the life of the Church more environmentally friendly.

In March, we planted 30 saplings of hedgerow shrubs in front of the holly hedge on the western boundary of the church garden. These were provided free by the Woodland Trust and will increase the biodiversity of the hedge.



## Activities cont.



In May, we participated in No Mow May. In the summer, we all appreciated the now well-established pollinator zone at the back of the Church garden. In June, we surveyed the church grounds as part of the “Churches Count on Nature”.

Also in June, the PCC meeting centred on Eco issues as they relate to our church and it was agreed that, as a church, we would seek to reach Net Zero by 2030 in accordance with the wider Church of England aim. To aid this, we have agreed to have twice yearly meetings between members of the Eco Team and a small group from the PCC to identify how we might achieve this. This will also help us in our efforts to achieve the Silver Eco Church Award.

In September, we joined in with the Gift of Peace weekend by creating a sacred space in the Church Hall garden and encouraging participants to find peace there. As September is also part of Creationtide, we also led the evening Take 40 service for the month, which focused on the ethics involved in our food choices.

Relations with those involved in Eco matters within the wider village community are developing. In October, we were invited to share in the opening of the new Allotment area on the Eden Grange estate, and in November our Eco team were invited to a village meeting, organised by Councillor Gillian Edwards and attended by local eco groups and representatives from CWAC.

In December, we started the monthly Wildlife Gardening group, to develop specific areas of the church garden in a more eco-friendly way. The group meets on the second Saturday morning each month, and is open to all, both within and beyond the church community.

We continue to encourage church members to join in events such as the Big Garden Bird Watch and the Big Butterfly Count, as well as making seasonal scavenger hunt sheets available.



## *Activities cont.*

### **Godly Play**

During 2023, Godly Play usually took place in The Ark twice a month, alongside the 10.15 Sunday service that takes place in the church hall. It is intended for children aged 3 and over, but parents are welcome to bring younger children as long as they stay to look after them. During this time, children are given space to explore either a story from the Bible or a story about an aspect of church life. The story is told using 2 or 3 dimensional materials after which there is a time of “wondering” – open-ended questions which encourage children to explore the story with no expectation that the adults are looking for “right answers”. There are certainly times when they challenge the leaders with their insights and questions! The children continue their exploration through a selection of practical activities available in the room, e.g. painting, craft, clay modelling or lego. We finish with a short time of prayer before we re-join the rest of the congregation for the final hymn.

Numbers vary from week to week! On occasions we have just had 1 child, but on other occasions we have had up to 8 children. We have always been ready to work with however many come.

Our grateful thanks go to a really helpful team of adults who assist in all kinds of ways – setting up the room and clearing away afterwards, sharing in conversations in the whole group or with individual children if they want to talk, and just generally helping as needed!



### **Home Groups**

Our Home Groups have continued to meet, following different paths as they provide opportunity to explore faith and offer pastoral support and fun. Some groups looked particularly at “The Bible Course”, a big-picture view of the whole Bible in just a few months.

## Activities cont.

### **JIMS (Music Group)**

JIMS met twice a month from February to November. It remains a relaxed environment in which to play/sing at the level each individual is comfortable with. In 2023, we maintained an average attendance of 12-14 players/singers each session. For the first time a JIMS group played at the 10.15 service during the Gift of Peace weekend and this was well-received all round. New singers/players are always welcome.



### **Mothers' Union**

St John's MU has had a good year with many interesting and inspiring speakers and our continued prayer and worship. There was some doubt that we could continue in our present form but our Secretary has organised an excellent programme for 2024.

We have kept membership steady which is very reassuring; although we have lost some members we have gained several others. We are a happy and welcoming group so please think about coming to join us.



## Activities cont.

### **Music – a final note from Kathryn**



In 2023, the choir sang at all 6.30 services and festival events, as well as performing Christmas carols at The White Barn and Toolerstones.

Something a little different came our way when the Eurovision Song Contest was on; we joined with an online flash mob singing 'All you need is love' both as a choir and a congregation, offering support for Ukraine. Many online midweek reflections have also included the choir from previous recordings. I have always said that we are very fortunate to have an 'in-house' choir and not need to borrow choristers or use professional CDs. On this theme it was a great pleasure to see the whole church take part in enjoying the November Music Weekend one way or another, from the Sophie Rosa & Peter Liang concert, to St John's choir, JIMS, the VRRRC and more all sharing a love of music. The Saturday social evening brought past and present choristers together, an amazing array of talent creating a very happy event.



The Lunchtime Concert series in church, always followed by a soup lunch, seems to meet a need for easily accessible (especially now we have the ramp!), high quality live music at a reasonable price, in a beautiful venue. Lunch provides the perfect opportunity for informal social interaction after the concert. The extra space at the front of church opens up greater possibilities and we will have our first larger ensemble in 2024. Many thanks to all who support these events. Although I have retired from the role of Music Director, I am continuing with the concert organisation as a separate role.

My thanks to all who support church music, and my good wishes to my successor Emma. Please all continue to sing up!



## Activities cont.

### **Praise and Play**

Praise and Play is a group for pre-school children and their parents/carers. We meet in the church hall on Thursday afternoons in term time from 1.45-3pm. Our aim is to create an informal, friendly space where everyone can be supportive of one another and where adults and children can feel comfortable as we gently explore some things about church and the Christian faith.

We follow the same pattern each week – a short time of play as families arrive and catch up with one another, then a gathering together when we sing (with actions, instruments, or the parachute); we have a story which could be from the Bible or a children's story from which we can draw some Christian significance. After a short prayer, a sharing of news and a celebration of a special time (such as birthdays) families enjoy the play activities set around the hall and continue to catch up over a cup of tea/coffee.

In the last year, a newly created WhatsApp group has helped families to keep in touch and support one another, and it has been encouraging to see how some families have maintained their contact with the wider church family (particularly through Breakfast Church) after they have moved on from Praise and Play.

Grateful thanks go to the good team of adults who set everything up, supervise activities when needed, make the tea, chat with adults and children and help clear away at the end.



## Activities cont.

### **Prayer Support**

The focus for Prayer Support over the past year has been 'The Gift of Peace' and how we can share it with as many people as possible. It has been at the centre of our meetings and our prayers for everyone.

The Prayer Weekend this year was in two parts, which was a real blessing and enabled us to welcome people along to the hall in September for a day of music, crafts, fellowship and refreshments. This was followed by special services on the Sunday. Gift of Peace boxes were distributed far and wide!



Then in December we were able to have the church open for an incredible display of peace provided by individuals and groups, of all ages, from our community. This was visited and enjoyed by many.

The annual Advent Ribbons were much appreciated as always, and Saturday Sanctuary continues to offer a warm welcome every Saturday morning.

We will continue to seek to support everyone in prayer in the coming year.



## Activities cont.

### **Social and Fundraising Team (SFRT)**

2023 was a busy year for the SFRT. Having said goodbye to our chair, Kathryn Holmes, at the end of 2022 after over 20 years of incredible energy and enthusiasm for fundraising, it was a daunting task to fill her boots. The team also lost Ali Fletcher in March due to the enormous amount of other commitments she has with the church. Both were huge supporters of St John's SFRT and will no doubt continue to assist whenever they can.



We started 2023 with a huge task of supporting all efforts to raise the required money for the new ramp. With this in mind, we threw ourselves into 4 events with help from our supporters and managed to quiz, craft, sing and dine in French style to raise £2,246 for the ramp appeal in just over 5 weeks.

Throughout the rest of the year we have tried a variety of different social events in order to appeal to as many people as possible, including military talks, a family board game café, various musical groups, the gala day and themed dining experiences. This has resulted in raising an additional £2,396 for the building fund and £3,309.64 for general funds – in total, the SFRT have assisted in raising £7,951.64 for St John's in 2023.

We have also assisted at other events such as the Christian Aid weekend, the summer fairs for both primary schools in the village, the Harvest festival lunch in aid of the Tearfund and Kathryn's Music Weekend.

It has been hard work at times but also incredibly rewarding. We are always indebted to our dedicated volunteers who may not be on the SFRT but are always willing to help.



## Activities cont.

Early in 2024 we will be saying goodbye to another member of our team, Marian Fraser, who has been on the team for many years. She is full of ideas and always keen to crack on with the task, no matter how big. She will be sorely missed and we as a team will be reduced to 3! Our plea is for anyone out there who feels they could bring something to the team, whether that be with ideas, organising abilities or just an extra pair of hands, to give it a try.

We have already started 2024 with a bang at the amazing quiz night on 5th January, which Sue and Stewart Haddon deserve a medal for putting together. This raised £661 for general funds so fingers crossed that this bodes well for our fundraising efforts in 2024.

More than anything though, these events are a great platform for socialising with our fantastic church community and the wider village community, bringing happiness and company to many.



## **Youth Group**

Youth Group has been meeting throughout 2023 on a monthly basis. We've done Night Walks, helped with Christingle, played wacky games and even done our own episode of Taskmaster. We have an enthusiastic group of kids with very supportive parents. Pizza is our favourite meal together, though toasted marshmallows come a close second. Dave Mock is the group leader but our sessions could not happen without the wonderful team of Nicola Cowie, Ben Fletcher and Ellie Rushworth.

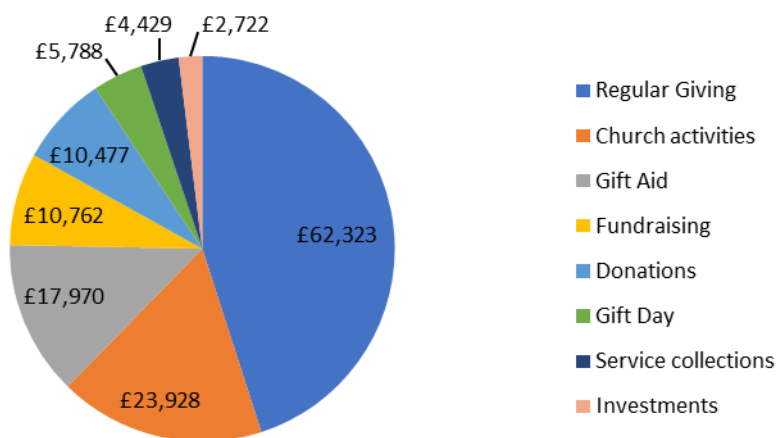
The group usually meets on the 4th Sunday of the month in the church hall, however this can vary. The best way to find out what is going on is to text or ring Dave on 07591 757126 for more details.

## Events in 2023:

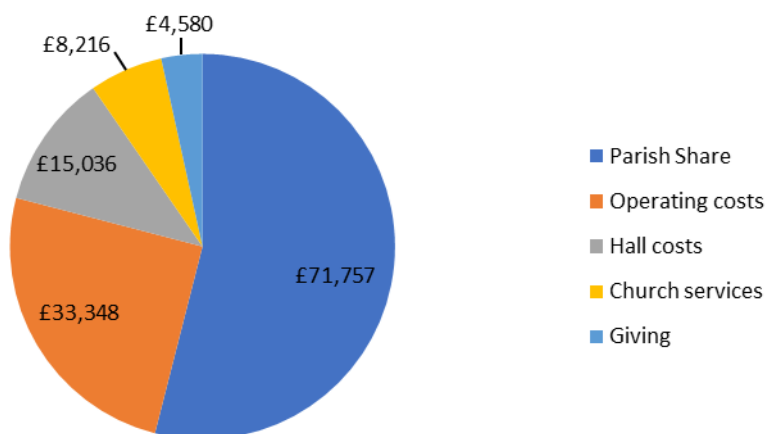
January	<ul style="list-style-type: none"><li>• New Year Quiz</li><li>• Work starts on church tower</li></ul>
February	<ul style="list-style-type: none"><li>• Mini-market &amp; brunch</li><li>• Lunchtime concerts restart</li><li>• Valentine Singalong</li><li>• Parisian Evening</li></ul>
March	<ul style="list-style-type: none"><li>• The Ark's 7th birthday</li></ul>
April	<ul style="list-style-type: none"><li>• Easter services</li><li>• Marcus &amp; friends concert</li><li>• Spring Singalong</li></ul>
May	<ul style="list-style-type: none"><li>• Coronation celebrations</li><li>• Christian Aid sponsored walk</li><li>• Spitting Feathers concert</li></ul>
June	<ul style="list-style-type: none"><li>• Thanksgiving service for pets</li><li>• Naval history talk</li><li>• Church open on weekdays</li></ul>
July	<ul style="list-style-type: none"><li>• Cheshire Chord Company</li></ul>
August	<ul style="list-style-type: none"><li>• Parish Social Evening</li><li>• Heritage Day</li><li>• Summer Singalong</li></ul>
September	<ul style="list-style-type: none"><li>• Gift Day &amp; Family BBQ</li><li>• Sanctuary tiles restored</li><li>• Gift of Peace weekend</li></ul>
October	<ul style="list-style-type: none"><li>• Harvest celebration</li><li>• Greek evening</li></ul>
November	<ul style="list-style-type: none"><li>• Ramp opening ceremony</li><li>• Music Weekend</li><li>• Autumn Singalong</li></ul>
December	<ul style="list-style-type: none"><li>• Gift of Peace display in church</li><li>• Christmas mini-market &amp; brunch</li><li>• MU Magical Christmas afternoon</li><li>• Christmas services</li></ul>

## Finances

Where does our money come from?



Where does our money go?



Thank you to everyone who has contributed to our finances this year, through planned giving, donations, collections, or events.

*For more financial information, please see the Appendices.*

## Safeguarding Statement

At St John's, we take extremely seriously our duty and obligation to protect all. We have adopted the Church of England's robust procedures and guidelines, and in all our activities have given due regard to the House of Bishops' guidance on safeguarding children, young people and vulnerable adults. You can find out more at [www.churchofengland.org/safeguarding](http://www.churchofengland.org/safeguarding).

If you have any safeguarding concerns, please contact our Parish Safeguarding Officer, Julie Westgate on 01606 301972.

Alternatively, you can contact the Chester Diocese Safeguarding Team on 01928 718834 or email [safeguarding@chester.anglican.org](mailto:safeguarding@chester.anglican.org)

If a child or adult is at immediate risk please contact Cheshire Police on 101 (or dial 999), the local Safeguarding Children's Board on 0300 123 7047, or Adult Social Care on 0300 123 7034. The Emergency Duty Team for concerns about children or adults out of normal working hours can be contacted on 01244 977 277.



**St John's registered charity no. 1135082**

# St John the Evangelist, Sandiway

## 2023 Annual Report Appendices

### **SAFEGUARDING POLICY: PROMOTING A SAFER CHURCH**

The following policy was reviewed, updated and agreed at the Parochial Church Council (PCC) meeting held on the 11<sup>th</sup> March 2024.

In accordance with the Church of England Safeguarding Policy our church is committed to:

- Promoting a safer environment and culture.
- Safely recruiting and supporting all those with any responsibility related to children, young people and vulnerable adults within the church.
- Responding promptly to every safeguarding concern or allegation.
- Caring pastorally for victims/survivors of abuse and other affected persons.
- Caring pastorally for those who are the subject of concerns or allegations of abuse and other affected persons.
- Responding to those that may pose a present risk to others.

The Parish will:

- Create a safe and caring place for all.
- Have a named Parish Safeguarding Officer (PSO) to work with the incumbent and the PCC to implement policy and procedures.
- Safely recruit, train and support all those with any responsibility for children, young people and adults to have the confidence and skills to recognise and respond to abuse.
- Ensure that there is appropriate insurance cover for all activities involving children and adults undertaken in the name of the parish.
- Display in church premises and on the Parish website the details of who to contact if there are safeguarding concerns or support needs.
- Listen to and take seriously all those who disclose abuse.
- Take steps to protect children and adults when a safeguarding concern of any kind arises, following House of Bishops guidance, including notifying the Diocesan Safeguarding Adviser (DSA) and statutory agencies immediately.
- Offer support to victims/survivors of abuse regardless of the type of abuse, when or where it occurred.
- Care for and monitor any member of the church community who may pose a risk to children and adults whilst maintaining appropriate confidentiality and the safety of all parties.
- Ensure that health and safety policy, procedures and risk assessments are in place and that these are reviewed annually.
- Review the implementation of the Safeguarding Policy, Procedures and Practices at least annually.

Each person who works within this church community will agree to abide by this policy and the guidelines established by this church.

This church appoints Julie Westgate as the Parish Safeguarding Officer.

Churchwarden Alison Fletcher.

## The Annual Report of Sandiway Parochial Church Council (PCC)

1<sup>st</sup> January to 31<sup>st</sup> December 2023

### Objective and Activities of the PCC

The primary objective of the PCC is to promote the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The PCC has the responsibility of co-operating with the Vicar in promoting in the ecclesiastical parish of Sandiway the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It is charged with good stewardship of finances and has maintenance responsibilities for the church and church hall both in Norley Road, Sandiway.

### Structure, Governance and Management

The PCC is made up of the Vicar, Churchwardens, Readers, parish representatives on the Deanery Synod plus a number of elected and co-opted lay members. The appointment of PCC members is governed by the Church Representation Rules and all church members who are on the electoral roll are encouraged to stand for election.

Parochial Church Council, following the APCM on the 21<sup>st</sup> May 2023, was as follows:

<b>Vicar</b>	Reverend Ruth Mock Vicar / Chair	Vicar and PCC Chair From 1 <sup>st</sup> October 2019
<b>Churchwarden</b>	Alison Fletcher	Elected 21/5/2023
<b>Churchwarden</b>	John Fraser	Elected 21/5/2023
<b>Reader &amp; Deanery Synod Rep</b>	Paul Stevenson *	Licensed 21/10/2017
<b>Reader &amp; Deanery Synod Rep</b>	Sue Hadden *	Licensed 21/10/2017
Elected Member	Ann Lucas	Elected 21/5/23
Elected Member	Eric Wright	Elected 21/5/23 & 14/10/20
Elected Member	Jane Green	Elected 21/5/23 & 14/10/20
Elected Member	Nicola Cowie	Elected 21/5/23 & 14/10/20
Elected Member	John Goulden	Elected 19/5/2021
Elected Member	Cherry Jackson	Elected 19/5/2021
Elected Member	Heather Williams	Elected 19/5/2021
Elected Member	Jim Wren	Elected 29/5/2022
Elected Member	Helen Lilley	Elected 29/5/2022
Elected Member	Stewart Hadden	Elected 29/5/2022
Elected Member	Peter Westwood	Elected 29/5/2022
Elected Member/ PCC Secretary /Deanery Synod Rep	Mandy Shaw	Elected 19/5/2021
<b>Treasury Team Leader</b>	Andy Carter	Co-opted 29/5/2022
<b>Director of Music</b>	Kathryn Holmes	Co-opted 29/5/2022

### PCC Contact and location information

Vicar: Reverend Ruth E Mock, The Vicarage, 50 Norley Rd, Sandiway CW8 2JU

Email: [vicar.stjohnsandway@gmail.com](mailto:vicar.stjohnsandway@gmail.com) telephone 01606 883286

Sandiway Parochial Church Council (PCC)

Care of The Vicarage, 50 Norley Rd, Sandiway CW8 2JU

## **SAFEGUARDING REPORT FOR ST JOHN'S SANDIWAY 2023**

Nearly 2 years in post, my word, where does the time go?? I have been working without a deputy, which has not really been a problem up to now.

In line with the Safer Recruitment part of my role, I have ensured all members of the current PCC have had DBS checks completed for PCC members, which is good news for the team and fulfils the wishes of Bishop Julie Conalty. Safer Recruitment is an essential part of safeguarding. There are guidelines available which set out the roles within the church family that are eligible for a DBS check which are available on the Diocese website.

The Safeguarding training for the PCC has gone very well and most members have completed either the Basic Awareness or the Foundation course.

Sean Augustin was successful in his application for the post of Diocesan Safeguarding Advisor. He had been the deputy for some time and I have received both training and advice from him.

Safeguarding remains a standing item at all PCC meetings and safeguarding updates are shared, which thankfully continue to be very few and far between.

If anyone has any questions about Safeguarding, or would like to speak to me in confidence, please don't hesitate in contacting me.

**Julie Westgate, Parish Safeguarding Officer, 6<sup>th</sup> March 2024**

### **ELECTORAL ROLL REPORT**

Changes since the 2023 Annual Parochial Church Meeting.

At the 2023 APCM the Electoral roll stood at	183
Names added up to 29 <sup>th</sup> April 2024 (end of revision period)	7
Names removed up to 29 <sup>th</sup> April 2024	0
On the 29 <sup>th</sup> April (following the revision period) the 2019/2025 Electoral roll stands at	190

The revised Electoral Roll will re-open after the APCM to receive further applications throughout the year. Please contact Gill Carter, Electoral Roll Officer, via Reverend Ruth.

Note: The last occasion where was a completely new electoral roll was for the APCM in 2019. All PCCs are required to produce a new roll every 6 years and in between a formal revision has to be made ahead of the APCM. All members of the congregations are encouraged to register for the Electoral Roll to enable them to take part in the governance of the parish.

## **Churchwarden's Report of the Church Fabric, Goods and Ornaments 2023**

### **Fabric**

The long-anticipated tower roof repair is now successfully completed, the crumbling concrete slab having been replaced by a lead covered timber roof.

Phase 1 of the Heritage Building Project is now almost also complete:

- Two rows of pews at the front have been removed, the frontals brought back and the forward radiators re-sited against the side walls.
- The carpets have been removed from the nave and the exposed tiles refurbished to their original condition. New handrails have been fitted to the nave approach.
- The back of church and the aisle and the nave approach have been re-carpeted.
- A permanent all-access ramp in matching stone design and handrails has been constructed to the front of the church providing much greater access into the building. A new glass door has been fitted to the outside of the porch.

The remaining element of Phase 1 of the Heritage Building Project is to address issues with poor and uneven lighting in the church building, with insufficient lighting to show off the heritage features of the church. A number of temporary light fittings have been put in place to improve light levels in the short term whilst fundraising continues for a more permanent resolution.

Works to repair the church clock were undertaken.

A CollecTin sum up device was installed together with a wireless internet router. This set up is operating successfully and some donations are now made this way.

The vestry door locks were refurbished and period keys manufactured to enable us to secure the vestry when Open Church was introduced.

The church floodlights which are energy saving LED types are supplemented by a new light installed on the outside of the porch.

The church boundaries have been generally tidied, and with the help of our Eco Team and their volunteers and our gardener, the grounds are subject to continued improvement.

At the hall, we have installed a Hive heating controller which affords us greater and remote control of the thermostat and timer.

As usual various minor maintenance has been carried out during the year involving a combination of contractors and DIY as appropriate. The work of our small dedicated in-house team is much appreciated.

The Fabric Team undertook an audit of the Terrier in mid-2023 and we can report thus:

### **Goods and Ornaments**

No change

### **Inventory**

We are satisfied that there has been no significant change in the inventory (Bibles, prayer books, service books, hymn books, etc)

*John Fraser and Ali Fletcher, Churchwardens*

## Deanery Synod Annual Report 2023

Deanery Synod met three times in 2023. Twice at St Johns, Sandiway and once at Holy Trinity, Northwich.

The February meeting was almost entirely devoted to the new Diocesan vision and so, well attended.

Guest speaker, Harriet Roberts explained the process to collect views from parishes across the diocese which would all be fed into the creation of a Diocesan vision.

Harriet led various activities on the Vision theme with the aim of summing up where we are as a diocese (good and not so good points), what things need to improve and where we want to go. There were many opportunities to feedback ideas to Harriett to inform future work on the vision for the diocese.

In June, Archdeacon Ian Bishop was the guest speaker shortly before his move to become Bishop of Thetford. Ven.

Ven. Ian's topic was to consider the church's response to Net Carbon Zero. He stressed that he is neither a scientist nor an environmentalist but just someone concerned about how we treat God and our world. He also noted that Middlewich Deanery has an active representative on the Diocesan Environment Forum and that Care of Creation is the 5<sup>th</sup> Mark of Mission.

Ven Ian noted that when asking young people what is important to them it is emphatically environment and that we don't care enough about what is happening. Global temperature rise of +1.5C will be exceeded this year and that our link diocese of Melanesia is gradually disappearing under the sea. There is concern that Government is not doing enough. In 2021 the CofE agreed a Route map to Net Zero which is available on the CofE website.

In October, Bishop Sam Corley, Bishop of Stockport was the guest speaker. Bishop Sam asked what are deaneries for? His own answer was they should be where brothers and sisters in Christ can be joyful, full of thanksgiving and in solidarity with one another.

+Sam spoke of his experiences as an incumbent in Yorkshire. His parish rallied once it became brave enough to acknowledge its problems. His message was Do not be afraid of change, be resilient. God is with us where we are and will be with us into the future. We may feel in exile, but we must continue to serve because that is our Christian identity. We are chosen, loved and redeemed.

For +Sam, the biggest challenge to address is the lack of engagement with children and young people. These days mixing with young people is complex and costly but, we must take it seriously.

At the end of 2023, Vicar Ruth Mock, incumbent at Sandiway, was also Rural Dean of Middlewich deanery and Paul Stevenson, Reader at Sandiway was Lay Chair of Middlewich deanery.

Paul Stevenson  
Deanery Synod Representative and Lay Chair of the Middlewich Deanery

# **FINANCIAL STATEMENTS OF THE PCC**

## **FINANCIAL REVIEW**

*by the Treasury Team 29th April 2024*

### **Background**

This report covers the financial statements and balance sheet for the year ended 31st December 2023, copies of which are included with other APCM papers.

Financial administration

The treasury team manages the parish finances on a day-to-day basis. The PCC members scrutinise the actions of the treasury team and the committee provides information and advice to the PCC on financial matters.

### **Commentary**

The accounts for 2023 show a profit of £5,692 and with a profit on revaluation of investments of £1,985 this increased to £7,677, an encouraging result for the parish and increases reserves to £50,593. We are very fortunate that our parishioners continue to contribute either by monthly standing orders or making regular donations to the Church.

In 2023 we decided that we should simplify our Accounts by transferring reserves in Restricted Funds, all income and expenditure on the Heritage Building project to the Building Fund account – we have also transferred the Ark Account to a separate Bank account and out of Restricted Funds. These changes will make the Accounts easier to understand.

During the year we completed work on the Church Tower, carried out some work reordering in the Church and completed the installation of a Ramp to the Church, we are very grateful for the many donations made to enable these projects to be completed and for the funds raised through Church events,

We are constantly looking at ways that people can give to St John's. We already have online giving, donations can be made via the Church website, by text or via our card reader. We have now introduced a tap and go system in church.

### **Where does the money come from?**

The church does not receive any government grants or other funding towards its running costs.

The primary source of income for general funds continues to be the planned regular giving of members of our worshipping community together with donations and collections in services together with Gift Aid

Additional sources of regular income are derived from fundraising events, weddings, funerals, church hall hire and investments.

### **Where is the money spent?**

The biggest item of expenditure is the parish share due to the Chester Diocese which was £71,757 in 2023 and takes most of our Giving including Gift Aid Tax Recovery) The parish share is the amount of money we are asked to contribute to pay for mission and ministry, specifically for clergy stipends and housing. Through the parish share we also contribute to supporting other parishes that are in a worse financial position than our own.

All other costs must be met from other income, including Fundraising which is vital to us and the efforts of the Social and Fundraising team are appreciated – other costs include the upkeep of the Church and grounds, Church Hall (net of rental income) and part of the costs of the Vicarage. It also includes the cost of all Church services, relief clergy, clergy expenses and administration. After these costs have been met there is little income to cover other repairs that are needed. Our outward giving from PCC funds is based on a percentage of the receipts from planned giving. The PCC is determined that our outward giving promise should be maintained as it is a fundamental Christian

principle to help others. We have kept control of both Church and Church Hall running costs during the year, and it is gratifying that the Buildings Management Team continues to examine how best to manage our resources.

### **Reserves Policy**

Our reserves policy focuses on the level of unrestricted reserves we need to maintain cashflow. The PCC have reviewed the reserves policy and considering the risks that the Church faces have agreed a range of unrestricted reserves. This range is currently £27,000 to £57,000. On 31<sup>st</sup> December 2023 we had unrestricted reserves of £50,593 which is within the range set.

### **Thank you.**

To everyone who so generously contributed to our finances, by planned giving or donations, during the year.

To all the people who work so hard to make applications for any grants available for our projects. To our Gift Aid Officer, for keeping our claims with HMRC up to date.

To our Independent Examiner, Tim Vincent, for the work he has put in to satisfy himself that St John's has a set of accounts that satisfy all statutory requirements and in which the PCC and the parish can have confidence.

To the Treasury Team, for dealing with receipts and payments efficiently and promptly.

To the Buildings Management Team for their understanding of the Church finances.

### **The continuing challenge**

The PCC has set a budget for 2024, which shows that we will be showing a loss of approximately £18,000; this projected loss assumes no income from Fund raising and is also before we address the maintenance Schedule arising from the 2020 quinquennial inspection. The PCC acknowledged that the challenge for us therefore remains the same as it has in previous years, and as it does in all other parishes. We, as members of the worshipping community of St John's Sandiway, need to give freely and generously if we are to continue to meet our aims of:

- Spreading God's word within the parish.
- Providing a diverse range of religious services and other opportunities for worship through the week.
- Providing a sacred space for worship.
- Supporting members of our worshipping community within their homes; and
- Contributing to the spiritual and moral education of children and young people.

Please continue to give all the help that you can and as often as you can

Andy Carter, Treasury Team Leader

On behalf of the PCC

## **GENERAL ACCOUNTS**

### **REPORT BY THE INDEPENDENT EXAMINER**

This report on the financial statements of the PCC for the year ended 31 December 2023, which are set out on pages 4 to 9, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s.43 of the Charities Act 1993 ('the Act').

### **Respective responsibilities of the PCC and the examiner**

As members of the PCC, you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and s.43 (2) of the Act does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

### **Basis of independent examiner's statement**

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.43(7)(b) of the Act and to be found in the Church guidance, 2006 edition. 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 financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

### **Independent 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 41 of the Act; and
- to prepare financial statements, which accord with the accounting records and comply with the
- requirements of the Act and the Regulations have not been met; or

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

**Tim Vincent**  
**Independent Examiner**

**GENERAL ACCOUNTS****INCOME AND EXPENDITURE**

	Notes	2023 £	2022 £
<b>Incoming Funds</b>			
Planned Giving, Gift Day, Tax claim, donations and cash collections	2	100,987	136,705
Operating activities			
Fundraising activities	2	10,762	9,436
Church activities	2	23,928	19,110
Investment income	2	2,722	2,473
<b>Total Incoming funds</b>		<b>138,399</b>	<b>167,724</b>
<b>Expenditure</b>			
Donations made	3	4,580	4,826
Church activities	3	121,715	113,070
Administration	3	6,642	6,123
<b>Total expenditure</b>		<b>132,937</b>	<b>124,019</b>
Transfer from (to) Restricted Funds	4	230	(42,122)
<b>Net Incoming (outgoing) General funds</b>		5,692	1,583
Gain (loss) on revaluation of investments	5	1,985	(2,809)
<b>Net movement of funds</b>		7,677	(1,226)
Funds b/fwd. at the start of the year		42,916	44,142
Adjustments in respect of prior years		-	-
<b>Funds c/fwd. at the end of the year</b>		<b>50,593</b>	<b>42,916</b>

The accompanying notes are an integral part of this statement of income and expenditure.

**GENERAL ACCOUNTS****BALANCE SHEET**

	<b>2023 £</b>	<b>2022 £</b>
<b>Assets</b>		
<b>Investments</b>		
Ministry Fund	22,904	20,919
<b>Current assets</b>		
Debtors	8,751	6,380
Cash at bank	32,899	103,636
	<b>64,544</b>	<b>130,935</b>
<b>Current liabilities</b>		
Creditors	7,143	4,515
<b>Net assets</b>	<b>57,401</b>	<b>126,420</b>
<b>Unrestricted funds</b>	50,593	42,916
<b>Restricted funds</b>	6,808	83,504
<b>Total funds</b>	<b>57,401</b>	<b>126,420</b>

The accounts on pages 4 to 11 were approved by the PCC on the 29th of April 2024 and signed on its behalf by:

**AW Carter** – Treasury Team Leader

**Reverend R Mock** – Vicar and Chairman of the Parochial Church Council

29th April 2024

The accompanying notes, on pages 6 to 9 are an integral part of these accounts.

## **GENERAL ACCOUNTS**

### **NOTES TO THE ACCOUNTS**

#### **1. Accounting policies**

A summary of the principal accounting policies, all of which have been applied, consistently throughout the year and the preceding year, are set out below.

##### **Basis of accounting**

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Statement of Recommended Practice – Charities 2005.

The accounts are prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value.

##### **Funds.**

- Restricted funds represent income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust and bequest and donations or grants received for specific objects or invited by the PCC for a specific object. As the funds may only be expended on the specific object for which they were given, any balance remaining unspent at the end of the year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.
- Unrestricted funds represent moneys in general funds, which are used for PCC ordinary purposes.

##### **Incoming funds.**

- Planned giving, collections and donations are recognised when received.
- Tax refunds are recognised when the incoming funds to which they relate are received.
- Dividends are accounted for when receivable, interest is accrued.
- All other income is recognised when it is receivable.
- All incoming funds are accounted for Gross.

##### **Expenditure.**

- Giving is accounted for when due.
- The 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.

##### **Fixed assets**

- Consecrated and benefice property is not included in the accounts as they are treated as inalienable property as are moveable church furnishing held by the Vicar and Churchwardens on special trust for the PCC.
- Expenditure on equipment has been written off.

##### **Investments.**

- Investments are valued at market value as at 31st December 2023.

## 2 Incoming funds

	2023 £	2022 £
<b>Donations</b>		
Planned giving:		
Standing orders and pink envelopes	61,398	64,440
Blue giving envelopes	925	1,666
Tax recovery	17,970	17,562
Collections (open plate)	4,429	3,416
 Gift Day	5,788	19,222
Donations and legacies	10,477	30,399
	<b>100,987</b>	<b>136,705</b>
 <b>Fundraising events</b>		
Concerts, social and other activities	8,709	7,309
Christmas Raffle and Gala Day	2,053	2,127
	<b>10,762</b>	<b>9,436</b>
 <b>Church activities</b>		
Hall rents	13,278	11,001
Magazine sales and advertising	3,462	4,965
Wedding & funeral fees	7,138	4,044
	<b>23,928</b>	<b>19,110</b>
 <b>Investment income</b>		
Field rent	825	825
 Trust income - School Fund	471	466
 Dividends and Interest	1,406	1,182
	<b>2,722</b>	<b>2,473</b>
 <b>Total Incoming funds</b>	<b>138,399</b>	<b>167,724</b>

### 3 Expenditure

	2023	2022
	£	£
<b>Giving</b>		
To secular charities	3,335	2,971
To Christian charities	1,245	1,855
	<hr/> 4,580	<hr/> 4,826
<b>Church activities</b>		
Parish Share to diocese	71,757	69,667
Vicarage costs	4,407	4,898
Clergy expenses	1,125	1,247
Church Services	8,216	6,177
CDBF Assigned Fees	3,094	2,459
Junior church & youth group	125	122
Church operating costs	5,421	4,883
Church maintenance	7,521	3,888
Magazine production costs	4,038	3,416
Outreach	975	81
Hall operating costs	13,410	11,665
Hall maintenance	1,626	4,567
	<hr/> 121,715	<hr/> 113,070
<b>Administration</b>		
Administration costs	4,247	4,406
Photocopying	1,206	450
Bank charges	979	982
Telephone	210	285
	<hr/> 6,642	<hr/> 6,123
<b>Total outgoing funds</b>	<hr/> <b>132,937</b>	<hr/> <b>124,019</b>

#### 4. Transfers from (to) Restricted Funds

Moneys raised for Specific Projects are transferred to Restricted Funds. This year money raised and spent on Building Projects is transferred to and shown in the Building Fund Accounts. Ark funds previously shown in Restricted Funds is also transferred out. For Revenue expenditure it is included in the Income & Expenditure, and this then results in a transfer from Restricted Funds.

	<b>2023</b>	<b>2022</b>
Transfers from Restricted Funds	(230)	0
Transfers to Restricted Funds	0	42,122
Transfers to The Ark	(8,733)	0
Transfers to The Building Fund.	(68,091)	0
 Net Transfer	 (77,054)	 <u>42,122</u>

#### 5. Gain / (Loss) on revaluation of Investments

	<b>2023</b>	<b>2022</b>
Unrestricted funds – Ministry Fund	1,985	(2,809)

#### 6. Related party transactions:

PCC members have during the year received reimbursement of items of expenditure properly incurred upon the business of the PCC.

#### 7. Related trusts:

The Vicar and Churchwardens are trustees of the school fund set up on the sale of the premises which were originally the Church school. The school fund comprises 762 income shares in the CBF Church of England Investment fund; the shares originally cost £5,073 and have a current market value on 31 December 2023 of £17,225 (2022 £15,744). The capital is not shown on the Balance Sheet as under the terms of the trust only the dividends from the fund are mandated to the PCC and must be used for “Youth and Junior Church” purposes only.

#### 8. The Ark Café

The Ark Café is non-profit making with any surplus being used to help the community. The Ark had another very successful year, the café is now outside of the General Church Funds, Reserves at the end of 2022 were £8,733 and these were transferred out to the Ark Account, £1000 was paid to local good causes during 2023, the Ark turned in a Net profit of £2354, giving Reserves of £11086 at the end of the Year, donations of £2,250 are scheduled to be paid out in 2024.

**BUILDING DEVELOPMENT APPEAL FUND**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
<b>Income and Expenditure</b>		
<b>Income</b>		
Funds transferred from Church restricted Funds.	68,091	0
Fundraising and Donations	44,602	0
Bank Interest Received less paid	<u>449</u>	<u>257</u>
<b>Total Income</b>	<b><u>113,142</u></b>	<b><u>257</u></b>
<b>Expenditure</b>		
Expenditure on Tower	53,108	0
Expenditure on Ramp	70,357	0
Retentions Due	<u>4,001</u>	<u>0</u>
<b>Total Expenditure</b>	<b><u>127,466</u></b>	<b><u>0</u></b>
<b>Profit / ( Loss ) in Year</b>	<b>(14,324)</b>	<b>257</b>
<b>Funds B/fwd.</b>	<b>22,980</b>	<b>22,723</b>
<b>Funds C/fwd.</b>	<b><u>8,656</u></b>	<b><u>22,890</u></b>
 Represented by:		
<b>Current Assets</b>		
Debtors	2,923	0
CCLA Deposit Account	0	19,756
Bank Balances	<u>9,734</u>	<u>3,184</u>
 Total Current Assets	 12,657	 22,980
<b>Current Liabilities</b>		
Creditors	4,001	0
<b>Net Assets</b>	<b><u>8,656</u></b>	<b><u>22,980</u></b>

Note : The Building Fund was transferred to its own set of accounts in 2010

## **BUILDINGS DEVELOPMENT APPEAL FUND**

### **REPORT BY THE INDEPENDENT EXAMINER**

I have examined the Building Fund Financial Statements for 2023 which are set out on page 11.

No matter has come to my attention:

(1) Which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with section 41 of the Act; and
- to prepare financial statements, which accord with the accounting records and comply with the
- requirements of the Act and the Regulations

Have not been met; or

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

**Tim Vincent**  
**Independent Examiner**