

TRUSTEES' ANNUAL REPORT

FOR THE YEAR ENDED 31st DECEMBER 2021

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice - Accounting and Reporting by Charities 2019.

SECTION A REFERENCE AND ADMINISTRATION DETAILS

Chingford United Reformed Church is a local church of the United Reformed Church in Great Britain, and is a member church of the Thames North Synod and the Forest Group of Churches. It was registered as a Charity on 4th May 2011 as Charity Number 1141708.

The Church is situated at 2b Buxton Road, Chingford, London E4 7DP and Church officers can be contacted on the Church's telephone number 020 8529 8888 or by emailing chingford.urc@btconnect.com.

The members of the Elders Meeting for the time being are recognised as charity trustees. Those who served from 1st January 2021 until the date this report was approved are:

Trustee Name	Office if any	Dates acted if not for year
Mr Malcolm Allard	Elder, Acting Secretary	
Mrs Margaret Brown	Elder	
Mr Duncan Creevy	Elder, Assistant Treasurer	
Mrs Helen Haigh	Elder	To 31st December 2021
Mr Kevin Haigh	Elder, Organist	To 31st December 2021
Mr Dapo Kotun	Elder	From 1st January 2022
Mrs Sandra Millan	Elder, Pulpit Supply	
Mr David Nursaw	Elder	
Mrs Samantha Roney	Elder	
Mr Malcolm Smith	Elder	From 1st January 2022
Mrs Jean Terry	Elder	To 31st December 2021

The Church premises in Buxton Road, Chingford and the Manse at Beechcroft, The Green, Chingford are vested in the Synod Trust Company as trustees and held for the benefit of Chingford URC in accordance with the trusts applicable to URC properties.

SECTION B STRUCTURE, GOVERNANCE AND MANAGEMENT

The activities of Chingford United Reformed Church are overseen by the Elders Meeting of the Church in accordance with the provision of the Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church and supplemented by the rules of the Chingford Church. The governing document of the registered charity is a statement adopted by the Church Meeting on 6th March 2011.

The Elders Meeting is responsible for the financial administration of the Church, and the care and maintenance of the Church premises and Manse. The Church Meeting (of all members wishing to attend) gives general guidance on the life and work of the Church.

The members of the Elders Meeting are the Minister in pastoral charge and up to 12 members of the Chingford Church nominated and elected by members of Chingford Church in Church Meeting. Elders serve for 4 years then usually retire by rotation and are eligible for re-election after one year. There is no limit on the number of consecutive periods of service. The elders are the trustees of the registered charity during their period of service as elders. As charity trustees they are responsible for complying with legislation applicable to charities. This includes registration, keeping proper accounts and making returns to the Charity Commission as appropriate.

The Elders Meeting met ten times during the year. It is assisted in the administration of the Church and its property by the Board of Management, established to look at all premises and financial issues. The Church Meeting met on several occasions during the year.

Risk and Internal Control

The trustees undertake an ongoing and annual review of risks. Those areas with the highest risk have received the most attention and steps have been taken to minimise exposure and to have effective systems in place where needed. The trustees are satisfied that proper controls are in place for monitoring and mitigating these risks. The main risks that the Church and the charitable organisation face are governance risks, external risks, financial risks, operational risks and compliance with laws and regulations, in particular those relating to Covid-19 and public health.

SECTION C OBJECTIVES AND ACTIVITIES

As a local congregation of the United Reformed Church, Chingford United Reformed Church seeks to advance the Christian religion through its activities and the facilities offered to the community by its building and described more specifically in its Mission Statement contained in the Vision Statement and Outreach Action Plan displayed in the Church.

The Elders Meeting is aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and has regard to it in the administration of the Church.

The Elders Meeting believes that the Church provides benefit to the public by:

- Providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development both for the congregation and for anyone else who wishes to benefit from what the Church offers
- Promoting Christian values and service by members of the congregation to the community for the benefit of individuals and society as a whole.

SECTION D ACTIVITIES AND ACHIEVEMENTS

The advent of the Coronavirus and its consequent effect on the use of Church buildings meant that for part of the year the holding of services and general activities on the premises was restricted. Although services did resume, with relevant precautions put in place, it was

not possible to run an active programme for children of all ages in our Junior Family Church on Sunday mornings.

The Church's Minister left in July 2021 and the vacancy thereby created is presently unfilled. In the interim period Sunday services are led by Church members and visiting preachers.

Our weekly Friday coffee mornings and occasional prayer meetings, organised by way of outreach to the community, were well attended and a successful fund raising Autumn Fayre was held on 20th November 2021.

A monthly lunch club which had previously been run by Church members came to a halt during the period of lockdown and has not since been revived.

SECTION E FINANCIAL REVIEW

The Church's income for 2021 at £62,205 was lower than for the previous year (2020 = £73,191). The main sources of income were offerings £21,144, donations and legacies £6,000, Gift Aid tax recovery £5,720, hiring income £10,054 and manse rent £16,905 net of management costs. Expenditure of £65,765 included Ministry and Mission Fund contributions of £29,268 and church activities and premises costs of £36,497 giving an overall deficit of £3,560 (2020 = £4,450).

The accounts are prepared on a cash transaction basis with no accruals. The fund balances in hand (as at 31st December 2021) of just over £69,000 are therefore all held in cash accounts.

The Church's policy on reserves is to hold sufficient resources to continue the activities of the Church, should income from lets fall short. The Church is in a reasonable financial position as the cash reserve of £69,000 is more than enough to cover the annual cost of the ministry of the Church, at least in the short term. The Church does however need to keep its financial position under review and now that the Church premises at Buxton Road are back into full use it must attempt to generate as much income as possible from hires and fundraising in order to cover ongoing expenditure and reduce a predicted budget deficit for 2022.

Investment Policy

The Church's Income and Expenditure is significant, but surpluses are not likely to be retained for long periods. As a consequence the Church does not have sufficient sums to invest in longer term investments such as stocks and shares. The Church has therefore adopted a low risk strategy for the investment of its funds. All funds are held in cash using only banks and financial institutions regulated by the Financial Conduct Authority.

Church officers regularly monitor the levels of bank balances and interest rates received to ensure the Church obtains maximum value and income from its banking and investment arrangements. This currently involves using an account that requires a period of notice before funds can be withdrawn and in doing so the Board of Management considers cash flow requirements. In 2019 most of the Church's reserves were transferred from the Charities Official Investment Fund (COIF) to the Redwood Bank to obtain higher interest. In 2021 the small amount of funds remaining with COIF were withdrawn altogether and the account was closed.

SECTION F PLANS FOR FUTURE PERIODS

Our aspirations are set out in our Church Life Review. We recognise that we do not always have the resources to progress everything at the same time. On the other hand we have excellent facilities in our buildings and opportunities for outreach among the hundreds of people who potentially will come into our premises each week for the activities which take place there. In particular the number of children in our Junior Family Church and in the Uniformed Organisations offers opportunities for further youth work and contact with families, parents and carers.

We therefore continue to seek to improve our relationships with the organisations that use our buildings to encourage their members to become more involved in church services and activities.

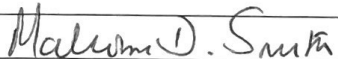
Our Friday coffee mornings have been well attended since recommencing after the period of lockdown.

We recognise that we need to raise the profile of our Church through better communication and advertising of services, activities and events and have joined other churches in establishing a Forest Group website.

We also recognise that we need to find more people to take part in the administration of the Church as the existing church officers are finding it increasingly difficult to cope with all their responsibilities.

SECTION G DECLARATION

This report was approved by the Elders meeting on 30th October 2022 and is signed on its behalf by two of the Elders

Signature		
Full Name	DUNCAN CREEVY	MALCOLM D.M.D SMITH
Position	Elder	Elder
Date	30 October 2022	30.10.2022.

Registered Charity Number 1141708

ANNUAL ACCOUNTS

31 December 2021

The address of the Charity is 2B Buxton Road, Chingford,
London, E4 7DP.

These annual accounts should be read in conjunction with
the Trustees Annual Report.

These accounts reflect the financial transactions recorded on a Receipts and Payments basis.

CONTENTS

	Page
Statement of financial activities	2
Balance Sheet	2
Notes to Financial Statements	3,4,5
Treasurer's Statement	5
Independent examiner's report	5

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

	Note	2021 £	2020 £
INCOMING RESOURCES from generated funds			
Voluntary Income	2	32,864	42,585
Grants received	3		
Activities for generating funds	4	28,710	29,820
Investment Income	5	631	786
Incoming resources - unrestricted		62,205	73,191
Restricted donations received	4	1,000	761
Incoming resources - total		63,205	73,952
 RESOURCES EXPENDED Charitable activities			
URC Ministry & Mission Fund	6	29,268	25,896
Worship costs	7	2,360	4,981
Cost of church activities	8	34,137	46,763
Grants payable			
Governance costs		65,765	77,640
Resources expended-unrestricted		15	910
Restricted donations passed on	9	65,780	78,550
Resources expended - total		-3,560	-4,449
Net incoming (outgoing) unrestricted resources:		72,678	77,127
Total funds b/f 1 January		69,118	72,678
Unrestricted resources c/f 31 December		985	-149
 Net incoming (outgoing) restricted resources:		15	164
Total funds b/f 1 January		1,000	15
Restricted resources c/f 31 December		70,118	72,693
 TOTAL RESOURCES 31 DECEMBER			
 <u>BALANCE SHEET AS AT 31 DECEMBER</u>			
 BANK AND CASH BALANCES			
Lloyds TSB Current account - unrestricted		10,265	3,104
Lloyds TSB Current account - restricted		1,000	15
Redwood Bank Ltd		58,793	63,165
Charities deposit fund (COIF)		0	6,349
Cash		60	60
THE FUNDS OF THE CHARITY		70,118	72,693

APPROVED by the Church Meeting held on 24th April 2022
and signed on its behalf by Elder Duncan Creevy

The notes on pages 2 to 4 form part of these financial statements

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES

1 ACCOUNTING POLICIES**1a Basis of Accounting**

The financial statements have been prepared in accordance with the Charities Act 2011 Section 133 and United Reformed Church guidance. The accounts are presented on a Receipts and Payments basis. The principle accounting policies set out below are applied consistently.

1b Funding Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives.

Restricted funds are subject to restrictions on their expenditure imposed by the donor, or contained in the terms of the grant.

1c Tangible Fixed Assets

Freehold Property: The Trustees of the church and manse buildings are the URC Thames North Trust who hold them on trust for purposes connected with Chingford URC. Expenditure incurred on the church and manse is written off in the year it is incurred.

1d The cost of employing a Church Administrator who looks after the premises and the hirers of the spaces is charged within Cost of Church Activities.**1e Taxation**

As part of the United Reformed Church, the Church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes.

The Church has been entered in the Register of Charities with effect from 4 May 2011 with number 1141708.

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - cont'		2021	2020
		£	£
2	VOLUNTARY INCOME		
	Freewill/plate offerings	21,144	16,475
	Junior family church		
	Special offerings/ donations/legacies	6,000	18,332
	Income tax refunds/ Gift Aid	5,720	7,778
		<u>32,864</u>	<u>42,585</u>
3	GRANTS RECEIVED - no grants were received in the year	<u>0</u>	<u>0</u>
4	ACTIVITIES FOR GENERATING UNRESTRICTED FUNDS		
	Letting of Church and Halls	10,054	11,737
	Letting of Manse	16,905	17,291
	Fairs and sales	1,231	10
	Other fund raising	520	669
	Miscellaneous	0	113
		<u>28,710</u>	<u>29,820</u>
	RESTRICTED DONATIONS RECEIVED		
	"Commitment for life"	1,000	680
	Individual charities	0	81
		<u>1,000</u>	<u>761</u>
5	INVESTMENT INCOME		
	Bank Interest	<u>631</u>	<u>786</u>
6	MINISTRY & MISSION FUND		
	The Church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and the wider mission of the national Church.		
7	WORSHIP COSTS		
	The Church shares its minister with churches in the Forest Group and some payments are made by the Forest Group. Ministerial Costs are the share paid by Chingford URC		
	Share of Ministerial costs paid to Forest Group	1,032	3,016
	Pupit supply	930	210
	Junior Family Church	0	106
	Organist, CCLI licence & other	398	1,649
		<u>2,360</u>	<u>4,981</u>
8	COSTS OF CHURCH ACTIVITIES, Church & manse costs		
	Church Administrator	15,750	14,963
	Cleaning	4,267	3,364
	Gas & Electricity	4,896	4,042
	Building maintenance & equipment	3,460	17,953
	Manse expenses, inc refurbishment and insurance	1,210	1,271
	Insurance of Church	2,734	2,584
	Water & refuse	0	143
	Sub total carried forward	<u>32,317</u>	<u>44,320</u>
	Communications : Newsletter & posters	0	313
	Telephone & internet	1,663	1,959
	Reform magazine	0	0
		<u>1,663</u>	<u>2,272</u>
	Coffee, flowers & lunches	157	171
	COST OF ACTIVITIES	<u>34,137</u>	<u>46,763</u>

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - cont'

	2021	2021
	£	£
9 GRANTS PAYABLE AND RESTRICTED DONATIONS PASSED ON		
Commitment for Life	0	680
Other restricted gifts	15	230
	<u>15</u>	<u>910</u>

10 RESTRICTED FUNDS

- 10.1 Throughout 2021 no organisation held funds on behalf of the Church.
- 10.2 The Church accounts include a Restricted Fund where the monies can only be used for the specific purpose for which they are entrusted to the Church. These monies are not at the disposal of the Church Meeting for any purpose and represent specific Gifts - donations are invited monthly for specific charities and special annual collections for Christian Aid and Commitment for Life. The Church aims to pay over monies raised during the year in which they are received. Any unpaid monies due to Charities are shown as Cash, Restricted Funds.

ASSISTANT TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 4 for the year ended 31 December 2021

Andrew G Wiseman

Dated 3rd April 2022

INDEPENDENT EXAMINER's Report to the Trustees of Chingford United Reformed Church.

I report on the accounts of the church for the year ended 31st December 2021, which are set out on pages 2 to 5

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act);
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning 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 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.

NAME Jean Margaret Wyber

ADDRESS 7 Mornington Close, Woodford Green, IG8 0TT

Dated 04.04.2022

Registered Charity Number 1141708

ANNUAL ACCOUNTS

31 December 2021

The address of the Charity is 2B Buxton Road, Chingford,
London, E4 7DP.

These annual accounts should be read in conjunction with
the Trustees Annual Report.

These accounts reflect the financial transactions recorded on a Receipts and Payments basis.

CONTENTS

	Page
Statement of financial activities	2
Balance Sheet	2
Notes to Financial Statements	3,4,5
Treasurer's Statement	5
Independent examiner's report	5

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

	Note	2021 £	2020 £
INCOMING RESOURCES from generated funds			
Voluntary Income	2	32,864	42,585
Grants received	3		
Activities for generating funds	4	28,710	29,820
Investment Income	5	631	786
Incoming resources - unrestricted		62,205	73,191
Restricted donations received	4	1,000	761
Incoming resources - total		63,205	73,952
 RESOURCES EXPENDED Charitable activities			
URC Ministry & Mission Fund	6	29,268	25,896
Worship costs	7	2,360	4,981
Cost of church activities	8	34,137	46,763
Grants payable			
Governance costs		65,765	77,640
Resources expended-unrestricted		15	910
Restricted donations passed on	9	65,780	78,550
Resources expended - total		-3,560	-4,449
Net incoming (outgoing) unrestricted resources:		72,678	77,127
Total funds b/f 1 January		69,118	72,678
Unrestricted resources c/f 31 December		985	-149
Net incoming (outgoing) restricted resources:		15	164
Total funds b/f 1 January		1,000	15
Restricted resources c/f 31 December		70,118	72,693
 TOTAL RESOURCES 31 DECEMBER			
 <u>BALANCE SHEET AS AT 31 DECEMBER</u>			
 BANK AND CASH BALANCES			
Lloyds TSB Current account - unrestricted		10,265	3,104
Lloyds TSB Current account - restricted		1,000	15
Redwood Bank Ltd		58,793	63,165
Charities deposit fund (COIF)		0	6,349
Cash		60	60
THE FUNDS OF THE CHARITY		70,118	72,693

APPROVED by the Church Meeting held on 24th April 2022
and signed on its behalf by Elder Duncan Creevy

The notes on pages 2 to 4 form part of these financial statements

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES

1 ACCOUNTING POLICIES**1a Basis of Accounting**

The financial statements have been prepared in accordance with the Charities Act 2011 Section 133 and United Reformed Church guidance. The accounts are presented on a Receipts and Payments basis. The principle accounting policies set out below are applied consistently.

1b Funding Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives.

Restricted funds are subject to restrictions on their expenditure imposed by the donor, or contained in the terms of the grant.

1c Tangible Fixed Assets

Freehold Property: The Trustees of the church and manse buildings are the URC Thames North Trust who hold them on trust for purposes connected with Chingford URC. Expenditure incurred on the church and manse is written off in the year it is incurred.

1d The cost of employing a Church Administrator who looks after the premises and the hirers of the spaces is charged within Cost of Church Activities.**1e Taxation**

As part of the United Reformed Church, the Church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes.

The Church has been entered in the Register of Charities with effect from 4 May 2011 with number 1141708.

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - cont'		2021	2020
		£	£
2	VOLUNTARY INCOME		
	Freewill/plate offerings	21,144	16,475
	Junior family church		
	Special offerings/ donations/legacies	6,000	18,332
	Income tax refunds/ Gift Aid	5,720	7,778
		<u>32,864</u>	<u>42,585</u>
3	GRANTS RECEIVED - no grants were received in the year	<u>0</u>	<u>0</u>
4	ACTIVITIES FOR GENERATING UNRESTRICTED FUNDS		
	Letting of Church and Halls	10,054	11,737
	Letting of Manse	16,905	17,291
	Fairs and sales	1,231	10
	Other fund raising	520	669
	Miscellaneous	0	113
		<u>28,710</u>	<u>29,820</u>
	RESTRICTED DONATIONS RECEIVED		
	"Commitment for life"	1,000	680
	Individual charities	0	81
		<u>1,000</u>	<u>761</u>
5	INVESTMENT INCOME		
	Bank Interest	<u>631</u>	<u>786</u>
6	MINISTRY & MISSION FUND		
	The Church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and the wider mission of the national Church.		
7	WORSHIP COSTS		
	The Church shares its minister with churches in the Forest Group and some payments are made by the Forest Group. Ministerial Costs are the share paid by Chingford URC		
	Share of Ministerial costs paid to Forest Group	1,032	3,016
	Pupit supply	930	210
	Junior Family Church	0	106
	Organist, CCLI licence & other	398	1,649
		<u>2,360</u>	<u>4,981</u>
8	COSTS OF CHURCH ACTIVITIES, Church & manse costs		
	Church Administrator	15,750	14,963
	Cleaning	4,267	3,364
	Gas & Electricity	4,896	4,042
	Building maintenance & equipment	3,460	17,953
	Manse expenses, inc refurbishment and insurance	1,210	1,271
	Insurance of Church	2,734	2,584
	Water & refuse	0	143
	Sub total carried forward	<u>32,317</u>	<u>44,320</u>
	Communications : Newsletter & posters	0	313
	Telephone & internet	1,663	1,959
	Reform magazine	0	0
		<u>1,663</u>	<u>2,272</u>
	Coffee, flowers & lunches	157	171
	COST OF ACTIVITIES	<u>34,137</u>	<u>46,763</u>

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - cont'

	2021	2021
	£	£
9 GRANTS PAYABLE AND RESTRICTED DONATIONS PASSED ON		
Commitment for Life	0	680
Other restricted gifts	15	230
	<u>15</u>	<u>910</u>

10 RESTRICTED FUNDS

- 10.1 Throughout 2021 no organisation held funds on behalf of the Church.
- 10.2 The Church accounts include a Restricted Fund where the monies can only be used for the specific purpose for which they are entrusted to the Church. These monies are not at the disposal of the Church Meeting for any purpose and represent specific Gifts - donations are invited monthly for specific charities and special annual collections for Christian Aid and Commitment for Life. The Church aims to pay over monies raised during the year in which they are received. Any unpaid monies due to Charities are shown as Cash, Restricted Funds.

ASSISTANT TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 4 for the year ended 31 December 2021

Andrew G Wiseman

Dated 3rd April 2022

INDEPENDENT EXAMINER's Report to the Trustees of Chingford United Reformed Church.

I report on the accounts of the church for the year ended 31st December 2021, which are set out on pages 2 to 5

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act);
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning 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 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.

NAME Jean Margaret Wyber

ADDRESS 7 Mornington Close, Woodford Green, IG8 0TT

Dated 04.04.2022