

**HOLY TRINITY, FROGMORE**  
**TRUSTEES' REPORT**  
**PCC INFORMATION**

**STATUS** Charity Registration No: 1154053

Members of the PCC are either ex-officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. PCC members who served at any time from 1st January 2022 to 31st December 2022 are:

**PCC MEMBERS** *Ex-Officio*

Nicholas Weir (Vicar, Chairman)

Stephen Fraser (Curate, Diocesan Synod) (from July 2022)

Nigel Ward (Associate Minister)

Jonathan Arr (Churchwarden) (until April 2022)

Steve Harbert (Churchwarden) (from April 2022)

Ruth Ward (Churchwarden, Deanery Synod Representative and Safeguarding)

John Edwards (Vice-Chairman, Deanery Synod Representative)

*Elected*

Jonathan Arr

Polly Boyles (until 27 April 2022)

Georgina Brown

Robert Crawley

Mike Horne (until 27 April 2022)

Cynthia Gabriel

Nigel Hunt

Brian O'Keeffe (from 27 April 2022)

Hannah O'Keeffe (until 27 April 2022)

Dave Punter

Jordan Thomas (From 27 April 2022)

Peter Ward

*Co-Opted*

Shirley Ward (PCC Treasurer)

Holy Trinity, Frogmore

**OFFICE ADDRESS**

St. Albans

AL2 2JU

Tel: 01727 873974

**INDEPENDENT**

**EXAMINER**

**BANKERS**

Anthony Ainsworth MBA  
Park Street

Lloyds Bank

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF  
HOLY TRINITY, FROGMORE  
TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2022**

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**OBJECTS**

The primary objective of the Parochial Church Council (PCC) is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The PCC (Powers) Measure 1956 states that the PCC *"is to co-operate with the minister in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical"*.

The PCC is also specifically responsible for the effective operation and maintenance of the Church and Parish Centre including the buildings.

**THE CHURCH: ITS AIMS AND OBJECTIVES**

The Church is not a building, but a gathering of people of different ages and backgrounds, whose lives have been changed by Jesus Christ, the Son of God. The PCC is committed to enabling as many people as possible to worship at Holy Trinity, Frogmore. When planning our activities, we have considered the Commission's guidance on public benefit, and in particular, the supplementary guidance on charities for the advancement of religion.

Holy Trinity Mission Action Plan commits us to these aims and priorities:

**Our Aim**

To **Sow**, making contact with individuals and seeking to bring the Gospel of Jesus into their lives.

To pray that they may come to **Know** Jesus for themselves and have a personal relationship with him.

To help each person **Grow** as a disciple of Jesus in the family of the church.

To **Go** as a church family in service of him.

**Our Priorities**

**Proclamation** of God's word, the bible, through public preaching, personal bible study and conversations.

**Prayer:** depending on the Holy Spirit to empower this work.

**People:** God's family of disciples who love others, both inside and outside the church.

**Perseverance:** as God's work bears fruit in his timing and involves long-term commitment.

This means we will seek:

- Having Bible-centred, prayerful and welcoming church services and groups that God can use to bring about transformation in people's lives.
- Reaching out to all kinds of people with the Gospel of Jesus Christ, through creative evangelism that involves every church member, being ready to break out of our comfort zone, always depending on God.
- Encouraging members to see Christian service as an integral part of discipleship and equipping them to grow their God-given gifts and use them.

To facilitate this, it is important to ensure the continued maintenance of the fabric of the Church building and Parish Centre.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

The PCC is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a charity (registered number 1154053) registered with the Charity Commission. The appointment of PCC members is governed by the Synodical Government Measure: Church Representation Rules. All baptised Christians attending the church are encouraged to register on the Electoral Roll enabling them to vote at the APCM 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 the funds of the PCC are to be spent. New members receive initial training in the workings of the PCC. The PCC met 8 times during 2022 (including one special meeting and one away day), all in person but with a Zoom link option with an average of 85% attendance.

The PCC has a Standing Committee which meets from time to time in between main meetings for more urgent decisions. The Vicar and churchwardens are responsible for the day-to-day management of the church within the overall policy established by the PCC. With the PCC's approval the Vicar and churchwardens have appointed three others to be a part of a Leadership Team with them. Policy is carried out by the clergy, staff and a host of volunteers.

## **ACHIEVEMENTS AND PERFORMANCE**

2022 has been another good year of seeing God at work in our church and community, and we are grateful for the large body of volunteers who have worked so hard to facilitate these activities. As the Covid pandemic eased, the church enjoyed getting back to full activity in 2023 and welcomed lots of visitors to its ministries.

### **Mission and Evangelism**

Our club for primary age children continued this year, meeting each Friday with around 20 children from years 1-6. Each week we play games, make craft, do sport and hear some teaching from the Bible. In the Spring and Summer terms, we followed the big Bible story from Exodus all the way through to Revelation, seeing how all of it shows us about Jesus, the promised, rescuing king. In the summer we held a holiday club from 26-29 July with the theme 'Jungle Rescue'. We welcomed around 50 children to spend a week exploring, from the Bible, how Jesus rescues us. After a break over the school holidays, weekly Hotshots resumed in September, where we spent each week learning about one of Jesus' 'I am' statements, and seeing what he tells us about himself.

Holy Trinity Church continues to enjoy a close relationship with Park Street Primary School. This year we've taken weekly assemblies, spread between the Vicar, Curate, Ministry Trainee and Children's Worker. These have been opportunities to grow links with the school, assist in their Collective Worship and teach stories from the Bible. In addition, we've continued to work together in holding their Easter and Christmas services and their Harvest Festival. We were also privileged to be invited to How Wood School, where the vicar led a Harvest and Christingle service.

Our In Touch Seniors fortnightly lunchtime time meetings were such a blessing during 2022, and continue

to flourish, as we were back to full normal arrangements with car lifts, full lunch time hot meals, good social and fellowship interaction amongst our 36 members and 16 volunteers together with external and internal speakers as well as celebration Services for Easter, Harvest, Queens Platinum Jubilee, and Christmas.

Totshots is an outreach group for pre-school aged children and their parents/carers, meeting every

Wednesday morning (9:15am-11:00am) in school term time. The group aims to provide a safe space for children to play with three different areas allocated for 3 different activities. Refreshments are provided for both adults and children, and the morning finishes with a very short age-appropriate Bible 'slot' and a range of songs. The group is open to all - both church families and those in the local community. We restarted the

group in September 2022 (after a covid-induced break), with a team of 5 volunteers from the church family. We currently have a regular core group of around 15 adults and their toddlers.

During 2022 we celebrated 0 thanksgiving, 1 baptisms and 0 weddings. We held 9 funerals in the church premises, 3 funerals at a Crematorium and 9 committals/burial of ashes.

### **Equipping and Training**

Our Growth Groups have continued to be a place of support and fellowship for church members. Each of the six groups continued to meet throughout 2022. Some have continued on Zoom after the pandemic. Others are back to meeting in person in homes or the church. Twice a term our Growth Groups disband and instead, we meet as an entire church family in the parish centre to pray for the needs of our church, our community, the world, and one another.

Our 2022 Lent series entitled 'Post Pandemic Blues?' was held in the Parish Centre with a zoom link. We had one session from a Psychiatrist's Perspective and a second from a Biblical Perspective.

### **Worship and Prayer**

Our regular 9am and 10:45 am services continued through 2022. The 10.45 service continued at the later time of 10.45. This allows more time to prepare in between services. The 10.45 service continued to also be livestreamed. The 9.00 service was in person only. These services provided opportunities to welcome guests, inform enquirers, nurture new believers, and spur on those who have been Christians for some time.

Ignite is our weekly club for years 7-13. We enjoy playing games and reading the Bible with around 10 young people each Sunday evening. In the Spring term we read slowly through John 5-8, looking in detail at the things Jesus did and said. We were also fortunate to receive a 'Youth Relaunch Grant' from the Diocese of St Albans, which we used to take the teenagers to glow-in-the-dark minigolf and to buy them each a christian book. In the summer term we continued to meet, reading through Ephesians and then we continued to read John in the Autumn. We had a few special occasions, for example trips bowling and our Bright Light Night on 30th October, all of which were thoroughly enjoyed. We also began to offer smaller meetings for discipleship with one or two of the older teenagers. This consists of meeting to read the Bible or a christian book in a public place, and has helped these teenagers think through their faith.

As of April 2022, the electoral roll stood at 89; this was a decrease of three from 92 in October 2020. Peak attendances at Christmas were 153 at our Christingle Service (2021: 86) and 149 at our Carol Service (2021: 65 because of a covid outbreak), with Easter Day attendance at 100 (2021: 69). We were edified and equipped by sermon series on Proverbs, Prayer, Acts, Parables that Pack a Punch, Romans and Christmas according to Matthew.

### **Pastoral Care**

We have recently increased our Pastoral Committee from 3 to 5 members, involving our Curate and our Ministry Trainee who has taken over the joint leadership of our In Touch group for older people. We meet approximately every 2 months when we share any new information about the vulnerable people in the parish, those who are sick, in hospital or care homes.

We also keep an unofficial list of those attending the 2 services every Sunday and note if folk are missing for a few weeks without any obvious reason. They are then contacted either by telephone, e-mail or a visit. Some of the congregation continue to contact each other by telephone on a regular basis as they did during COVID. We are continuing to stream our 10.45am service every Sunday but with far fewer people looking in. All of our groups are now meeting either weekly or fortnightly and numbers have built up slowly. The clergy are willing to take Communion to the homes of those who are ill or housebound.

The Weekly News continues to be distributed to active members of the Church either by e-mail, in person or by post. We also do a leaflet drop with the local Baptist Church to the whole parish prior to Christmas

and Easter informing every one of the various services and events. Several of our parishioners belong to growth groups and the leaders of these groups keep in touch with their members. We have an area at the back of the church which we are hoping to develop as a Prayer Corner.

### **Safeguarding**

There have been no Safeguarding incidents at Holy Trinity during the last year. Services are now running normally and all are welcome. If anyone requires to they are able to sit at the back of the church in a mask-only area and a few people still do. Communion is conducted weekly but we are still taking the wine in individual cups which are filled from the one chalice in which it is consecrated.

The format of Safeguarding Training has changed over the last 2 years with most of it being done by individuals on the Internet. We continue to require everyone who plays any part in the leadership of the church or who volunteers to help in any way to complete the relevant courses. Risk Assessments are in place for all of our groups and events.

We hire out our Church Halls to various groups during the week and all of these have to have their own Safeguarding Policies and Risk Assessments in place.

### **Other Partnerships**

Two members of the PCC as well as the Clergy are members of the Deanery Synod. This provides the PCC with important links between the parish and the wider structure of the Church of England. The 3 clergy and 2 members of the church attend Deanery Synod meetings and Revd Nicholas Weir is an elected member of the General Synod and therefore also a member of the Diocesan Synod.

There have been 3 Deanery Synod meetings this year. They were held in different churches in the deanery in June, October and March. The main topic at each meeting was as follows:-

June Anna Chaplaincy and Dementia friendly services.

October Clergy Welfare.

March Carbon Reduction in our churches.

Environmental Matters are on every agenda of the Deanery Synod. We are all encouraged to have an Environmental Representative in our parish to help us to work towards Carbon Net Zero.

We are actively involved in the Anglican Church Worldwide with ongoing links through Anglican mission agencies (Crosslinks, CMJ) to Christian workers in a number of other countries including the Republic of Ireland, Israel and Uganda. We pray for these individuals, receive regular updates (and occasionally very heartening visits). In summer 2021 Chris Howles was able to visit after his planned furlough in 2020 was postponed. We also give some financial support to some of these agencies.

We also support Tearfund relief agency, St Albans and Harpenden Christian Education Project, and CPAS. Volunteers from our church serve each summer on CPAS Ventures for young people. The church prays for Stephen and Sherry Lilico who live and work in Japan.

The church leaders also attend a St Albans city group for prayer and mission activities and the Diocesan Evangelical Fellowship and ReNew network groups.

### **BUILDINGS REPORT**

The PCC wants the Parish Centre to be available to our community. We hire out the Parish Centre to groups doing activities that serve the good of our community. Our regular bookings continue with 9 groups which meet each week. The groups comprise of two dance groups, Socatots, NHS Movement and Music (2 sessions each week), Magnificent Munchers (3 sessions each week) and Hertbeats. A further group, the

Fairy Bake Mother continues to hire our large hall on an adhoc (albeit regular) basis. Our hire charges in 2022 remained at £18 per hour for the large hall and £12 per hour for the small hall.

We continue to hire out our parking spaces – now 30 spaces to two local companies at the rate of 2.50 per car per day from Monday – Friday.

Once a year we hire out the parish centre to be used as a polling station for local Council elections.

The Parish Centre is regularly used by Church groups including Hotshots, InTouch, Ignite and growth groups. This year has seen our toddlers group resume under the new name of “Totshots”; they meet on Wednesday mornings. Great care is taken to ensure that church mission continues to take priority whilst also welcoming external community groups.

The Parish Centre is still enjoyed by Church family for hosting celebrations and other meetings. There is no charge to Church family for up to 4 hours use of the Parish Centre whereafter the standard hourly rates apply. We decided in 2021 to cease hiring the Parish Centre for one off celebration events (such as birthday parties) to those in the community and to focus on regular community service activities.

The Fabric, Building, Maintenance and Health & Safety Team continued to meet throughout 2022 and maintained regular audits and assessments throughout the site. The widening of the entrance to the Church Car Park from the main road, the filling of potholes and the resiting of waste bins was achieved and much appreciated by all who visit the Church and Graveyard. Following the review of our security systems several strategically sited external security cameras were installed around the church and parish centre with closed circuit monitors stationed in the church office, and which it is hoped will all help in keeping our site safe and secure.

## **LOOKING FORWARD**

The PCC is keen to ensure that the current range of activities are maintained where they are needed and are of benefit to the church and the community. However, it is important that other opportunities continue to be sought.

## **FINANCIAL REVIEW**

It is the policy of the PCC to hold the equivalent of six months’ general running costs, including salary costs, in unrestricted cash reserves. The PCC further resolves to aim to use any restricted funds where possible in order to simplify the church's reserves.

Receipts for the year were £202,895.75 and payments £227,002.24. This gave rise to a deficit of £24,106.49. The closing funds as at 31 December 2022 were £85,161.15 of which £78,544.49 were unrestricted.

## **GRANT MAKING POLICY**

Gifts to external organisations and individuals are considered by the Trustees on the basis of need and fulfilment of the charitable objectives. There are no upper or lower limits of support.

## **RISK MANAGEMENT**

All major insurable risks are subject to normal churches’ and employers’ insurance. Contractual risks are reviewed before being entered into to assess that they could not significantly impact upon the church’s ability to fulfil its objectives. An annual review of areas of risk is undertaken by the Trustees in conjunction with staff and volunteers responsible for the area of activity.

## **STATEMENT OF PCC RESPONSIBILITIES**

Under the Charities Act 2011, the PCC is required to prepare a statement of accounts for each accounting year.

It is responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the church and to ensure that such accounts comply with the Statements of Recommended Practice and the Regulations made under the Charities Act 2011. It also has a responsibility to safeguard the assets of the church and to take reasonable steps for the prevention of fraud and other irregularities and to provide reasonable assurances that:

1. The church is operating efficiently and effectively
2. Its assets are safeguarded against unauthorised use or disposition
3. Financial information used within the church or for publication is reliable
4. The church complies with relevant laws and regulations

Approved by the PCC on 27 March 2023 and signed on its behalf by the PCC Chairman, the Rev'd Dr Nicholas Weir

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Rev'd Dr Nicholas Weir

**TRUSTEE'S REPORT**

**HOLY TRINITY FROGMORE PCC FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2022**

<b>INCOME</b>	<b>2021</b>	<b>2022</b>
Church Collections and Standing Orders	80,869.14	80,727.00
Tax Rebate on Gift Aid	25,418.25	19,393.27
Sunday School Fund	0.00	2,150.00
In Touch	640.00	2,449.05
Fees	680.00	1,162.00
Donations and Legacy	9,640.00	15,320.77
Parish Centre	10,798.50	22,204.50
Miscellaneous	2,648.32	3,463.91
Youth Worker Pledges	23,900.00	23,800.00
Burials etc	6,497.00	7,129.00
Weekend Away	3,492.00	3,465.00
Youth	1,091.31	1,312.27
Gifts for Staff Leaving	2,600.00	0.00
Missions - Standing Orders	10,336.25	9,814.00
Missions - Gift Aid	2,080.00	2,000.00
Yule Trust Grant	32,500.00	0.00
Life Expo	0.00	2,750.00
	<b>213,190.77</b>	<b>197,140.77</b>
<b>Interest on PCC Investments</b>		
Central Board of Finance	0.29	2.00
CCLA Investment Management	39.46	893.43
<b>Interest and Dividends on Investments</b>		
RC & WJ Ebbs Trust	4,587.57	4,859.03
Organ Fund	37.32	0.52
	<b>217,855.41</b>	<b>202,895.75</b>
<b>EXPENDITURE</b>		
Diocesan Board - Ministry	28,918.00	28,267.00
Diocesan Board - Gen. Purpose	35,140.00	31,372.00
Ministry - Vicar's Expenses	606.19	355.16
Worship - Church Music	70.00	73.49
Worship - Organ Maintenance and Music Licence	1,708.58	1,465.17
Worship - Church Literature	764.79	693.72
Outreach and Growth - Adult	33.00	77.48
Outreach and Growth - Youth	1,602.12	2,324.71
Admin, Office, Stationery etc	3,401.24	4,146.39
Buildings - Church	16,377.99	31,515.37
Buildings - Parish Centre	15,104.53	10,175.29
Church School	303.13	215.82
Clergy Books	424.38	176.47
Bank Charges	155.73	162.23
Curate - S Fraser (includes Rent)	0.00	11,868.87
Curate - M Smith	2,877.20	0.00
Miscellaneous	4,218.58	6,952.71
Youth Worker (including NIC and Oakhill Fees and Pension)	21,942.83	21,773.52
Church Cleaner	2,532.09	3,968.87
Administrators	20,563.05	22,193.53
Missions - Standing Orders	10,336.25	9,814.00
Missions - Gift Aid	2,080.00	2,000.00
Missions - Donation from PCC	1,500.00	3,000.00
Missions - Gifts Misc	620.00	364.51
Life Expo	350.00	0.00
Burials Etc	7,355.00	5,400.00
Ministry Trainee	4,351.56	12,989.74
In Touch and In Touch Catering Manager	871.25	3,094.69
Gifts for Staff Leaving	2,600.00	0.00
Weekend Away 2022 and 2023	0.00	12,561.50
<b>SHIRLEY WARD, Treasurer</b>	<b>186,807.49</b>	<b>227,002.24</b>



HOLY TRINITY FROGMORE PCC

Statement of Assets at 31 December 2022

	2021	2022	Increase/ Decrease
PCC Bank Account	7,846.68	17,987.21	10,140.53
Organ Fund	5,220.88	5,221.40	0.52
Hosier Bequest (Grave Trust)			
319 CofE Investment Fund Income Shares*	300.00	300	0.00
CCLA Investment Management Fund	106,719.35	67,612.78	-39,106.57
Ebbs Trust			
6,156 CofE Investment Fund Income Shares*	7,900.00	7,900.00	0.00
Accumulated Interest	5,811.20	10,670.23	4,859.03
<b>Total of Assets</b>	<b><u>133,798.11</u></b>	<b><u>109,691.62</u></b>	<b><u>-24,106.49</u></b>

\* Investments are shown at book value.

SHIRLEY WARD  
Treasurer

**HOLY TRINITY FROGMORE MISSIONS ACCOUNT**  
**Financial Statement for the Year Ended 31 December 2022**

	2021		2022
<b>INCOME</b>			
In Lieu of Weekly Envelopes	370.00		60.00
Standing Orders (via PCC)	10,336.25		9,814.00
Mission Donations (Specified)	0.00		405.00
Tax Rebate	2,080.00		2,000.00
Just Cards Direct'	79.92		262.30
Donation from PCC	1,500.00		3,000.00
Miscellaneous Donation	250.00		0.00
Ukraine Crisis	0.00		260.00
	<b>14,616.17</b>		<b>15,801.30</b>
B/F from 2020	33.45	B/F from 2021	3.20
	<b>14,649.62</b>		<b>15,804.50</b>
<b>EXPENDITURE</b>			
Crosslinks (re Chris and Ros Howles)	5,000.00		5,000.00
Crosslinks (re its administration)	100.00		100.00
Tearfund	2,330.00		2,665.00
Church Pastoral Aid Society	2,330.00		2,530.00
Church's Ministry among Jewish People	2,330.00		2,530.00
STEP	800.00		800.00
Wycliffe Bible Translators	360.00		360.00
Scripture Uniont (Eastern Europe)	120.00		120.00
Archdeacon's Discretionary Fund	150.00		150.00
London City Mission	150.00		150.00
St Luke's Healthcare for the Clergy	150.00		150.00
Mission Aviation Fellowship	36.00		36.00
Just Cards Direct	110.42		247.50
Barnabas Fund	500.00		500.00
UnLock	180.00		180.00
Ukraine Crisis (via Tearfund)	0.00		260.00
	<b>14,646.42</b>		<b>15,778.50</b>
CF to 2022	3.20	CF to 2023	26.00
	<b>14,649.62</b>		<b>15,804.50</b>

SHIRLEY WARD  
Treasurer

## **Independent Examiner's Report on the Financial Statements of Holy Trinity PCC Frogmore**

This report on the Financial Statements of the PCC for the year ended 31 December 2022 is in respect of an examination carried out in accordance with **s.145 of the Charities Act 2011** ('the Act').

### **Respective responsibilities of the PCC and the Independent Examiner**

As members of the PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of the Regulations and **s.144(2)** of the Act does not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of the Act.

### **Basis of this report**

My examination was carried out in accordance with the General Directions given by the Charity Commission under **s.145(5)(b)** of the 2011 Act and includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently 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:

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



Anthony Ainsworth MBA  
Park Street  
5th March 2023

## **Independent Examiner's Report on the Missions Account to the PCC of Holy Trinity Frogmore**

This report on the Missions accounts of the PCC for the year ended 31 December 2022 is in respect of an examination carried out in accordance with **s.145 of the Charities Act 2011** ('the Act').

### **Respective responsibilities of the PCC and the Independent Examiner**

As members of the PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of the Regulations and **s.144(2)** of the Act does not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of the Act.

### **Basis of this report**

My examination was carried out in accordance with the General Directions given by the Charity Commission under **s.145(5)(b)** of the 2011 Act and includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently 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:

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



Anthony Ainsworth MBA  
Park Street  
5th March 2023