

BERRYMEAD EVANGELICAL CHURCH



ANNUAL REPORT AND ACCOUNTS

FOR 2024

BERRYMEAD EVANGELICAL CHURCH

ANNUAL REPORT FOR 2024

Berrymead Hall is registered with the Charity Commission, as Berrymead Evangelical Church, under Charity number 1160382. Our governing document is a Trust Deed dated 7 November 2014. We currently have eight trustees. These are Hemanth Burgula, Peter Ernest Dean, Juan Herrera, Ximena Herrera, Donovan Julies, Joanne Oluwafikayo Showunmi, Joseph Olufemi Showunmi, and Rosemary Sylvester. The Managing Trustees during 2023 were Hemanth Burgula, Sidney Parker, Joseph Showunmi and Peter Dean. Sidney Parker died on the 29th March 2024. Sidney played a very important part in the life of the Church, Further details of Sidney's contribution to Berrymead are shown below. Our address is Berrymead Hall, Avenue Road, Acton, London, W3 8NL.

The Church's bankers are TSB Bank plc.

The Church's accountants are David Smith & Co., 7 Grosvenor Gardens, London, SW1W 0AF.

The Church's Custodian Trustees are the Church Growth Trust, 1 Manor Farm Barns, Baines Lane, Oakham, Rutland, LE15 9HP.

The objects of the Church for the public benefit are to advance the Christian faith, in accordance with the Statement of Beliefs and Practices set out on page 4, in Acton, London, and in such other parts of the United Kingdom or the world as the Trustees may from time to time think fit.

Sidney Parker (always called Sid!)

Sid has been a key member of the Church for more than half a century. Over this period, in addition to being an elder, Sid was one of the main leaders in our Covenanters group, Sunday School and various other children's and young people's groups. He was always busy in the Lord's service. His car was constantly in use, driving our young people to a meeting or a sports event. Sid himself loved sport and was a keen table tennis, and tennis, player. Sid was generous with his time and with everything else! Sadly, on 4th July 2018, Sid suffered a massive stroke, which rendered him unable to get about ever again! He needed care for the most basic things in life. From the date of his stroke, until he was called heavenwards, Sid required care 24 hours a day. (Sid could not even lift his head from his pillow.) Sid's carers had a floor-to-ceiling hoist to enable them to move him around. In spite of all his handicaps, and disability, caused by the stroke, Sid never once complained! On the contrary, Sid was always an encourager of those who came to visit him! He truly is a great example of grace and patience in the face of extreme suffering; a loyal follower and friend of the Lord Jesus. An illustration of the impact that Sid had on those who knew him could be taken from the thanksgiving service held for him. At that time, our average Sunday church congregation would be around 25 people. More than a hundred were present for Sid's thanksgiving service! He is greatly missed!

BERRYMEAD EVANGELICAL CHURCH

ANNUAL REPORT FOR 2024 (CONT')

Commentary on the year

We have continued to encourage our people to meet in person, rather than online, this year. We have also offered an online option, whenever possible. The number of people attending our main weekly gathering (our Family Service), in person, remains at, around, 25. We also meet in person for our Tuesday evening Bible studies, our children's Thursday Club and our Saturday morning prayer meetings. These meetings were held throughout the year, except for school holidays. We continue to have a lot of serious illness amongst our members. In spite of this we have experienced a lot of encouragement and enjoy good relationships with one another.

A **Family Service** was held each Sunday in 2024. A joint service with Acton Baptist Church, and the House of Transformation, was held in January. A further joint service with Acton Baptist Church took place in October. (These joint services took place at Acton Baptist Church's premises.) Outside speakers were able to preach in person at many of our Family Services. Our children's **Sunday Bible Club** (held during the Family Service) took place quite regularly during the year.

During 2024, our **commemoration of the Lord's Death in the Breaking of Bread** was held every Sunday at Berrymead Hall. Sadly, there were no **baptisms** during the year.

We were unable to hold our Tuesday **Coffee Mornings** during much of 2024. This was due to the sickness of some of its leaders.

The Good News paper was delivered each month, to two blocks of flats on the Acton Gardens estate and to Berrymead Gardens.

Special Events

We were able to go to Long Crendon, for **Awaydays**, twice during 2024. These are occasions that we benefit greatly from. We held **Carols by Candlelight** in our church building in December.

World mission. We continue to pray for, and give financial support to, missionary work in Belgium, Brazil, Burkina Faso, Ecuador, France, India, the Muslim world and Thailand.

Finance

Our members continue to give their offerings via bank transfer, rather than in cash. The LORD has blessed us through their generosity. We have been able to give around £35,900 to support missionaries and charities, during 2024.

General Fund: Income for the year was £20,323 more than in 2023. This increase was due to a legacy of £28,511, from Enid Harris. Expenditure was £5,826 more than that for the previous year. We gave gifts, totalling £7,500, to five Christian charities based in Ealing. At the year's end there was a surplus (before transfers to Restricted Funds) of £38,996. Transfers from the Fund were required to meet deficits on the Building Fund (£5,360), Christian Aid Fund (£181), Equipment and

BERRYMEAD EVANGELICAL CHURCH

ANNUAL REPORT FOR 2024 (CONT')

Furniture Fund, (£706), the Missionary Fund (£16,181), and TEAR Fund (£1,573). The balance in hand at the end of the year increased by £14,995 to £29,109

Restricted Funds: Gifts from the Missionary Fund totalled £17,925. We gave £2,000 to TEAR Fund during the year to help the people caught up in the Middle East crisis. Other gifts were to Mano y Mano (£3,000; this was money raised by a sponsored bike ride), and Christian Aid (£500). Total balances remaining on the restricted funds totalled £700 at the end of the year.

Accounts

Both income and expenditure are shown in the accounts on an accruals basis. We aim to retain an accumulated excess of Income over Expenditure. We believe in using the monies the LORD provides and do not usually expect to accumulate large reserves. We consider that the Accounts are exempt from an audit. Once again, we are very grateful to David Smith (from Dean Hall, Ealing), for undertaking to be our reporting accountant. We receive no remuneration or personal payments for acting as Trustees.

Premises

We had the upstairs hall and the staircase, redecorated during 2024. We still need to monitor some cracks in the brickwork on two sides of our church building.

Summary

God continues to teach us how important it is to put the Bible's teaching into practice and to love one another. We recognize that meeting together, in person, is very much better than meeting online! We are still learning how vital it is to demonstrate God's wonderful good news with the people in our community.



Hemanth Burgula
(Elder)



Donovan Julies
(Elder)



Peter Dean
(Elder)



Joseph Showunmi
(Elder)

23 March 2025

BERRYMEAD EVANGELICAL CHURCH

ANNUAL REPORT FOR 2024 (CONT')

DOCTRINES

We believe in:

1. The Divine Inspiration, Authority and Sufficiency of the Holy Scriptures
2. The Unity of the Godhead with the distinction of Persons in that Unity, namely the Father, and the Son, and the Holy Spirit, to whom equal honour is due
3. (a) That the Son of God truly became man, being begotten of the Holy Ghost, and born of the Virgin Mary
3. (b) That His death was a sacrifice to God and a propitiation for the remission of sins
3. (c) That He was raised from the dead
3. (d) That He ascended to the right hand of God, and is now the all-sufficient High Priest of His people
3. (e) That He will come again to receive them unto Himself and to set up His Kingdom
 1. That in consequence of the fall of Adam, man became "lost" "without strength" and at "enmity against God"
 2. The need of the Holy Spirit's work in regeneration and sanctification
 3. (a) That the justification of the sinner before God is by faith alone
6. (b) That every justified one is also born of God
6. (c) That such new birth results in and is made evident by holiness of life and good works
 4. (a) That at death the spirit of man does not cease to exist, or become unconscious
 5. (b) That the dead will be raised either to life or to condemnation; and that the blessedness of the righteous and the punishment of the unrighteous will be alike eternal

PRACTICES

1. The customary observance of the ordinance of Believer's Baptism by immersion on personal confession of faith, and the commemoration of the Lord's Death in the Breaking of Bread on the first day of the week in so far as circumstances allow.
2. The reception at the Lord's table of all believers known to be sound in faith and godly in life.
3. The conducting of meetings for worship under the guidance of the Holy Spirit, with opportunity for the exercise in the assembly of all true gifts for edification, subject to the Lordship of Christ.

BERRYMEAD EVANGELICAL CHURCH

ANNUAL REPORT FOR 2024 (CONT')

ACCOUNTING POLICIES

The financial statements, incorporating a Statement of Financial Affairs, have been prepared in accordance with the Statement of Accounting Practice (SORP FRS 102) "Accounting and Reporting by Charities", issued in 2000 by the Charity Commissioners for England and Wales, and with applicable Accounting Standards. The particular accounting policies adopted by the Elders are described below:

1. ACCOUNTING CONVENTION

The financial statements have been prepared under the historical cost convention.

2. RESOURCES EXPENDED

Direct Charitable Expenditure

Includes all expenditure directly related to the objects of the Church

Other expenditure

This is analysed under the following two sub-headings, as required by the SORP

Income Generation and Promotion

- Costs incurred in publicity

Management and administration of the Church

- Expenditure incurred in the management of the Church's assets, organisational administration and compliance with constitutional and statutory requirements.

BERRYMEAD EVANGELICAL CHURCH

ACCOUNTS FOR 2024

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024

	2024 General Funds	2024 Restricted Funds	2024 Total Funds	2023 Total Funds
INCOME AND EXPENDITURE	£	£	£	£
INCOMING RESOURCES				
Offerings, gifts, legacies and grants	63,619	6,888	70,507	47,416
Bank interest	308	-	308	101
Total incoming resources	63,927	6,888	70,815	47,517
RESOURCES EXPENDED				
Direct charitable expenditure				
Gospel and Ministry	7,168	-	7,168	4,215
Gifts	12,470	23,425	35,895	33,979
Upkeep of premises	3,547	6,288	9,835	11,790
Equipment and flooring	1,602	1,127	2,729	2,156
	24,787	30,840	55,627	52,140
Management and administration of the charity	144	-	144	144
	144	-	144	144
Total resources expended	24,931	30,840	55,771	52,284
Net resources before transfers	38,996	23,952	15,044	4,767
Transfers	24,001	24,001	-	-
Net movement in Funds	14,995	49	15,044	4,767
Fund balances brought forward at 1 January 2024	14,114	651	14,765	19,532
Fund balances carried forward at 31 December 2024	29,109	700	29,809	14,765

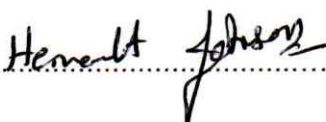
BERRYMEAD EVANGELICAL CHURCH


ACCOUNTS FOR 2024 (CONT')


BALANCE SHEET AS AT 31 DECEMBER 2024

	This Year	Last Year
	£	£
<u>Current Assets</u>		
Insurance and other premiums and invoices paid in advance	319	277
Debtors	264	922
Balances at banks on deposit and current accounts	29,669	13,880
Cash in hand	96	143
	30,348	15,222
<u>Deduct: Current Liabilities</u>		
Creditors	539	457
<u>Net Current Assets</u>	29,809	14,765
<u>Representing</u>		
<u>Unrestricted Funds</u>		
General Fund	29,109	14,114
<u>Restricted Funds</u>		
Building Fund	-	-
Equipment and Furniture Fund	-	256
Gap (The) Fund	38	38
Mano y Mano Fund	305	-
TEAR Fund	-	-
W3@ Fund	357	357
	700	651
Total Funds	29,809	14,765

Approved by the Managing Trustees on 16 March 2025


..... Hemanth Burgula
(Elder)


..... Peter Dean
(Elder)


..... Donovan Julies
(Elder)


..... Joseph Showunmi
(Elder)

BERRYMEAD EVANGELICAL CHURCH

ACCOUNTS FOR 2024 (CONT')

INCOME & EXPENDITURE FOR THE YEAR

	This Year	Last Year
UNRESTRICTED FUNDS		
<u>General Fund</u>	£	£
<u>Income</u>		
Offerings and gifts	35,108	33,503
Legacies	28,511	10,000
Bank interest	308	101
	63,927	43,604
<u>Expenditure</u>		
<u>Gospel and ministry</u>		
Catering	3,333	617
Ealing Community Transport	851	487
Speakers expenses	500	512
Telephone and broadband	456	488
Copyright licence	453	423
Annual donation to Evangelical Alliance	250	250
Hire of rooms	200	234
Thirty-eight eleven (was CCPAS)	176	169
Good News newspaper	165	211
Computer applications	150	213
Banners	111	-
Web site	108	92
Counties	100	100
Holiday Clubs	81	-
Communion wine and disposable glasses	75	205
Advertising	69	-
Subscription to Acton Churches Together	50	50
Bibles and Gospels	40	114
Subscription to Partnership	-	50
	7,168	4,215
<u>Gifts</u>		
Gifts to UK workers and missions	4,900	3,900
Gift to Acton Homeless Concern	1,500	1,500
Gift to Ealing Foodbank	1,500	1,500
Gift to the Living Room	1,500	1,500
Gift to Ealing Churches Winter Night Shelter	1,500	1,500
Gift to Christians against poverty	1,500	1,500
Miscellaneous gifts	50	250
Flowers and floral tributes	20	14
Gift to Ascension Trust	-	500
	12,470	12,164

BERRYMEAD EVANGELICAL CHURCH

ACCOUNTS FOR 2024 (CONT')

INCOME & EXPENDITURE FOR THE YEAR (CONT')

	This Year	Last Year
UNRESTRICTED FUNDS (CONT')	£	£
<u>General Fund - Expenditure (cont')</u>		
<u>Upkeep of premises</u>		
Heat, light and water	2,822	1,182
Roof repairs and maintenance	260	267
Parking for decorators	150	-
Church Growth Trust administration fee	120	120
Cleaning and cleaning materials	114	209
Plumbing	75	-
Keys	6	162
	3,547	1,940
<u>Equipment</u>		
Electrical equipment	1,152	-
Central heating service	130	-
Piano tuning and guitar cable	86	75
Insurance - contents of Hall etc	77	69
Insurance - Loss Recovery	56	58
Insurance - All Risks	54	48
Cleaning equipment	37	-
Catering equipment	10	392
	1,602	642
<u>Management and administration of the charity</u>		
Reporting Accountants' fee	144	144
	144	144
Total expenditure for year	24,931	19,105
Surplus/(deficit) for year before transfers	38,996	24,499
<u>Deduct: Transfers to Restricted Funds</u>		
Building Fund	5,360	8,094
Christian Aid Fund	181	322
Equipment and Furniture Fund	706	-
Mano y Mano Fund	-	467
Missionary Fund	16,181	17,648
TEAR Fund	1,573	342
	24,001	26,873

BERRYMEAD EVANGELICAL CHURCH

ACCOUNTS FOR 2024 (CONT')

INCOME & EXPENDITURE FOR THE YEAR (CONT')

	This Year	Last Year
<u>UNRESTRICTED FUNDS (CONT')</u>	£	£
<u>General Fund - Expenditure (cont')</u>		
Surplus/(deficit) for year after transfers	14,995	2,374
Fund balance brought forward at 1 January 2024	14,114	16,488
Fund balance carried forward at 31 December 2024	29,109	14,114
<u>RESTRICTED FUNDS</u>	£	£
<u>BUILDING FUND</u>		
<u>Income</u>		
Offerings and gifts	928	726
<u>Expenditure</u>		
Decorating – Interior	5,325	6,005
Decorating – Exterior	-	2,560
Insurance of building	963	865
Courtyard drain	-	420
	6,288	9,850
Surplus/(deficit) for year after transfer	5,360	9,124
Transfer from General Fund	5,360	8,094
Surplus/(deficit) for year after transfer	-	1,030
Fund balance brought forward at 1 January 2024	-	1,030
Fund balance carried forward at 31 December 2024	-	-

BERRYMEAD EVANGELICAL CHURCH

ACCOUNTS FOR 2024 (CONT')

INCOME & EXPENDITURE FOR THE YEAR (CONT')

	This Year	Last Year
	£	£
<u>RESTRICTED FUNDS (CONT')</u>		
<u>CHRISTIAN AID FUND</u>		
<u>Income</u>		
Offerings and gifts	319	178
<u>Expenditure</u>		
Gifts to Christian Aid	500	500
Surplus/(deficit) for year	181	322
Transfer from General Fund	181	322
Surplus/(deficit) for year after transfer	-	-
Fund balance brought forward at 1 January 2024	-	-
Fund balance carried forward at 31 December 2024	-	-
<u>EQUIPMENT & FURNITURE FUND</u>		
<u>Income</u>		
Offerings and gifts	165	151
<u>Expenditure</u>		
Sound Boxes	582	1,214
Digital mixer	545	-
Cooker	-	300
	1,127	1,514
Surplus/(deficit) for year	962	1,363
Transfer from General Fund	706	-
Surplus/(deficit) for year after transfer	256	1,363
Fund balance brought forward at 1 January 2024	256	1,619
Fund balance carried forward at 31 December 2024	-	256

BERRYMEAD EVANGELICAL CHURCH

ACCOUNTS FOR 2024 (CONT')

INCOME & EXPENDITURE FOR THE YEAR (CONT')

	This Year	Last Year
	£	£
<u>RESTRICTED FUNDS (CONT')</u>		
<u>GAP (THE) FUND</u>		
<u>Income</u>	-	-
<u>Expenditure</u>	-	-
Fund balance brought forward at 1 January 2024	38	38
Fund balance carried forward at 31 December 2024	38	38
<u>MANO Y MANO FUND</u>		
<u>Income</u>		
Gifts	3,305	533
<u>Expenditure</u>		
Monies for bike rides	3,000	1,000
Surplus/(deficit) for year	305	467
Transfer from General Fund	-	467
	305	-
Fund balance brought forward at 1 January 2024	-	-
Fund balance carried forward at 31 December 2024	305	-

BERRYMEAD EVANGELICAL CHURCH

ACCOUNTS FOR 2024 (CONT')

INCOME & EXPENDITURE FOR THE YEAR (CONT')

		This Year	Last Year
		£	£
<u>RESTRICTED FUNDS (CONT')</u>			
<u>MISSIONARY FUND</u>	See Note		
<u>Income</u>			
Offerings and gifts		1,744	1,667
<u>Expenditure</u>			
Gifts to missionaries	4	13,350	14,200
Gifts to missionary organisations		4,575	5,115
		17,925	19,315
Surplus/(deficit) for year		16,181	17,648
Transfer from General Fund		16,181	17,648
		-	-
Fund balance brought forward at 1 January 2024		-	-
Fund balance carried forward at 31 December 2024	•	-	-
<u>TEAR FUND</u>			
<u>Income</u>			
Offerings and gifts		427	658
<u>Expenditure</u>			
Gifts to TEAR Fund		2,000	1,000
Surplus/(Deficit) for year		1,573	342
Transfer from General Fund		1,573	342
Surplus/(deficit) for year after transfer		-	-
Fund balance brought forward at 1 January 2024		-	-
Fund balance carried forward at 31 December 2024		-	-

BERRYMEAD EVANGELICAL CHURCH

ACCOUNTS FOR 2024 (CONT')

INCOME & EXPENDITURE FOR THE YEAR (CONT')

	This Year	Last Year
<u>RESTRICTED FUNDS (CONT')</u>	£	£
<u>W3@ FUND</u>		
<u>Income</u>	-	-
<u>Expenditure</u>	-	-
Fund balance brought forward at 1 January 2024	357	357
Fund balance carried forward at 31 December 2024	357	357
<u>SUMMARY OF MOVEMENTS ON RESTRICTED FUNDS</u>		
<u>Income</u>		
Building Fund	928	726
Christian Aid Fund	319	178
Equipment and Furniture Fund	165	151
Mano y Mano Fund	3,305	533
Missionary Fund	1,744	1,667
TEAR Fund	427	658
	6,888	3,913
<u>Expenditure</u>		
Building Fund	6,288	9,850
Christian Aid Fund	500	500
Equipment and Furniture Fund	1,127	1,514
Mano y Mano Fund	3,000	1,000
Missionary Fund	17,925	19,315
TEAR Fund	2,000	1,000
	30,840	33,179

BERRYMEAD EVANGELICAL CHURCH

ACCOUNTS FOR 2024 (CONT')

INCOME & EXPENDITURE FOR THE YEAR (CONT')

	This Year	Last Year
<u>RESTRICTED FUNDS (CONT')</u>	£	£
<u>Transfers from Unrestricted Funds</u>		
Building Fund	5,360	8,094
Christian Aid Fund	181	322
Equipment and Furniture Fund	706	
Mano y Mano Fund	-	467
Missionary Fund	16,181	17,648
TEAR Fund	1,573	342
	24,001	26,873
<u>Funds balances brought forward at 1 January 2024</u>		
Building Fund	-	1,030
Equipment and Furniture Fund	256	1,619
Gap (The) Fund	38	38
Mano y Mano Fund	-	-
TEAR Fund	-	-
W3@ Fund	357	357
	651	3,044
<u>Fund balances carried forward at 31 December 2024</u>		
Building Fund	-	-
Equipment and Furniture Fund	-	256
Gap (The) Fund	38	38
Mano y Mano Fund	305	
W3@ Fund	357	357
	700	651
<u>Overall Summary - Restricted Funds</u>		
Income	6,888	3,913
Expenditure	30,840	33,179
Surplus/(Deficit) before transfers from unrestricted funds	23,952	29,266
Transfers from unrestricted funds	24,001	26,873
Surplus/(Deficit) after transfers from unrestricted funds	49	2,393
Funds balances brought forward at 1 January 2024	651	3,044
Funds balances carried forward at 31 December 2024	700	651

BERRYMEAD EVANGELICAL CHURCH

ACCOUNTS FOR 2024 (CONT')

INCOME & EXPENDITURE FOR THE YEAR (CONT')

	This Year	Last Year
	£	£
<u>RESTRICTED FUNDS (CONT')</u>		
<u>Overall Summary - Restricted Funds</u>		
Income	6,888	3,913
Expenditure	30,840	33,179
Surplus/(Deficit) before transfers from unrestricted funds	23,952	29,266
Transfers from unrestricted funds	24,001	26,873
Surplus/(Deficit) after transfers from unrestricted funds	49	2,393
Funds balances brought forward at 1 January 2024	651	3,044
Funds balances carried forward at 31 December 2024	700	651

NOTES TO THE ACCOUNTS

1. The Church is a charity and is not liable to United Kingdom income tax.
2. Restricted Funds are funds which are subject to specific trusts. The income for each of these has come from donations. Expenditure from these funds must comply with the terms of the relevant trusts. The funds are for the following purposes:
The Gap Fund and the W3@ Fund are for children's and youth activities.
Building Fund is for the upkeep of church premises.
Equipment and Furniture Fund is for the purchase (or hire) of equipment and furniture.
Christian Aid Fund, Mano y Mano Fund and TEAR Fund are for gifts to be given to these charities.
3. Income for the year included £1,477 in respect of tax recovered under the Gift Aid scheme. (In 2023 the equivalent figure was £1,890.)
4. Gifts to missionaries were to Gina & Jimmy Aitkenhead (Arab World), Eunice Burden (Thailand), Ana & Dave Garlick (Ecuador), Alison & Peter Kennelly (France), Marcondes & Ruth Marques (Brazil), Jeremy Nash (Burkina Faso), Bob & Lenore Souza (France), John & Claire Tang (Belgium).

BERRYMEAD EVANGELICAL CHURCH

Independent Examiner's Report to the Members of Berrymead Evangelical Church

I report on the accounts of the charity for the year ended 31st December 2024, which are set out on pages 6 to 16.

Respective responsibilities of the Managing Trustees and the Examiner

The charity's Managing Trustees are responsible for the preparation of the accounts. They 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;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- 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 Acthave 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.

David C Smith for

David Smith & Co
Accountants



7 Grosvenor Gardens
Victoria
London SW1W 0AF

5th May 2025