

Charity number 1139018

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL

PARISH OF ST.PAUL'S STOCKINGFORD

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2020

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, STOCKINGFORD

FOR THE YEAR ENDED 31 DECEMBER 2020

CONTENTS

Page
Ref

1	Trustees Annual Report
5	Statement of Financial Activities
6	Balance Sheet
7	Notes to the Financial Statements
11	Independent Examiner's Report

TRUSTEES' ANNUAL REPORT

2020 Report and Accounts for the Parochial Church Council of St Paul's Church, Stockingford

Aim and purposes

St Paul's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, Reverend Kate Massey, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church buildings of St Paul's and the Parish Centre, Church Road, Stockingford.

Objectives and activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Paul's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our community through:

Worship and prayer; learning about the gospel; and developing their knowledge and trust in Jesus.

Provision of pastoral care for people living in the parish.

Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of the Church of St Paul's and the Parish Centre.

Achievements and performance

Worship and prayer

The PCC is keen to offer a range of services during the week and over the course of the year that our community find both beneficial and spiritually fulfilling. For example, quiet monthly communion services provide a quiet, intimate and reflective environment for worship while opportunities are provided for people to engage in more outgoing worship such as messy church.

This year we have been successful in welcoming more people and families into our church.

All are welcome to attend our regular services. At present there are 95 parishioners on the Church Electoral Roll, 40 of whom are not resident within the parish.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of their journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping.

Many of the events that the church would be involved with, were disrupted in late March 2020 as the church took steps (in line with government advice) to help contain the outbreak of COVID-19. This included the temporary suspension of all physical gatherings, the church has

TRUSTEES' ANNUAL REPORT

2020 Report and Accounts for the Parochial Church Council of St Paul's Church, Stockingford (Continued)

Achievements and performance (cont.)

been able to continue some of its activities by the use of online media by streaming services, keeping in contact by social media, telephone and email. The trustees continue to monitor income and expenditure and, if it becomes necessary, will take measures to mitigate the impact of COVID-19 on the charity's reserves.

Deanery Synod

Two members of the PCC sit on the deanery synod, This provides the PCC with an important link between the parish and the wider structures of the church.

Church Buildings and the Parish Centre

During the week and the year the church is used by various groups such as Stay and Play which is for young children and their parents, youth groups, lunch clubs, theatre group drama, brownies and guides.

Pastoral Care

Some members of our parish are unable to attend church due to sickness or age. Arrangements are made to visit church members who have requested to receive communion at their homes. The pastoral care group organise visits and prayers for those who are sick or unable to get out for any other reason to keep them in touch with church life.

Mission and evangelism

Helping those in need is a demonstration of our faith. Thanks to the generosity of our congregation we raised £286.42 together with donations of food for Foodbank and £412.35 for the Children's Society. We also raised money for Christian Aid during Christian Aid week.

We also host a job club, food bank, oasis group, monthly lunch club for the elderly and a pensioners drop in.

Our parish magazine is also produced throughout the year, and the magazine keeps our parishioners informed of the important matters affecting our Church and articles that help develop our knowledge and trust in Jesus.

Financial review

Total receipts on unrestricted funds were £66,918.75 of which £43,340.25 was unrestricted planned voluntary donations, and a further £12,233.44 was from Gift Aid. Designated funds were £5,384.37 of which £4,375.00 was planned voluntary donations and a further £1,009.37 was from Gift Aid.

The planned giving through envelopes and banker's orders decreased by 9.19% (2019 1.32% - decrease)

£73,977.68 was spent from unrestricted funds to provide the Christian ministry from St Paul's, including the contribution to the diocesan parish share that increased by 3.05% in the year and largely provides the stipends, training and housing for the clergy.

Net movement in funds on unrestricted funds was £7,058.93 and the total fund balances during the year decreased from £131,377.77 to £124,951.51 of which £75,707.73 is unrestricted,

TRUSTEES' ANNUAL REPORT

2020 Report and Accounts for the Parochial Church Council of St Paul's Church, Stockingford (Continued)

Reserves Policy

It is PCC policy to try and maintain a balance on free reserves (net current assets) which equates to at least nine months' unrestricted payments. This is equivalent to £55,483. It is held to smooth out fluctuations in cash flow and to meet emergencies. The balance of the free reserves at the end of the year was £75,707 which is higher than this target. However, a quinquennial inspection is due in 2021 and the reserves are expected to be reduced. This policy will be reviewed in twelve months time.

The cash balance of £42,931.41 in the fabric designated fund is retained towards meeting future repair costs of the church buildings.

It is our policy to invest our funds with the CCLA Church of England Deposit Fund.

Volunteers

We would like to thank all the volunteers who work so hard to make our church the lively and vibrant community it is.

Risk management

The PCC is aware of its risk management duties and has affirmed a number of policies, including the Notes of Guidance for PCC meetings and PCC responsibilities and Safeguarding. During the year a conflicts of interest policy and a safe use of images was adopted and the PCC agreed the delegation of serious incident reporting to the charity commission. These risks are regularly reviewed and systems and procedures have been put in place to manage these risks. The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

All our trustees and youth and children's leaders are DBS (Disclosure and Barring Service) checked, as are those whose volunteering brings them into contact with vulnerable adults. Our fire risk assessment, policies and fire safety equipment are kept up to date. The PCC approved a privacy policy and our data holding procedures were evaluated and amended where necessary to meet the General Data Protection Regulation 2018.

Structures, governance and management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity.

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

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how funds of the PCC are to be spent,

The PCC met throughout the year with an average attendance of 85%. The majority of the meetings took place using video conferencing software. Giving its wide responsibilities the PCC has a number of sub-committees each dealing with a particular aspect of parish life. These committees, which include worship, mission and outreach, social and fabric & finance, are all responsible to the PCC and report back to it regularly with minutes of their decisions being received by the full PCC and discussed as necessary.

TRUSTEES' ANNUAL REPORT

2020 Report and Accounts for the Parochial Church Council of St Paul's Church, Stockingford (Continued)

Administrative information

St Paul's Church is situated in Church Road, Stockingford, Nuneaton. It is part of the Diocese of Coventry within the Church of England. The correspondence address is the Vicarage, 90 Church Road, Nuneaton. Registered charity number 1139018.

PCC members who have served at any time from 1 January 2020 until the date of this report was approved are:

Incumbent: Reverend Kate Massey

Curate: Jo Joyce

Wardens: Mrs Susan West
Mr Andrew Godfrey

Elected members:

Year elected

Gary King	(Treasurer)	2020
Les Pipe		2020
Paul West		2020
Rob Jones		2020
Chris Simth		2020
Anne Murray		2019
Jane Udall		2019
Joanna Boughey	resigned 18 October 2020	2019
Emma Kennedy	(Reader)	2019
Steve Marsden		2019
Mary Ball		2019
Ann Pipe		2019
Kim Fawcett	(Secretary)	2018
Andrew Gazeley		2018
Lesley King	resigned 18 October 2020	2017

Co-opted members

Mark Magee	2020
Ese Otobo	2020

Representatives on the Deanery Synod:

David Spiers	2018
Christine Smith	2018
Nigel Blease	2020

Approved by the PCC on 21 April 2021 and signed on their behalf by the Reverend Kate Massey
(PCC Chairman)

K Massey

ST PAUL'S CHURCH STOCKINGFORD

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2020

		Unrestricted Funds	Designated Fund	Total 2020	Total 2019
	Note	£	£	£	£
INCOMING RESOURCES					
Voluntary income:					
Envelopes including standing orders		43,340.25	4,375.00	47,715.25	52,549.34
Loose collections		515.15	-	515.15	1,830.37
Card machine		175.41	-	175.41	-
Weddings, baptisms & funerals		438.15	-	438.15	1,374.71
Gift Aid Tax Rebate		12,233.44	1,009.37	13,242.81	14,114.51
Donations & special collections		3,717.49	-	3,717.49	7,383.78
Transfer re Children's worker		-	-	-	3,900.00
		<u>60,419.89</u>	<u>5,384.37</u>	<u>65,804.26</u>	<u>81,152.71</u>
Activities for generating funds:					
Magazines		555.00	-	555.00	776.70
Bazaars & fetes		-	-	0.00	5,020.60
Concerts and events		-	-	-	275.00
Centre & sundry income		703.07	-	703.07	2,195.13
		<u>1,258.07</u>	<u>-</u>	<u>1,258.07</u>	<u>8,267.43</u>
Income from investments					
Investment income		193.30	-	193.30	339.63
		<u>193.30</u>	<u>-</u>	<u>193.30</u>	<u>339.63</u>
Income from church activities					
Fees to PCC		4,080.49	-	4,080.49	9,268.00
Church hall & parish centre lettings		967.00	-	967.00	3,666.80
		<u>5,047.49</u>	<u>-</u>	<u>5,047.49</u>	<u>12,934.80</u>
TOTAL INCOMING RESOURCES		<u>66,918.75</u>	<u>5,384.37</u>	<u>72,303.12</u>	<u>102,694.57</u>
RESOURCES EXPENDED					
Church activities	2(a)	73,957.68	4,751.00	78,708.68	93,721.43
Fund-raising trading costs	2(b)	20.00	-	20.00	504.63
TOTAL RESOURCES EXPENDED		<u>73,977.68</u>	<u>4,751.00</u>	<u>78,728.68</u>	<u>94,226.06</u>
NET INCOMING/(OUTGOING) BEFORE OTHER GAINS AND LOSSES					
		(7,058.93)	633.37	(6,425.56)	8,468.51
Total funds brought forward		82,766.66	48,610.41	131,377.07	122,908.56
Total funds carried forward		<u>75,707.73</u>	<u>49,243.78</u>	<u>124,951.51</u>	<u>131,377.07</u>

The attached notes on pages 7 and 10 form part of these financial statements.

ST PAUL'S CHURCH STOCKINGFORD

BALANCE SHEET AS AT 31 DECEMBER 2020

	Note	Unrestricted Funds £	Designated Fund £	Total 2020 £	Total 2019 £
FIXED ASSETS					
Tangible	4	<u>1.00</u>	<u>4,799.00</u>	<u>4,800.00</u>	<u>6,383.00</u>
CURRENT ASSETS					
Debtors	5	2,780.19	1,513.37	4,293.56	3,217.05
CCLA Investment	6	45,715.11	-	45,715.11	45,521.81
Cash at bank and in hand	7	28,681.78	42,931.41	71,613.19	82,025.94
		<u>77,177.08</u>	<u>44,444.78</u>	<u>121,621.86</u>	<u>130,764.80</u>
LIABILITIES					
Creditors amounts falling due within one year	8	1,470.35	-	1,470.35	5,770.73
NET CURRENT ASSETS		<u>75,706.73</u>	<u>44,444.78</u>	<u>120,151.51</u>	<u>124,994.07</u>
TOTAL NET ASSETS		<u>75,707.73</u>	<u>49,243.78</u>	<u>124,951.51</u>	<u>131,377.07</u>

REPRESENTED BY:

PARISH FUNDS

Unrestricted		75,707.73	-	75,707.73	82,766.66
Designated	9(a)	-	49,243.78	49,243.78	48,610.41
		<u>75,707.73</u>	<u>49,243.78</u>	<u>124,951.51</u>	<u>131,377.07</u>

Approved by the Parochial Church Council on the 21 April 2021 and signed on its behalf by Mrs Susan West (Churchwarden), Mr Andrew Godfrey (Churchwarden) and Gary King (PCC Treasurer).

SWest.

Mrs S West

A Godfrey

Mr A Godfrey

G. King

Mr G King

The attached notes on pages 7 and 10 form part of these financial statements.

ST PAUL'S CHURCH STOCKINGFORD

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

NOTES TO THE FINANCIAL STATEMENTS

1. ACCOUNTING POLICIES

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice Accounting and Reporting by Charities and applicable accounting standard FRS 102.

The financial statements have been prepared under the historical cost convention. 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 affiliation to another body, nor those that are informal gatherings of church members.

FUNDS

Restricted funds represent donations or grants received for a specific object or invited by the PCC for a specific object or invited by the PCC for a 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.

Designated funds represent sums set aside, out of ordinary funds, for specific designated purposes, which can be transferred back into general funds at any time.

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

INCOMING RESOURCES

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is 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.

RESOURCES EXPENDED

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share 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 in accordance with s.96(2)(a) of the Charities Act 1993.

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

Equipment used within the church premises is depreciated on a straight-line basis at the following rates:-

Church Organ - twenty years
Sound System Equipment - four years
Fixtures and fittings - four years
Projection equipment - four years
Altar furniture - ten years

ST PAUL'S CHURCH STOCKINGFORD

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

NOTES TO THE FINANCIAL STATEMENTS

RESOURCES EXPENSED	Unrestricted Funds	Designated Fund	Total 2020	Total 2019
2(a) Church activities	£	£	£	£
Ministry				
Diocesan Parish Share	54,000.00	-	54,000.00	52,400.00
Fees to PCC	1,938.00	-	1,938.00	4,499.00
	<u>55,938.00</u>	<u>-</u>	<u>55,938.00</u>	<u>56,899.00</u>
Services				
Clergy	2,026.64	-	2,026.64	1,004.23
Books	200.00	-	200.00	1,754.80
Elements	169.04	-	169.04	590.11
Vergers Fees	-	-	-	120.00
Organist	330.00	-	330.00	1,685.00
	<u>2,725.68</u>	<u>-</u>	<u>2,725.68</u>	<u>5,154.14</u>
ADMINISTRATION				
Children's Worker	-	-	-	3,900.00
Administration	97.00	-	97.00	443.73
Printing & Stationery	413.59	-	413.59	1,041.53
Telephone	793.32	-	793.32	713.96
	<u>1,303.91</u>	<u>-</u>	<u>1,303.91</u>	<u>6,099.22</u>
MAINTENANCE				
Repairs & Maintenance	1,359.95	2,868.00	4,227.95	3,810.56
Photocopier maintenance	534.57	-	534.57	638.59
	<u>1,894.52</u>	<u>2,868.00</u>	<u>4,762.52</u>	<u>4,449.15</u>
UTILITIES				
Insurance	3,161.34	-	3,161.34	3,083.57
Gas	4,571.65	-	4,571.65	4,354.41
Electric	1,223.34	-	1,223.34	1,609.99
Water	38.64	-	38.64	24.72
Cleaning and wages	1,206.63	-	1,206.63	1,887.69
	<u>10,201.60</u>	<u>-</u>	<u>10,201.60</u>	<u>10,960.38</u>
MISCELLANEOUS				
Charitable donations	982.73	-	982.73	5,702.32
Messy Church	159.04	-	159.04	328.64
Miscellaneous	671.80	-	671.80	2,053.43
Pastoral Care	80.40	-	80.40	192.15
Monthly Draw	-	300.00	300.00	300.00
	<u>1,893.97</u>	<u>300.00</u>	<u>2,193.97</u>	<u>8,576.54</u>
Depreciation				
Church organ	-	600.00	600.00	600.00
Altar furniture	-	983.00	983.00	983.00
	<u>-</u>	<u>1,583.00</u>	<u>1,583.00</u>	<u>1,583.00</u>
	<u>73,957.68</u>	<u>4,751.00</u>	<u>78,708.68</u>	<u>93,721.43</u>
2(b) Fund raising costs				
Bazaars	20.00	-	20.00	504.63
TOTAL RESOURCES				
EXPENDED	<u>73,977.68</u>	<u>4,751.00</u>	<u>78,728.68</u>	<u>94,226.06</u>

ST PAUL'S CHURCH STOCKINGFORD

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

NOTES TO THE FINANCIAL STATEMENTS

3 STAFF COSTS

	Unrestricted Funds	Designated Fund (Fabric)	Total 2020	Total 2019
	£	£	£	£
Wages and salaries	969.43	-	969.43	1,718.24
Organist	330.00	-	330.00	1,685.00
	<u>1,299.43</u>	<u>-</u>	<u>1,299.43</u>	<u>3,403.24</u>

During the year the PCC employed an organist and caretaker (all part-time) but no payments were large enough to attract social security costs in the year to 31 December 2020.

PAYMENTS TO PCC MEMBERS

The only payments made to PCC or associated with the PCC were to one member in respect of wage costs, which related to the caretaking duties of the church buildings, no other payments or expenses were paid to any PCC member, or persons closely connected to them or related parties.

4 TANGIBLE FIXED ASSETS

	Fixtures & Fittings (Unrestricted)	Altar Furniture (Designated)	Organ (Designated)	Projection Equipment (Designated)	Total
Cost					
At 1 January 2020					
and at 31 December 2020	<u>36,901.34</u>	<u>9,833.00</u>	<u>11,995.00</u>	<u>11,428.17</u>	<u>70,157.51</u>
Depreciation					
At 1 January 2020	36,900.34	8,847.00	6,600.00	11,427.17	63,774.51
Provision in year	-	983.00	600.00	-	1,583.00
At 31 December 2020	<u>36,900.34</u>	<u>9,830.00</u>	<u>7,200.00</u>	<u>11,427.17</u>	<u>65,357.51</u>
Net Book Value					
At 31 December 2020	<u>1.00</u>	<u>3.00</u>	<u>4,795.00</u>	<u>1.00</u>	<u>4,800.00</u>
At 31 December 2019	<u>1.00</u>	<u>986.00</u>	<u>5,395.00</u>	<u>1.00</u>	<u>6,383.00</u>

5 DEBTORS

	Unrestricted Funds	Designated Fund	Total 2020	Total 2019
Tax recoverable	2,156.13	1,513.37	3,669.50	3,217.05
Other debtors	624.06	-	624.06	-
	<u>2,780.19</u>	<u>1,513.37</u>	<u>4,293.56</u>	<u>3,217.05</u>

ST PAUL'S CHURCH STOCKINGFORD

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

NOTES TO THE FINANCIAL STATEMENTS

6 INVESTMENTS	Unrestricted Funds	Designated Funds	Total 2020	Total 2019
CCLA Deposit Account	<u>45,715.11</u>	<u>-</u>	<u>45,715.11</u>	<u>45,521.81</u>

The above investment is held with CCLA Investment Management Limited on behalf of St Paul's Church, Stockingford, Parochial Church Council.

7 CASH AND BANK BALANCES	Unrestricted Funds	Designated Funds	Total 2020	Total 2019
Cash in hand	-	-	-	280.91
Yorkshire bank current account	28,681.78	-	28,681.78	40,670.62
Yorkshire bank fabric account	-	42,931.41	42,931.41	41,074.41
	<u>28,681.78</u>	<u>42,931.41</u>	<u>71,613.19</u>	<u>82,025.94</u>

8 LIABILITIES	Unrestricted Funds	Designated Funds	Total 2020	Total 2019
Amounts falling due within one year				
Social security and other taxes	-	-	-	30.60
Other Creditors	995.77	-	995.77	4,754.16
Accruals for utility and other costs	474.58	-	474.58	985.97
	<u>1,470.35</u>	<u>-</u>	<u>1,470.35</u>	<u>5,770.73</u>

9(a) FUNDS

The movement in unrestricted and designated funds during the year were:

Designated funds	Designated Funds (Building)	Unrestricted Funds
Balance at 1 January 2020	48,610.41	82,766.66
Receipts	5,384.37	66,918.75
	<u>53,994.78</u>	<u>149,685.41</u>
Payments	4,751.00	73,977.68
Balance at 31 December 2020	<u>49,243.78</u>	<u>75,707.73</u>

The building (fabric) fund represents accumulated donations and appeals for the maintenance of the church buildings.

Independent examiner's report to the PCC of St. Paul's, Stockingford

I report on the accounts for the year ended 31st December 2020 which are set out on pages 5 to 10.

Respective responsibilities of the Trustees and Examiner

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

It is my responsibility to

- (1) Examine the accounts under section 145 of the 2011 Act;
- (2) To follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- (3) 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.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matters have come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

R S Sohal,
16 Binley Road
Coventry
West Midlands
CV3 1HZ

R S Sohal R.S.A.

21st April 2021

