

**HIGHBURY CONGREGATIONAL  
CHURCH  
Oxford Street  
Cheltenham  
GL52 6DU**



**ANNUAL REPORTS AND ACCOUNTS  
2022**

# Highbury Congregational Church

Making connections in friendship, faith and mission with Christ at the centre and open to all.

## Ministry Leadership Team

Minister	Jason Boyd	revdjasoncboyd@gmail.com
Worship	Maureen Williams	worship@highburychurch.co.uk
Children	Andrea Lacey	children@highburychurch.co.uk
Discipleship	Helen Bloxham	
Pastoral Care	Laura MacLeod Louise Middleton Rachel Jacques	

## Diaconate (and Trustees)

Secretary	Mary Buchanan	buchananm37@yahoo.com
Treasurer	Roger Gregory	treasurer@highburychurch.co.uk
Minister	Jason Boyd	revdjasoncboyd@gmail.com
Deacons	Adrian Blazey, Sue Cole, Iain MacLeod, Janet Partington, Angela Pickles	

## Others

Highbury News	Sue Cole	<a href="mailto:news@highburychurch.co.uk">news@highburychurch.co.uk</a>
Safeguarding	Nephesha Michael	<a href="mailto:safeguarding@highburychurch.co.uk">safeguarding@highburychurch.co.uk</a>
Church Office	Admin	<a href="mailto:admin@highburychurch.co.uk">admin@highburychurch.co.uk</a>

Website: [www.highburychurch.co.uk](http://www.highburychurch.co.uk)

## **The Charitable Objects of Highbury Congregational Church**

The principal purpose of the church is the advancement of the Christian Faith according to the principles and usages for the time being of Congregationalism and in accordance with any specific requirements in the foundation trusts. The church may also advance education, relieve need and carry out other charitable purposes in the United Kingdom and other parts of the world.

### **Structure, Governance and Management**

The Governing document, THE DECLARATION OF TRUST, was adopted by Congregational Federation Limited on the 13th day of June 2009 as a recommended governing document for Congregational Churches who are members of the Congregational Federation and for whom Congregational Federation Limited are appointed as holding trustees, the form having been previously agreed between Congregational Federation Limited and the Charity Commission and also having been approved by HM Revenue and Customs.

Highbury Congregational Church began in 1827 and has been part of the Congregational Federation since 1972. The church is also a registered charity 1159085. We have adopted the Congregational Federation's Declaration of Trust of 2009 as our Governing Document, supplemented by our own Working Practices Document (updated September 2022).

Whilst we work closely with other Congregational Churches, all we do is decided and funded by our own Church Members. We have no outside source of funding and we do not have any outside body over us. All who belong are welcomed into church membership on confession of faith in God and Jesus Christ as Lord and Saviour.

Quarterly (and as required), Church Members meet for Church Meeting to seek the mind of Christ in shaping the life of the Church and setting the future direction of Church life. The Deacons serve the Church as Managing Trustees and ensure all the Church does is in keeping with its Charitable Objects as a Congregational Church and with reference to finances, safeguarding, health and safety, disability, employment and other legislation.

### **Our Mission**

Our Mission is consonant with our Charitable Objects (as above):

Highbury Congregational Church is a community connecting in friendship, faith, and mission with Christ at the centre and open to all.

## **Minister's Report**

This year we have begun to enjoy the benefits of the vaccination programme enabling us to be together without distancing and mask wearing. As confidence has grown, we have seen increasing numbers of people worshipping in the building whilst still ensuring online participation.

It is a pleasure to see families and children participating in morning worship. In particular, it was a delight to celebrate Evelyn Francis' baptism. Though our morning worship is more informal and inclusive of children, there remains a task for us to deepen our welcome and ensure that our worship is family friendly. There is nothing more delightful to me than the sound of children in our worship, making their way into the pulpit and exploring the wide space of the dais.

Messy Church, Community Café, Parent and Toddler Group, and HyTec are in person only and are thriving. The number of groups using the halls has gradually built up to pre-pandemic levels. It is a delight to have the building buzzing with activity.

My involvement at St. John's Primary School began the year in the Head Teacher's Office (!) conducting worship via Teams. This was an improvement from recording videos for teachers to use in the classroom but still far from ideal. It is an absolute pleasure to go into a packed assembly hall, play the piano, tell stories, and explore the value for the term with pupils and staff.

Mary Buchanan's willingness to take on the role of Church Secretary has made a significant difference to my ministry and to the whole life of Highbury. Mary had begun the process of getting the practical affairs of Highbury into order during the second half of 2021. With her appointment in March 2022, she continued the momentum. We have benefitted from her considerable administrative skills and spiritual and theological insight.

Nephesha Michael remained as a deacon for an additional year and finally laid down her responsibilities at the AGM. On behalf of the church, I express our gratitude for her service, particularly her empathetic and wise reading of people and situations. She continues a supportive role for Mary and as Safeguarding Lead.

Lorraine Gasside stepped down as Pastoral Care Ministry Leader. She served in this role from its inception. It is impossible to quantify the way in which Lorraine led her team in caring for the Highbury Church family. We know that Lorraine's care will continue but hopefully without the pressure of overall responsibility.

I was delighted when there was a grass roots desire for an Alpha Course. Janet Brown and Andrea Lacey were instrumental in drawing together a team of volunteers. The course has been well attended and people are making friendships and grappling with the big questions of life. We are already looking ahead to a course after Easter. Why not start praying for someone and bring them along to the course?

The Connect groups continue to meet in a variety of ways. Some are more active than others. Helen Bloxham has been key in drawing together the leaders of the groups. During the year, Connect groups were provided with discussion starters that accompanied sermon series on the Holy Habits themes of fellowship, making disciples, and on the covenant we have made together as a Congregational Church.

The Listening Exercise began with a small group at end of November 2021 and was progressed with a leadership away day. This was followed by several opportunities for the congregation to meet and discuss key questions. I am grateful to Mary for organising this

and for transcribing the discussions. My bout with a chest infection followed by COVID-19 could have slowed the process down. However, Mary with Karen Haden, met and trawled through the feedback. Main themes were identified, and we had a further unpacking of these at our December Church Meeting. This is now shaping our planning for the year ahead to be presented at the 2023 AGM.

One of the challenges of the Cheltenham church scene is that there is no Churches Together. After conversations with several colleagues, it has become clear to me that it is not likely to be re-established. I have become involved in a monthly meeting of church leaders for lunch (Anglican, Methodist, Baptist, United Reformed). It has been good to build relationships. Who knows what will come of this?

On a different front, I have reached out to James White of The Cornerstone Centre, to explore mutual sharing with Highbury. I am hopeful that we will be able to develop a partnership.

It may be of interest that I had a face-to-face meeting with Alex Chalk, MP, at Highbury Church in January. I have been a regular correspondent regarding standards in public life and I asked if we could discuss matters. We were able to discuss local and national issues, including changes to marriage laws. He showed interest in the work of Highbury too. Whatever your political commitments, I found Alex to be a person of goodwill and integrity. It is important for us to pray for him and to continue to write to him in a constructive way for the public good.

At the September Church Meeting, I brought the words of a poster I had seen at a school. The quote was then turned on its head by our Church Secretary. Here are both sides of the coin:

### **Vision**

Effort and courage are not enough without purpose and direction.

Purpose and direction are not enough without effort and courage.

At the December Church Meeting, we paused to give thanks for the life of Rev'd Eric Burton who served as our minister from 1966-1977. His was an energetic and fruitful ministry. His influence continued long after he left. In an interview with Richard Cleaves, Eric recounted an exploratory conversation with the deacons at Highbury.

Fred Wright, a deacon and former Science Master at the Grammar School, asked, 'Mr. Burton, if you come to this church, would you be prepared to experiment?'

Eric probed, 'What do you mean by experiment?'

Fred explained, 'Well it seems to me that you have a number of ideas that you would like to put into action. Would you be prepared to experiment?' There was a long pause whilst Eric contemplated his response. Before he could get his thoughts together, Fred clarified further, 'I think I might say, would you be prepared to experiment if we as deacons were prepared to recognise that sometimes your experiments might fail – if we continue to support you in spite of failure?'

Richard concluded the interview by asking Eric what his vision for Highbury would be for today. Eric didn't miss a beat: 'Be Thou my vision, Lord', and laughed infectiously.

My vision for the coming year is that we would keep our eyes firmly fixed on Jesus, the author and finisher of our faith. May Christ fill our vision as we live the good news. What is

that good news? God loves you and me. Jesus died and rose again for us. The Holy Spirit fills us so that we can live and speak of forgiveness of sins and the hope of eternal life.

Are we prepared to experiment and fail and to experiment again so that we can find ways to welcome people in our life of worship? At my mid-term appraisal meeting, Iain McLeod said that 'FAIL' stands for 'first attempt in learning'. What must change and develop in Highbury so that those who are not familiar with church will be put at ease and be able to relate to what we do? In a culture where people are used to interactive learning and discussions, how can we be more contemporary in our music and plain in our speaking and listening so that people will come to know Jesus as Lord?

Yours

A handwritten signature in black ink, appearing to read 'J.C. Boyd', with a stylized, sweeping flourish extending from the end.

Jason C. Boyd

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## **Secretary's Report**

Purpose of role - to be an enabler of the whole ministry of Highbury Congregational Church, by supporting the church leadership team and coordinating a variety of other roles and activities.

Report by Mary Buchanan, Church Secretary

### Membership

New members: 0

Resignations: 2

Deaths: 1

Membership at the end of 2022: 98 total, 80 active

Regular adherents: around 40 (include Messy Church parents)

### Leadership Team

At the AGM in March 2022 Iain MacLeod stood down as Church Secretary and Nephesha Michael retired from the diaconate. In September 2022 Lorraine Gasside retired as Pastoral Care Ministry Leader after nine years in the role. Thanks to all three for their steadfast service to the church over the years – and their continuing service in different ways.

In spring 2022 the Ministry Leaders agreed that a reduced team was more appropriate for a time of reduced resources and activity, and 'mothballed' the roles of Youth Ministry Leader (subsumed into Children's Work) and Mission and Outreach Leader. The structure of the Ministry Leaders Team will be revisited in 2023.

At the end of 2022 the Highbury Leadership Team consisted of:

Minister (ex-officio member of diaconate and trustee): Jason Boyd

Secretary (ex-officio member of diaconate and trustee): Mary Buchanan

Treasurer (ex-officio member of diaconate and trustee): Roger Gregory

Elected Deacons (and trustees): Adrian Blazey, Sue Cole, Iain Macleod, Janet Partington, Angela Pickles

Worship Ministry Leader: Maureen Williams

Children and Youth Ministry Leader: Andrea Lacey

Discipleship Ministry Leader: Helen Bloxham

Pastoral Care Ministry team: Laura MacLeod, Rachel Jacques, Louise Middleton

During the year we consolidated the pattern for annual appraisal for our paid staff (Minister, and Children and Families' Worker) and are working on more regular reviews for the ministry leaders.

### Church Organisation

During the year the trustees revisited their key responsibilities under the Charity Commission requirements and tightened up some of our practices. This exercise, and the experience gained from 'doing church' under COVID restrictions, led us to update the Working Practices Document; the updated version was approved at the September 2022 Church Meeting.

### Administration

Effective communication remains a challenge; the switch to predominantly email is great for many but always risks disenfranchising a few, so the hard copy option remains; whatsapp is excellent for online discussion, but not everyone is able to/wants to use the app; the church website is up and running, but there are still improvements to be made; our presence on Youtube and Facebook remains a useful method of communicating activities beyond the immediate congregation.

Keeping the church office organised and notices up to date, managing the accumulation of clutter around the building, keeping our waste and recycling tidy, and monitoring cars in the car park is a Sisyphean task – and there are no words enough to thank Rachel Jacques for her huge contribution to this.

#### Health and Safety

When our building is used by so many people it is incumbent on us to ensure it is a safe place to come. 2022 was thankfully marked by more or less an end to the COVID measures we had been obliged to introduce in 2020; the COVID Health and Safety Group has stood down (but is on standby!).

We are aiming to produce a more general risk assessment for church activity, but overall we are in good shape: our fire safety equipment is maintained by A&E and tested by Peter Harrison and we had a visit from the local fire service; the First Aid equipment (including the defibrillator) is kept up to date by Rachel Jacques; kitchen hygiene and cleaning is overseen by Jean Gregory and team, including our excellent cleaner Helen Roberts.



# Treasurer's Report

## Accounts to Year ended 31<sup>st</sup> December 2022

### Background

This is seen to be the first "normal" year after the lifting of COVID restrictions, although things will never be the same again.

We are currently suffering high inflation and widespread industrial unrest from pressures to maintain living standards.

However, we can report a slow return of congregation to pre-COVID levels, a full diary for room hirers and a full complement at the Thursday café.

We are delighted to report that we have a fully "manned" secretarial and office function and good support for room bookings.

The church has responded well to the pressures of inflationary prices, and it helps that we secured fixed rate prices for 3 years from December 2021 for our gas and electricity supply.

A lot of work continues to be done by all those connected with streaming and recording services, and those keeping us safe in the church. Thank you for all your dedication.

### Review of the accounts - Income & Expenditure, All Funds

Below is a summary of overall financial performance:

	<b>Year 2022</b>	<b>Year 2021</b>
	£	£
<b>Incoming Resources:</b>		
Offerings	60,993	58,868
Legacies	0	1,000
Gifts Fabric/General Fund	1,250	3,638
Gifts Flat Roof Fund	0	34,300
Grants Flat Roof Fund	0	47,600
Room letting	16,254	4,967
Investments and other income	6,232	2,821
Furlough income	0	2,168
<b>Total Income</b>	<b>84,729</b>	<b>155,362</b>
<b>Resources used:</b>		
Charitable objectives	-46,851	-43,979
<b>Support costs:</b>		
Maintenance	-9,609	-938
Project costs – Flat Roof	-6,697	-87,710
Other support costs	-21,589	-21,963
<b>Total Expenditure</b>	<b>-84,746</b>	<b>-154,590</b>
<b>Excess of Incoming Resources over Resources used</b>	<b>£-17</b>	<b>£772</b>
<b>Net movement</b>		

**Total net movements in the year of-£17 deficiency include;**

General Fund £15,040 surplus

Fabric Fund £8,359 deficiency

and Flat Roof Fund £6,698 deficiency

Early in the year we produced a budget for the **General Fund**, day to day income and expenses excluding maintenance and gifts; to reflect our best estimates of how the "normal" year may turn out.

There were many swings and roundabouts, but I am able to report a better than budget surplus to fund our requirements under the 5-year plan for maintenance. Thank you for your support in making this possible.

### **Movements in funds;**

#### **A) General Fund**

Total year produced a surplus of £15,040 which was £5,250 better than budget.

#### **Variances from budget include:**

##### **Income - £4,413 better includes**

- Standing orders/tax refund better by £2,198 – thank you
- Gift Day £3,092 down and Harvest £749 down against budget
- Grants received of £2,436, which was £1,361 ahead of budget included;  
£1,400 from Cleeve Hill Trust for Manse fencing and gates  
£1,036 from Bennington Hall Trust for messy church etc.
- Misc. income and Outreach income were £433 better
- Room Hire £3,959 better – largely from returning/new clients

##### **Expenditure - £836 less includes;**

- Savings of £543 on preaching fees from fewer visiting ministers and their expenses
- £346 more on Junior Church, but grants received of £1,036 for Messy Church etc.
- Savings on organist fees from part waived charges
- £252 more on piano tuning from under-budgeting
- Savings of £438 on Minister's retreat expenses, but £208 more on car mileage allowances
- Gas £666 savings, but electric £619 more
- Savings of £163 on Manse water rates
- Extra £168 on pastoral gifts
- Savings of £307 on CF Ministry and Mission and SWMA subscriptions from a reduction in declared member numbers
- Housekeeping £237 saving
- Church cleaning £350 more to Cover Helen's holidays, where this was previously covered by volunteers

#### **B) Fabric Fund**

##### **Expenditure of £9,609 included;**

- A&E annual inspections and call outs - £892
- Void Projects 5-year plan - £1,440
- Dave Roberts Manse fencing - £2,665 (grant received of £1,400)
- Stallard & Co electrics and lighting – £1,756
- Mike Thorne – roofing to Church and Manse - £1,920

- D Mason – Manse burst pipe, new piping and boiler service - £645
- Plumb it – Church boiler service - £140

We received a gift of £1,250 to help towards the cost of lighting – thank you!

It is recommended that we transfer in £10,644 from the General Fund surplus to meet the 5 year maintenance plan requirements for 2022 – thank you for making this possible!

Future work could include making the church more environmentally friendly by extensive insulation – in an old building like ours this would be very expensive

### **C) Flat Roof Fund**

#### **Expenditure of £6,698 included;**

- P & S Decorators – building works to lintels, repairs plastering and painting of ceilings - £4,619
- P& S Decorators – guttering parts, ceiling tiles and lighting -£1,479
- Void Projects – site inspections etc. - £600

There is a residual balance on the Fund of £2,170 and it is recommended to transfer this to the Fabric Fund

### **D) Organ and Visuals Fund new?**

- The organ is considerably old and may soon require a refurbishment. Alan Berry has obtained a quote for refurbishment and this is in the order of £7,000 to £7,500
- It is recommended that we use the residual surplus on the General Fund of £4,000 to start such a Fund

### **Giving to Others**

Giving to others in the year amounted to £5,030 which included;

- £656 to the CF Mission and Society Fund
- £656 to CF South West Midlands Area
- £2,009 to Christian Aid Ukraine
- £252 to Cheltenham Refugees
- Harvest Appeal - £516 to GARAS
- Christmas Appeal - £841 to Open Door

This giving is 6% of our income

### **Unrestricted Funds**

All the church funds are unrestricted.

The trustee policy is to retain at least 3 months expenditure as “free” reserves within the General Fund to meet future shortfalls in income, or unexpected expenditure for 2023. The balance, after recommended year end transfers at 31<sup>st</sup> December, represents 6 month’s current day to day General Fund expenditure.

# Highbury Church

## Income & Expenditure Account - all Funds

12 months to 31st December 2022

INCOME Header	A/C code	TOTAL THIS YEAR	TOTAL LAST YEAR
		£	£
<b>Offerings, Legacies and similar incoming resources</b>			
Envelopes & loose change	1101	376	271
STO & single cash/cheque	1102	46,058	46,828
Tax refund	1103	10,736	10,415
Gifts - Flat Roof	1121	0	34,300
Gifts - Other	"	1,250	3,638
Legacies	1122	0	1,000
Gift Day	1123	3,233	
Harvest	1124	590	1,352
Grants received - Flat Roof	1200	0	48,675
Grants received - Other	"	2,436	
Furlough income	1201	0	2,169
Miscellaneous income	6110	358	38
<b>Total - Incoming resources</b>		<b>65,037</b>	<b>148,686</b>
<b>Activities in furtherance of the charity's objectives</b>			
Other room hire	1141	15,154	4,967
Church users room hire	1143	1,100	
Weddings & Funerals	2801	485	485
Highbury News income	3402	25	85
Highbury News advertisers	3403	240	240
Congregationalist income	3514	0	
Scouts insurance	6105	172	163
Photocopier income	6613	0	
Outreach income	6700	2,235	726
<b>Total - Incoming activities</b>		<b>19,411</b>	<b>6,666</b>
<b>Activities for generating Funds</b>			
Fund raising	1131	0	

<b>Investment Income</b>			
Dividends & Interest	1151	281	10
<b>Total Income</b>		<b>84,729</b>	<b>155,362</b>
<b>5</b>			
<b>EXPENDITURE</b>		<b>TOTAL</b>	<b>TOTAL</b>
<b>Header</b>	<b>A/C code</b>	<b>THIS YEAR</b>	<b>LAST YEAR</b>
		£	£
<b>Activities in furtherance of the charity's objectives</b>			
<u>Ministry salary etc:</u>			
Minister's gross salary	5101	27,887	26,812
Minister's employers NI	5102	0	
Minister's pension EE and ER	5103	3,079	3,066
Car mileage allowance	5401	384	88
Children's Worker gross salary	5801	9,768	9,424
Children's Worker employers NI	5802	0	
<u>Other expenses:</u>		0	
Preaching	2101	267	175
Junior Church/Sunday Special	2302	514	165
Video licence	2304	530	496
Organist	2501	527	408
Music	2502	0	
Piano/Organ Maintenance	2503	252	70
Pastoral	3201	0	
Pastoral gifts	3202	198	29
Ministry Leaders exps Worship	3210	0	
Ministry Leaders exps Children	3211	0	
Ministry Leaders exps Youth	3212	0	
Ministry Leaders exps Discipleship	3213	0	
Ministry Leaders exps Pastoral Care	3214	0	
Ministry Leaders exps Mission & Outreach	3215	0	
Ministry Leaders exps Joint	3216	122	
Highbury News expenses	3401	0	
Publicity/advertising	3404	0	
Neighbourhood cards	3405	0	58
CF affiliations/SW Midlands area	3501	1,650	1,789
Other affiliations	3502	170	210
CF Ministry and Mission	3504	656	824

Congregationalist expenditure	3513	0	
Worship resources	5115	233	129
Church equipment/furnishings	6109	0	
Miscellaneous expenditure	6801	35	57
Outreach expenditure	6800	579	179
<b>Total - Outgoing activities</b>		<b>46,851</b>	<b>43,979</b>

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<b>EXPENDITURE Header</b>	<b>A/C code</b>	<b>TOTAL THIS YEAR</b>	<b>TOTAL LAST YEAR</b>
		£	£
<b>Support costs</b>			
<u>Ministry expenses:</u>			
Stationery	5112	0	
Telephone	5113	0	
Postage	5114	0	
Travel, excluding Car	5116	0	
In -service training/retreat	5117	612	45
Subsistence	5118	126	
<u>Manse expenses:</u>			
Manse insurance	5301	247	241
Manse - water	5304	701	713
Manse - community charge	5305	2,817	2,730
Manse - maintenance	5307	4,002	220
<u>Other expenses:</u>			
Project	6100	6,697	66,293
Church - Maintenance	6101	5,607	22,135
Gas	6102	3,561	4,139
Electricity	6103	2,378	1,504
Insurance	6104	2,536	2,399
Trade disposal	6106	410	361
Housekeeping	6301	183	108
Cleaning materials	6302	837	506
Adminstrator salary	6401	0	2,401
Caretakers gross pay	6501	3,950	2,820
Stationery/directory	6601	12	46
Postage	6602	52	16
Telephone	6603	623	867
Office equipment	6604	788	885
Payroll costs	6606	288	288
Photocopy hire/copy charge	6611	1,208	1,234
Photocopy paper	6612	48	28
Bank charges	6701	212	182

Legal costs	6702	0	
Recruitment costs	6703	0	
Professional fund raising	6705	0	450
<b>Total - Support costs</b>		<b>37,895</b>	<b>110,611</b>
<b>Total Expenditure</b>		<b>84,746</b>	<b>154,590</b>

## Income & Expenditure Account - all Funds

Income/Expenditure Header		TOTAL THIS YEAR	TOTAL LAST YEAR
		£	£
<b>Income</b>			
Incoming resources		65,037	148,686
Incoming activities		19,411	6,666
Fund raising		0	0
Dividends & interest		281	10
<b>Total Income</b>		<b>84,729</b>	<b>155,362</b>
<b>Expenditure</b>			
Outgoing activities		46,851	43,979
Support costs		37,895	110,611
<b>Total Expenditure</b>		<b>84,746</b>	<b>154,590</b>
<b>All Funds surplus/(deficiency)</b>		<b>-17</b>	<b>772</b>
<b>Less transfers to other funds:</b>			
Fabric		-2,091	-5,062
Flat Roof - gifts and Legacy		17,148	4,810
Legacy		0	
Training		0	
Mission projects		0	
Refurbishment		0	
Year end transfer		-14,644	
Revaluation		0	
<b>Gen. Funds surplus/(deficiency)</b>		<b>396</b>	<b>520</b>

## **Independent Examiner's Report to the Trustees of Highbury Congregational Church**

### **Respective responsibilities of the Trustees and the Examiner**

As Trustees you are responsible for the preparation of the accounts. These financial statements have been prepared in accordance with the Statement of Recommended Accounting Practice: Accounting and Reporting by Charities (SORP 2005) issued in March 2005, UK Accounting Standards and the Charities Act 2011. As Trustees, you consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

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

### **Basis of this report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. The examination includes a review of the accounting records kept by the Trustees 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:

(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 Act; and
- 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

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

Signed Brian Sneddon

Date 12.2.2023.

**Brian Sneddon**  
**28 Chardwar Gardens**  
**Bourton-on-Water**  
**GL54 2BL**