



Registered charity in England and Wales No: 1152167

Founded as a charitable company in 2010 No: 07376388

---

Following more than two years of school closures, lockdowns and unprecedented challenges for those people already coping with life under impossible conditions we saw 2022 as a year to bring hope, return to the pre-pandemic plans for improved sustainability and increase our reach amongst some of the world's poorest people. Using your donations and funds we continued our focus on Homes, Health and Education. We maintained our excellent Partner relationships with those we know and trust. We continue to have no overheads, thereby sending all funds to our Partners for the benefit of those who need them. We have in this way been delighted to see our hopes for the year become reality, often with no less than miraculous provision. We are thankful to you our donors, friends, churches, schools and supporters. To our Partners and those who pray. To Bennet Opie Ltd and Coles-Medlock Foundation for their recognition and charitable funding. To God, for whom nothing is impossible. Thank you from our hearts. *Ian, Helen, Kris, Paul and David* PovertySwap Trustees.

---

### Passing It On – Our Partnership Heroes

You got involved in so much this year and we sent all funds to our trusted partners. Each month around £1000 is given in regular donations empowering budgets and planning. The Fikir school, Ethiopia is supported to pay salaries monthly and receive children of unschooled families without fee. As Trustees we also wanted to assist a small congregation in Nepal when multiple lockdowns and unemployment saw them face large debts outstanding on their newly built church. The building doubles as a distribution centre for PovertySwap help and we were delighted when we received a company charity fund of £10,000 in the New Year to start debt repayment. Many other project specific donations meant the debt was completely repaid in months. The church are not only grateful but are strongly pressing on now with their ministry in a region of extreme poverty, without the worry of long years of debt. Truly a povertyswap! In Uganda orphans and school children receive regular packages of clothing, shoes, toys and school supplies through a lovely partnership with a Cockermouth woman who gathers and packs them every month. Funds raised online through The Big Give Christmas Challenge enabled us to support vulnerable families and schoolchildren in Ethiopia for a big part of the year. In Romania a steady fund enables continued outreach and vital family assistance for Roma children and teenagers. We are thrilled that every donation supports lasting change.

---



Dorcas Women January 2022

### Meeting Our Partners in 2022

January - Fikir school and  
Dorcas Women, Ethiopia

March - Orphan and Youth  
Outreach including trauma healing  
Uganda

To strengthen our work, discuss opportunities and verify accuracy of reporting our founding Trustees regularly visit partners. All trips are self-funded.

---

### Achieving our Aims

We are governed by the Memorandum and Articles of association in which Clause 4 details our specific areas of restriction: *"The relief of need, sickness and distress in any country as the trustees shall from time to time determine, particularly but not exclusively by the making of grants of financial assistance to individuals and organisations"* We could make grants this year for Fikir School, secondary school students, individual school fees, Ethiopia; Refugee and child Trauma support Iraq; Roma ministry, Romania; Dorcas women, Ethiopia; Orphan's aid, Uganda; and for Nepal church debt repayment; winter warmth aid, school start packs, community aid and student support. Thank You!

---

## What Our Partners Told Us

**Romania** *"We continue regular personal relationships, as mentoring, coaching, advising and counselling our youngsters. A 15 years old girl just gave birth this summer to twins. I try to help with advises, the best I can. I know that she has basic needs, as clothing, food. Another girl (she is 18) have a 3 year old daughter she is asking my advise on a regular bases. With her husband they built a very small house and I try to give her the basic things she needs. One of my big satisfactions is the promise of three girls who do not want to abandon school at 7th, 8th grade, (as all of them do and „marry”, giving birth to children as themselves are just children), but continuing high school and building a career. We hope and want to help them as we can, because the cultural group pression is so big. No one from that community was ever studying in high school. The boys main goal is to end the 8th grade to be able to apply for a drivers license, the girls main goal is to marry and have babies as soon as they can (ages of 12-15 years old). No one has a stable job, they are going to the forest, collecting mushrooms and forest fruits and selling them.*

*This summer we helped 45 children, young people and adults (families) to attend our summer camps. We always believe, that through the movement of the Gospel it brings to life changes, with love and peace with God and community. 15 of these children are living in a big city, in containers. They have come to the camp bringing absolutely nothing, just the clothing they wore. It was the very first experience of leaving their environment. They abandoned the school, some of them never attended. They enjoyed the various activities and with the help of a partner organization they received clothes and enjoyed the food they had just in their dreams".*

**Regular donations provide a monthly grant for our Partners to continue in this work.**

**Iraq:** *"Thank you so much, I am so grateful. We are really getting ahead with the planning for the training of a team for Trauma Healing for children. I really have been drawn to the Iraqi and Kurdish women and children since before I came here. We are meeting people and visiting girls to do food distribution and discuss how it is with their life. These girls were returned to Iraq after kidnap and the work with them has many complexities. Suicides here are really, really high. I am helping establish someone with experience in helping people to take care of themselves. Just to share such things, to share what I know about trauma, has been so amazing. The Yessidi women were taken to Mosul, raped and sold as slaves. There is a square in Mosul where women were labelled with a price and sold at different prices. I visited those places and met organisations who were helping women and orphans there in that place. I experienced a lot of tension and was exhausted. It stirred a lot of feelings inside you but to be professional and offer service is vital. It was a teaching reaching out to leaders and helping widows. I was happy to go and thank you again for making this happen for me. It really showed me that God loves all. The children born through rape were taken from their mothers when the women were freed from their slavery. Because of this children are often killed, hated and not welcome into Kurdistan. These children are completely innocent. It is such a complex situation. It's not as straightforward as victims and perpetrators, it's about war. So many children tell me they would have kept their children but they belonged to the father. I am so grateful to be able to sow a seed."*

**We completed the grants to our partner when she left Iraq this summer after six years. She continues to correspond with the women she has trained.**



*"Love Iraq"*

## Policies and Future

**Reserves** We continue to keep money in reserve only for project budgets we know are imminent. We have no other overheads. Trustees receive no benefits and Helen manages the charity as a volunteer.

**Policies** To secure delivery of our aims across international borders and cultures we maintain clarity of structure, governance and management with updated policies for Safeguarding; Data Protection, Risk Management and Trustee Appointment. We consult Charities Commission guidance on such matters.

**2023-24** Our founding Trustees will visit partners in Ethiopia and Nepal. We will keep good communication with partners we are unable to visit. New opportunities in southern Ethiopia. Requests for information on starting schools, women's support groups, child safety and prevention of slavery. In Uganda we are working closely with a young partner as he takes first steps to help some of those living in worst poverty and need in that country. He may also work cross border in DRC or South Sudan.

## More Of What Our Partners Told Us

**Ethiopia:** *"We went to the school in the holidays to prepare for next year. The school has not had a full maintenance since it was built so it needs work inside and out. The budget is more than £1000 as everything is expensive now. If you can help with what you can we can complete it. When you come it will be like a new school. We have a new headmaster for the new term. He is a local man and very experienced. We are very happy for your help with the maintenance. We were also able to add some funds to it as I was able to find some work. It will only need done every 5 or 6 years. Now we have 150 children and the exam results were good. Everyone is happy". "Thank you for helping our women in Dorcas. We were able to help them with food and supplies for the Ethiopian new year celebrations. The next grant came just in time to pay salaries to our staff who, as you know, have been with us faithfully for around 15 years now".*

**Our partner receives a monthly grant to cover core funds for Fikir School, grants to support 30 children who would otherwise not attend school, school support grants for High School students and support for some families known to us who receive help to send their children to school. Dorcas Women are awarded grants from the funds raised through The Big Give Christmas Challenge fund.**

**Nepal:** *"Thank you very much. We don't have any words how we should give you thanks. We can say to you only in words thank you and that is not enough but you deserve more than that. Our Heavenly Father bless you all. The way you have love, take care, help and support us, our ministry and our people. We pray for you with love" "Thank you for your help for children going to school. We found a family whose father died 3 months ago. There are two boys and the mother now. Father was the only person working. Their mother could not pay house rent and the house owner sent them out. They were on street and have no food or clothes. We helped them and many others with food, clothes and school materials. Thank you for helping us. There are many more stories."*

**We have several partners in Nepal and have built those relationships over some years. Their integrity in distribution of our funds, reporting and paperwork evidence, strengthens our confidence in them and in our willingness to recommend their work to our supporters and donors.**

**Uganda:** *"Thank you very much once again, this helps loads. I've been sending parcels thick and fast now to make room. I sent the books you gave me from Maryport Primary School and I am sending pictures of the children reading them and clearly enjoying them. Also here is a photo of a teenage boy showing off the school shoes we sent." "I was happy to meet you when you came to Uganda and thank you for being interested in my work. I received a house to start ministry from my sister and I will have a small team of young people to help. Last week we held workshops and meetings in a village for many days. People were very happy to see us. They enjoyed the food and drinks we gave them and we were able to get there by transport because of your help. We will plan more of these events all over Uganda".*



*Warmer in Nepal*

### How To Find Us

PovertySwap Limited (known publicly as "PovertySwap")

Email:

[helen@povertyswap.com](mailto:helen@povertyswap.com)

Postal Address: 7 Belle Vue,  
Cockermouth CA13 0NT  
Cumbria.

Tel: 07757071603

Website:

[www.povertyswap.com](http://www.povertyswap.com)

Facebook page: PovertySwap

**Directors/Trustees** contact through above contact details

Helen Faulds, Cockermouth

Ian Faulds, Cockermouth

Kris Longshaw, Cockermouth

Paul Agnew, Carlisle

David Opie, Barrow-in-Furness

### Independent Inspector

Chris McLeod, Oaktree  
Accountancy, 27 Oaktree Lane,  
Cockermouth CA13 9HR



In Uganda we are building relationships with both these partners and are delighted to be able to help them in a small way in comparison to the work they invest in the people they are reaching. Gift aided donations are key to providing funds for these and other projects. Reclaiming gift aid we receive 25% on top of the donation given. This is tax you already paid with no extra cost to you. We can then distribute it to the Partners for their work. Let us know if you are a UK taxpayer, thanks.

### Our Financial Statement Oct 2021 to Sept 2022

	£
Starting Balance	2,520.16
Incoming	47,777.53
Outgoing	46,168.62
Balance	<u>4,129.07</u>
Cash in Bank 30 September 2022	<u>4,129.07</u>



*Education for unschooled boys too, Ethiopia*

<b>Where we get our funds</b>	£
Regular and monthly giving	10,732.00
Fundraising and donations	25,356.89
Gift Aid Reclaims	3,768.57
The Big Give Christmas Challenge Campaign	7,918.98
Interest on bank account	<u>1.09</u>
<b>Total Income</b>	<b><u>47,777.53</u></b>

<b>Who received the funds</b>	£
<b>Ethiopia:</b> Fikir School, Supported Students, Dorcas	12,750.00
<b>Nepal:</b> Debt Repayment, School Grants, Winter Aid	18,377.62
<b>Nepal:</b> Research and Community Development	3,630.00
<b>Romania:</b> Family Worker for Roma Community	3,000.00
<b>Iraq:</b> Support Worker and Team Training, Children's trauma groups, Development for displaced women	5,000.00
<b>Uganda:</b> Parcel preparation and postage	3,036.00
International Bank Transfer Charges (specific donation)	<u>375.00</u>

**Total Grants and Fees 46,168.62**



*Ready to go in Uganda*

Approved by Trustees 6<sup>th</sup> February 2023

Signed on their behalf: *Helen E. Faulds*  
Admin Manager/Director/Trustee



Registered charity in England and Wales No: 1152167

Founded as a charitable company in 2010 No: 07376388

---

Following more than two years of school closures, lockdowns and unprecedented challenges for those people already coping with life under impossible conditions we saw 2022 as a year to bring hope, return to the pre-pandemic plans for improved sustainability and increase our reach amongst some of the world's poorest people. Using your donations and funds we continued our focus on Homes, Health and Education. We maintained our excellent Partner relationships with those we know and trust. We continue to have no overheads, thereby sending all funds to our Partners for the benefit of those who need them. We have in this way been delighted to see our hopes for the year become reality, often with no less than miraculous provision. We are thankful to you our donors, friends, churches, schools and supporters. To our Partners and those who pray. To Bennet Opie Ltd and Coles-Medlock Foundation for their recognition and charitable funding. To God, for whom nothing is impossible. Thank you from our hearts. *Ian, Helen, Kris, Paul and David* PovertySwap Trustees.

---

### Passing It On – Our Partnership Heroes

You got involved in so much this year and we sent all funds to our trusted partners. Each month around £1000 is given in regular donations empowering budgets and planning. The Fikir school, Ethiopia is supported to pay salaries monthly and receive children of unschooled families without fee. As Trustees we also wanted to assist a small congregation in Nepal when multiple lockdowns and unemployment saw them face large debts outstanding on their newly built church. The building doubles as a distribution centre for PovertySwap help and we were delighted when we received a company charity fund of £10,000 in the New Year to start debt repayment. Many other project specific donations meant the debt was completely repaid in months. The church are not only grateful but are strongly pressing on now with their ministry in a region of extreme poverty, without the worry of long years of debt. Truly a povertyswap! In Uganda orphans and school children receive regular packages of clothing, shoes, toys and school supplies through a lovely partnership with a Cockermouth woman who gathers and packs them every month. Funds raised online through The Big Give Christmas Challenge enabled us to support vulnerable families and schoolchildren in Ethiopia for a big part of the year. In Romania a steady fund enables continued outreach and vital family assistance for Roma children and teenagers. We are thrilled that every donation supports lasting change.

---



Dorcas Women January 2022

### Meeting Our Partners in 2022

January - Fikir school and  
Dorcas Women, Ethiopia

March - Orphan and Youth  
Outreach including trauma healing  
Uganda

To strengthen our work, discuss opportunities and verify accuracy of reporting our founding Trustees regularly visit partners. All trips are self-funded.

---

### Achieving our Aims

We are governed by the Memorandum and Articles of association in which Clause 4 details our specific areas of restriction: *"The relief of need, sickness and distress in any country as the trustees shall from time to time determine, particularly but not exclusively by the making of grants of financial assistance to individuals and organisations"* We could make grants this year for Fikir School, secondary school students, individual school fees, Ethiopia; Refugee and child Trauma support Iraq; Roma ministry, Romania; Dorcas women, Ethiopia; Orphan's aid, Uganda; and for Nepal church debt repayment; winter warmth aid, school start packs, community aid and student support. Thank You!

---

## What Our Partners Told Us

**Romania** *"We continue regular personal relationships, as mentoring, coaching, advising and counselling our youngsters. A 15 years old girl just gave birth this summer to twins. I try to help with advises, the best I can. I know that she has basic needs, as clothing, food. Another girl (she is 18) have a 3 year old daughter she is asking my advise on a regular bases. With her husband they built a very small house and I try to give her the basic things she needs. One of my big satisfactions is the promise of three girls who do not want to abandon school at 7th, 8th grade, (as all of them do and „marry”, giving birth to children as themselves are just children), but continuing high school and building a career. We hope and want to help them as we can, because the cultural group pression is so big. No one from that community was ever studying in high school. The boys main goal is to end the 8th grade to be able to apply for a drivers license, the girls main goal is to marry and have babies as soon as they can (ages of 12-15 years old). No one has a stable job, they are going to the forest, collecting mushrooms and forest fruits and selling them.*

*This summer we helped 45 children, young people and adults (families) to attend our summer camps. We always believe, that through the movement of the Gospel it brings to life changes, with love and peace with God and community. 15 of these children are living in a big city, in containers. They have come to the camp bringing absolutely nothing, just the clothing they wore. It was the very first experience of leaving their environment. They abandoned the school, some of them never attended. They enjoyed the various activities and with the help of a partner organization they received clothes and enjoyed the food they had just in their dreams".*

**Regular donations provide a monthly grant for our Partners to continue in this work.**

**Iraq:** *"Thank you so much, I am so grateful. We are really getting ahead with the planning for the training of a team for Trauma Healing for children. I really have been drawn to the Iraqi and Kurdish women and children since before I came here. We are meeting people and visiting girls to do food distribution and discuss how it is with their life. These girls were returned to Iraq after kidnap and the work with them has many complexities. Suicides here are really, really high. I am helping establish someone with experience in helping people to take care of themselves. Just to share such things, to share what I know about trauma, has been so amazing. The Yessidi women were taken to Mosul, raped and sold as slaves. There is a square in Mosul where women were labelled with a price and sold at different prices. I visited those places and met organisations who were helping women and orphans there in that place. I experienced a lot of tension and was exhausted. It stirred a lot of feelings inside you but to be professional and offer service is vital. It was a teaching reaching out to leaders and helping widows. I was happy to go and thank you again for making this happen for me. It really showed me that God loves all. The children born through rape were taken from their mothers when the women were freed from their slavery. Because of this children are often killed, hated and not welcome into Kurdistan. These children are completely innocent. It is such a complex situation. It's not as straightforward as victims and perpetrators, it's about war. So many children tell me they would have kept their children but they belonged to the father. I am so grateful to be able to sow a seed."*

**We completed the grants to our partner when she left Iraq this summer after six years. She continues to correspond with the women she has trained.**



*"Love Iraq"*

## Policies and Future

**Reserves** We continue to keep money in reserve only for project budgets we know are imminent. We have no other overheads. Trustees receive no benefits and Helen manages the charity as a volunteer.

**Policies** To secure delivery of our aims across international borders and cultures we maintain clarity of structure, governance and management with updated policies for Safeguarding; Data Protection, Risk Management and Trustee Appointment. We consult Charities Commission guidance on such matters.

**2023-24** Our founding Trustees will visit partners in Ethiopia and Nepal. We will keep good communication with partners we are unable to visit. New opportunities in southern Ethiopia. Requests for information on starting schools, women's support groups, child safety and prevention of slavery. In Uganda we are working closely with a young partner as he takes first steps to help some of those living in worst poverty and need in that country. He may also work cross border in DRC or South Sudan.



## More Of What Our Partners Told Us

**Ethiopia:** *"We went to the school in the holidays to prepare for next year. The school has not had a full maintenance since it was built so it needs work inside and out. The budget is more than £1000 as everything is expensive now. If you can help with what you can we can complete it. When you come it will be like a new school. We have a new headmaster for the new term. He is a local man and very experienced. We are very happy for your help with the maintenance. We were also able to add some funds to it as I was able to find some work. It will only need done every 5 or 6 years. Now we have 150 children and the exam results were good. Everyone is happy". "Thank you for helping our women in Dorcas. We were able to help them with food and supplies for the Ethiopian new year celebrations. The next grant came just in time to pay salaries to our staff who, as you know, have been with us faithfully for around 15 years now".*

**Our partner receives a monthly grant to cover core funds for Fikir School, grants to support 30 children who would otherwise not attend school, school support grants for High School students and support for some families known to us who receive help to send their children to school. Dorcas Women are awarded grants from the funds raised through The Big Give Christmas Challenge fund.**

**Nepal:** *"Thank you very much. We don't have any words how we should give you thanks. We can say to you only in words thank you and that is not enough but you deserve more than that. Our Heavenly Father bless you all. The way you have love, take care, help and support us, our ministry and our people. We pray for you with love" "Thank you for your help for children going to school. We found a family whose father died 3 months ago. There are two boys and the mother now. Father was the only person working. Their mother could not pay house rent and the house owner sent them out. They were on street and have no food or clothes. We helped them and many others with food, clothes and school materials. Thank you for helping us. There are many more stories."*

**We have several partners in Nepal and have built those relationships over some years. Their integrity in distribution of our funds, reporting and paperwork evidence, strengthens our confidence in them and in our willingness to recommend their work to our supporters and donors.**

**Uganda:** *"Thank you very much once again, this helps loads. I've been sending parcels thick and fast now to make room. I sent the books you gave me from Maryport Primary School and I am sending pictures of the children reading them and clearly enjoying them. Also here is a photo of a teenage boy showing off the school shoes we sent." "I was happy to meet you when you came to Uganda and thank you for being interested in my work. I received a house to start ministry from my sister and I will have a small team of young people to help. Last week we held workshops and meetings in a village for many days. People were very happy to see us. They enjoyed the food and drinks we gave them and we were able to get there by transport because of your help. We will plan more of these events all over Uganda".*



*Warmer in Nepal*

### How To Find Us

PovertySwap Limited (known publicly as "PovertySwap")

Email:

[helen@povertyswap.com](mailto:helen@povertyswap.com)

Postal Address: 7 Belle Vue,  
Cockermouth CA13 0NT  
Cumbria.

Tel: 07757071603

Website:

[www.povertyswap.com](http://www.povertyswap.com)

Facebook page: PovertySwap

**Directors/Trustees** contact  
through above contact details

Helen Faulds, Cockermouth

Ian Faulds, Cockermouth

Kris Longshaw, Cockermouth

Paul Agnew, Carlisle

David Opie, Barrow-in-Furness

### Independent Inspector

Chris McLeod, Oaktree  
Accountancy, 27 Oaktree Lane,  
Cockermouth CA13 9HR

In Uganda we are building relationships with both these partners and are delighted to be able to help them in a small way in comparison to the work they invest in the people they are reaching. Gift aided donations are key to providing funds for these and other projects. Reclaiming gift aid we receive 25% on top of the donation given. This is tax you already paid with no extra cost to you. We can then distribute it to the Partners for their work. Let us know if you are a UK taxpayer, thanks.

### Our Financial Statement Oct 2021 to Sept 2022

	£
Starting Balance	2,520.16
Incoming	47,777.53
Outgoing	46,168.62
Balance	<u>4,129.07</u>
Cash in Bank 30 September 2022	<u>4,129.07</u>



*Education for unschooled boys too, Ethiopia*

<b>Where we get our funds</b>	£
Regular and monthly giving	10,732.00
Fundraising and donations	25,356.89
Gift Aid Reclaims	3,768.57
The Big Give Christmas Challenge Campaign	7,918.98
Interest on bank account	<u>1.09</u>
<b>Total Income</b>	<b><u>47,777.53</u></b>

<b>Who received the funds</b>	£
<b>Ethiopia:</b> Fikir School, Supported Students, Dorcas	12,750.00
<b>Nepal:</b> Debt Repayment, School Grants, Winter Aid	18,377.62
<b>Nepal:</b> Research and Community Development	3,630.00
<b>Romania:</b> Family Worker for Roma Community	3,000.00
<b>Iraq:</b> Support Worker and Team Training, Children's trauma groups, Development for displaced women	5,000.00
<b>Uganda:</b> Parcel preparation and postage	3,036.00
International Bank Transfer Charges (specific donation)	<u>375.00</u>

**Total Grants and Fees 46,168.62**



*Ready to go in Uganda*

Approved by Trustees 6<sup>th</sup> February 2023

Signed on their behalf: *Helen E. Faulds*  
Admin Manager/Director/Trustee





Oaktree Accountancy

01900 268086 and 07889 181080,

[www.oakacc.co.uk](http://www.oakacc.co.uk)

## **Independent examiner's report to the trustees of PovertySwap Limited**

### **Company Number 07376388**

I report on the accounts of the company for the year ended 30 September 2022.

### **Respective responsibilities of trustees and examiner**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The 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. The charity's gross income was below £250,000 and I am qualified to undertake the examination by:

- Being independent of PovertySwap Limited and its directors.
- Having qualified as a Chartered Accountant on 1 December 1991.
- Having relevant professional experience since 1991, including having been Secretary of Copeland Mind, having held various trustee roles in Cockermouth Round Table and other organisations which report to the Charities Commission.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act.
- Follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.
- 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 following requirements have not been met:
  - To keep accounting records in accordance with section 130 of the 2011 Act.
  - To prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act, or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Chris MacLeod ACA ICPA (Fellow)**  
Oaktree Accountancy (Cockermouth) Limited

Date: 24 January 2023