

St Vigor with All Saints, Fulbourn

www.fulbournandthewilbrahams.org

Working together to be a Christian Community of Worship, Welcome and Care

**Deanery of Fordham and Quy,
Diocese of Ely
Parochial Church Council**

**Annual Report & Financial Statements
for the year ended 31st December 2024**



Parochial Church Council 2024

The following served as members of the PCC:

Incumbent: The Revd Alice Goodman

Licensed Lay Minister: Steve Mashford

Treasurer: Andrew Tristram

PCC Secretary: Sally Hames

Representative on the Deanery Synod: Steve Mashford

Elected members: Ben Davidson, Sally Hames, Lucy Lewis, Jordan Savage,

Anne Swaysland, Horace White

BACKGROUND

The purpose of the Report is to paint a picture of the life and activities of our village church here in Fulbourn in 2024 and to note the condition of the church building and the state of the church's finances. Over the course of this year, the church's life has been in the process of rebuilding.

The Parochial Church Council has the responsibility of co-operating with the Rector in promoting the whole mission of the Anglican Church within the Parish of Fulbourn, encompassing all pastoral, missional, social and ecumenical aspects of the work of the Church. St Vigor with All Saints, Fulbourn, is part of a plurality with St Nicholas, Great Wilbraham, St John the Evangelist, Little Wilbraham and St George's, Six Mile Bottom. The PCC has maintenance responsibilities for the church building and churchyard area.

Members of the PCC are either ex officio or are elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. The PCC meets at least 4 times a year but also operates through a number of groups or committees, which meet as required during the year, often as a result of issues raised at PCC meetings. These include the Standing Committee.

Safeguarding children and vulnerable adults

As a benefice we have a policy showing we are committed to valuing, listening to and respecting children, young people and vulnerable adults. This includes safe recruitment, supervision, training and DBS checks where applicable. This policy is available in Twelve and each church. Our Safeguarding officer is Mary Kendall.

OUTREACH AND PASTORAL CARE

- Eucharist every Sunday; in addition, the 8 am said BCP service is celebrated on the first Sunday of the month, as well as on Remembrance Sunday, and on Christmas and Easter. There is Evensong on the first and third Sundays of the month.
- Services for the great festivals of the church year and occasional offices (Baptisms, Weddings and Funerals) for the great events of human life.
- A Sunday School, meeting in church every week, plus weekly resources emailed for learning and worship at home.
- Outreach to the ecclesiastical parish of Fulbourn: 'Baby Dragons', a flourishing Mothers, Babies and Toddlers group. 'Twelve,' our parish centre on the High Street and all it does. The services at Home Close have resumed.

The Rector has led regular assemblies and services for Fulbourn Primary School and taught RE to individual classes.

The Rector serves as an ex-officio trustee of the Village Charities and as an Alms House Trustee.



We have a welcoming presence on Fulbourn High Street in our Parish Centre, 'Twelve', offering a place to sit, a hot drink and a listening ear. We are again providing a photocopying service, selling cards, gifts and second-hand books. Our former Parish Assistant, Rob Hawkins, set up a plastic free initiative called Twelve Green Bottles. This has been a huge success, supplying refills of a wide variety of cleaning products, reusable cleaning pads, bamboo toothbrushes and the like. 'Twelve' is also our parish office and the headquarters of 'The Mill'. In 2024 Mike Wignall was succeeded as manager of Twelve by Polly Barnes, for whose salary we are grateful to the Wright's Clock Land CIO.



- Bereaved families are visited and supported by the Rector and her team. We held our All Souls' Service to remember by name deceased friends and relatives.



- In October 2024 we held a Wave of Light service to join with bereaved parents, families and friends around the globe to commemorate all babies who sadly died too soon.
- We faithfully work to maintain the structure and interior of our Grade II Listed church and the beauty of our churchyard.
- We publish our Parish Magazine, 'The Mill', a comprehensive monthly magazine for the village under editor, Chris Meakin, with an editorial board composed of the Rector and Anne Swaysland.
- We maintain an interesting and up to date website, thanks to Dr Martin Herrick, our webmaster
www.fulbournandthewilbrahams.co.uk. We also have established a presence on social media.
- The work of the Church continues to be led by our Rector, the Revd Alice Goodman who, since her arrival in 2011, has worked faithfully to cover the duties required by the four churches across the

benefice. Steve Mashford continues as our L.L.M. helping with the running of the services, leading 'Come and Join,' and Bible studies, and being a vital member of this PCC and our Deanery Synod Rep. Our 2023/24 Pastoral Assistant, Emma Bourne was a wonderful addition to the team, and is now preparing for ordination at the College of the Resurrection, Mirfield. Sian Hornby is our efficient and utterly dependable Parish Administrator, as well as taking on the role of Choir Administrator. In September we were joined by Emily Clough, our new Pastoral Assistant. David Poulter continues as organist, and Director of Church and Community Music, leading the Parish and Community choirs. We would achieve very little, however, without our wonderful volunteers. So many in Fulbourn, not all regular church-goers, help the church not just financially but by giving practical help, giving up their time for others in one way or another; for example, our many Twelve volunteers, Gill Riley, Mary Kendall and Rosemary Leaver, who help with Baby Dragons, Andrew Tristram who manages the rota for reading, intercessions, servers, sidesmen, and tea-makers, those who deliver copies of The Mill, serve on the PCC, clean the church, maintain the churchyard, grow and arrange the flowers, bring and serve refreshments and make music. The PCC would like to say a huge **THANK YOU** to all of you, without whom there would be very little to talk about in this Report. All over the country churches, charities and voluntary groups have been finding it difficult to recruit volunteers to keep their work alive and so we are especially grateful for all our volunteers here in the parish of St Vigor's with All Saints and determined to support them.

our Service of Lessons and Carols, carols in the Social Club, the mighty Crib Service (where our teenagers took on most of the helping roles), Midnight Mass and the Holy Communion on Christmas morning.

CHURCH AND COMMUNITY MUSIC

The Church Choir

The church choir continues to provide beautiful music for our services at St Vigor. There are fifteen young trebles who regularly attend choir practice on Wednesdays – so we are providing a much-valued musical education to young people in the area – but, possibly due to other family commitments, we struggle to get them all to attend on a Sunday! have eleven more adults who sing with us as often as they can (and another eight to ten adults who like to join us for special occasions).

Thanks to generous sponsorship from someone in the church, we are just about to launch a new initiative to recruit four choral scholars aged 16 – 19. This should be a marvellous educational opportunity for teenagers to benefit from singing in an excellent choir and who, perhaps, might have ambitions to apply for choral scholarships at university in the future.



Fulbourn Community Choir

The Fulbourn Community Choir has a membership of nearly 40 singers. Recent repertoire has included songs by Billy Joel, Freddie Mercury, music from *The Greatest Showman* and traditional English and Irish folksongs.

Weekly rehearsals have generally included ten minutes or so of rudimentary music theory and learning to read music.

There have also been four singing workshops with Tim Brown (ex DOM at Clare College, Cambridge).



In May, the Community Choir performed in the grounds of Fulbourn Manor for “Our Patch”, sang at the Fulbourn Feast in June, shared in a joint concert with the Church choir at St Vigor’s in July, participated in the Fulbourn Winter Feast and led community carol singing at the Fulbourn Institute in December.

Additional Outreach

Our Choral Evensongs take place once a term and continue to attract forty to fifty singers from Fulbourn and beyond.

As part of his role of outreach into the local community, DP continues to forge links with the Primary Schools in Fulbourn and Great Wilbraham, playing for occasional concerts and church services.

Finally, we are enormously grateful to Sian Hornby for undertaking all the hard administrative work involved in running the choir, to Mary for playing the organ whenever the choir is having time off and for everything she does in her role as Child Protection Officer, and to Rev Alice for all her wonderful support and encouragement

David Poulter

ELECTORAL ROLL

In accordance with Church of England procedures, the Electoral Roll is reconstituted every year. There were 85 people on the Electoral Roll.

CHURCH FINANCES 2024

I was wrong last year about the downward trend stopping. We saw a deficit in the General Fund of about £17k compared with £9k in the previous year. This, very approximately, resulted from £1k less in donations and giving and £2k less in fees on the income side, while, on the expenditure side, we saw an increase of about £2k in Parish Share and £2.5k in energy costs.

The Mill returned a healthy profit of £2610 and Twelve a loss of £3804.

As things stand, we will not be able to pay our full Parish Share this year. With the PCC's approval, I have informed the Diocese that we will not pay a monthly amount by Direct Debit but will pay what we can afford at the end of the year. At the moment my best guess is about half.

As always, I am very grateful to

- Martin Herrick for still doing the Gift Aid work.
- Lynda Norden for again acting as the Independent Examiner of our Accounts.
- The Mill team for their ever more heroic efforts
- Emma for help with administration
- Everyone else for patience and good humour

Andrew Tristram

CHURCHYARD

This was the first year since Michael Carr's retirement, after some 50 years of unstinting service to St Vigor's. His absence was hugely missed.

In 2024 Alan Claydon was asked to take on mowing and path maintenance/weeding in the churchyard at £12/hour. We are grateful for his recommendation to buy a Husquvarna 214TC mower and for providing proper storage for weedkiller etc. James Caesar agreed to mow the grass edges of "the grass triangle" (to the east of the drive up to the porch), and also to maintain the ashes garden area. At £18/hour. This he did very conscientiously.

The practice of late cutting (not until September) the roped off area to the east continued. This allows wildflowers to set seed – and to spread. It is good for dragonflies, butterflies, grasshoppers, bees and other insects, also small mammals and birds.

Barnes of Cherryhinton strimmed the main area of the churchyard after the oxeye daisies had died back – as in previous years. Barnes also cut back overhanging branches on both sections of Church Lane (to west and north of the churchyard), the Parish Council having reported these branches as obstructing traffic.

Volunteers weeded, swept and cleaned up the tarmac drive, from the lych gate to the church porch and also to the west of the tower. They cleared nettles, ivy and other overgrown vegetation from the triangular area between the railings and the churchyard wall – but leaving ground cover ivy. Volunteers cut off and removed overhanging branches of the weeping ash tree to the northeast of the church.

Ashes garden

The PCC agreed that, for ease of maintenance, the soil between the 2 rows of stones be replaced with turf. In practice this will mean temporarily removing the stones, importing more topsoil, replacing the stones at the correct level, and then grass seeding. Once that grass has grown then mowing will be the only maintenance required. This change will mean that no plants can be grown next to the stones, but visitors can still leave cut flowers. Spring crocuses will also still be able to grow through the turf as at present.

David Gant

Pastoral Assistant and Parish Administrator

The previous Parish Assistant role was comprised of three roles: administrative work, pastoral work and children's work. This has now been split into two roles, Parish Administrator who does all the administration for the benefice and the Pastoral Assistant who covers the pastoral and children's work. The current Administrator is Sian Hornby, who officially started in the role in September 2022. The Pastoral Assistant is Emily Clough, who started in September 2024, taking over from Emma Bourne. They both divide their time between Fulbourn and The Wilbrahams.

Sian is responsible for all the administration for the parish and for the St Vigor's Parish Choir and Fulbourn Community Choir. The role has also involved assisting with the running of Twelve and working with the volunteers there.

Emily co-ordinates the St Vigor's Sunday School and runs sessions every week during the Sunday 11am Holy Communion. Due to the increase of new choristers, the Sunday School has every week between 5 and 15 children, between the ages of 2 and 16+. As one never knows in advance the numbers, or the distribution of ages, planning the lessons is an exciting challenge. Ben Davidson, Mary Kendall, Ken Poole, and our ordinand Catherine Cox have also led Sunday School in the course of the year. Emily also helps to supervise the choristers on Wednesday evenings to enable choir practice to go ahead with suitable safeguarding present. Emily has taken up a slot on the rota for those leading worship at Home Close. Emily also takes the lead in running the Baby Dragons toddler group on Tuesday mornings and spends time with the parents after many sessions answering their questions about faith and scripture.

Emily regularly leads the Iona worship on Wednesdays in Great Wilbraham which is attended by several members of this parish. She has written and led three courses: the first on iconography, the second on women of scripture, and the third on the way of the cross which have been held at St Nicholas Church, and was part of the teaching team for our Advent course in Fulbourn.

Emily Clough and Sian Hornby

Deanery Synod

Our Rural Dean Canon Rev Eleanor Williams from Burwell, encourages us at each meeting to share our stories of encouraging signs of growth in the parishes that make up Fordham & Quyness Deanery.

Our speaker in the June meeting was Mike Kelly who is the Diocesan Development Officer focusing on the work with Children, Young People and Families. His presentation was on the subject of LYCiG (Leading your church into Growth). It followed on the theme from the Archbishop of York, the Rt Revd Stephen Cottrell, of how we grow a younger church. Mike spoke about four areas Grow Confidence, Grow Commitment, Grow Competence and Grow Creativity. The Mission and Ministry team are there to support parishes in Ely Diocese.

Steve Mashford

Bell Ringers

We have continued to ring as normal for Thursday practice and Sunday service and continue to benefit greatly from regular visitors from Linton. With the help of our visitors, we have been able to progress both our own ringing and the progress of the visiting learners. We have not increased our numbers this year, but our learners have made progress and we have been able to increase the repertoire of our more experienced ringers.

Katherine Jowett



Church Finances 2024

- I was wrong last year about the downward trend stopping. We saw a deficit in the General Fund of about £17k compared with £9k in the previous year. This, very approximately, resulted from £1k less in donations and giving and £2k less in fees on the income side, while, on the expenditure side, we saw an increase of about £2k in Parish Share and £2.5k in energy costs.
- The Mill returned a healthy profit of £2610 and Twelve a loss of £3804.
- As things stand, we will not be able to pay our full Parish Share this year. With the PCC's approval, I have informed the Diocese that we will not pay a monthly amount by Direct Debit but will pay what we can afford at the end of the year. At the moment my best guess is about half.

As always, I am very grateful to

- o Martin Herrick for still doing the Gift Aid work.
- o Linda Norden for again acting as the Independent Examiner of our Accounts.
- o The Mill team for their ever more heroic efforts
- o Emma for help with administration
- o Everyone else for patience and good humour

Andrew Tristram

St. Vigor's Church, Fulbourn

Summary of Fund Movements

2024

INCOMING

	Brought forward from 2023	Income 2024	Fund transfer IN	Loss Transfers IN	TOTAL
Organ & Music	723	17830			18554
Parish Assistant	0	10660		4091	14751
Twelve	0	14185		6560	20745
Mill	10576	14577			25153
Restoration	8480	1296			9776
Flowers	247	160			407
Churchyard	3905	335			4240
General	6833	68495	21,077		96405
TOTAL	30764	127539			158303

OUTGOINGS

	Expenditure 2024	Fund transfer OUT	Loss Transfers OUT	Carried forward
Organ & Music	2091			16463 R
Parish Assistant	14751			0 R
Twelve	20745			0
Mill	10767			14386
Restoration	5427			4349 R
Flowers	120			286 R
Churchyard	782			3459 R
General	96505		10651	-10752
TOTAL	151189			28191

Bank Accounts

	Balance end of 2023	Receipts	Payments	Transfers (in)	Balance end of 2024
Coop	1232	0	0	0	1232
Deposit	23078	109492	1000	-111923	19647
General	5096	1900	125336	124000	5660
Twelve	1357	16147	24853	9000	1651
Total	30763	127539	151189	21077	28190

CCLA Accounts

	Brought forward from 2023	Interest	Transfer in	Transfer out	Carried forward
Bell Ringing Support	1,049	42			1,091 R
Organ & Music	1,098	44			1,142 R
Reserve	20,528			21,077	-
Mill Reserve	3,644	146			3,790
TOTAL	26,319	232	-	21,077	6,023

Fund movement (adjusted for assets & liabilities)

	Income 2024	Expenditure 2024	Liabilities at 31/12/24	Debtors at 31/12/24	Surplus or (Deficit)
Organ & Music	17830	2091			15739
Parish Assistant	10660	14751			(4091)
Twelve	14185	20745		2755	(3804)
Mill	14577	10767	1200		2610
Restoration	1296	5427		4131	(0)
Flowers	160	120			40
Churchyard	335	782		447	0
General	68495	96505	2356	13122	(17244)
	127539	151189	3556	20455	(6751)

Income and Expenditure by Code 2024

	INCOME	Total	Total 2023	Coop	Deposit	General	Twelve	Notes
0101	Planned giving GA - general	26741.43	30227.24		26741.43			
0102	Planned giving GA - parish assistant	8420.00	8515.00		8420.00			
0103	Planned giving GA - restoration							
0106	Planned giving GA - Twelve	1800.00	1937.50				1800.00	
0201	Planned giving non-GA							
0301	Collections at services GA							
0302	Collections at services non-GA	3531.40	2394.35		3531.40			
0461	Other GA donations - music							
0462	Other GA donations - flowers							
0463	Other GA donations - churchyard							
0465	Other GA donations - fabric							
0467	Other GA donations - roof							
0489	Other GA donations	75.00	120.00		75.00			
0499	Other GA donations - agency							
0561	Other non-GA donations - music	17830.48			17830.48			
0562	Other non-GA donations - flowers							
0563	Other non-GA donations - churchyard	335.49	5632.03		335.49			
0565	Other non-GA donations - fabric	1296.13	716.52		1296.13			
0567	Other non-GA donations - roof							
0589	Other non-GA donations	1020.00	621.98		1020.00			
0599	Other non-GA donations - agency							
0601	Tax recovered on planned giving	8528.23	6818.03		8528.23			
0610	Tax recovered on other giving							
0701	Legacies							
0801	Recurring grants							
0802	Non-recurring grants							
0901	Concerts							
0905	Sponsored cycle ride							
0906	Fetes							
0909	Other events							
0914	Plant sale	160.00	74.26		160.00			
0919	Other sales							
0950	Friends of St. Vigor's							
1001	Bank interest	263.37	130.52		263.37			
1002	Other investment interest							
1101	PCC fees	2978.00	4785.00		2978.00			
1201	Children's events	283.85	369.80		283.85			
1301	Community lunches							
1302	Breakfasts							
1303	Harvest supper							
1309	Other charitable events							
1401	Marriage course							
1501	Church lettings							
1601	Other incoming resources	149.64				75.27	74.37	
1650	Tax recovered on payments (VAT)							
1701	Other Parishes' Share	1035.93	1502.13		1035.93			
3101	Contra income	24222.04	29182.23		24149.54	72.50		
4001	Mill subscriptions & sales	3883.10	5674.90		3579.60		303.50	
4002	Mill adverts	10694.03	7500.37			75.60	10618.43	
6001	Twelve sales	5730.53	6389.22		2379.57		3350.96	
6010	HMRC VAT recovery	1676.97	708.68			1676.97		
6020	Twelve grants	4527.70	4250.46		4527.70			
8001	Agency collections - Diocese	2356.00	2354.00		2356.00			
8002	Agency collections - charities		54.60					
8003	Agency collections - other		587.30					
9900	Investment transfer	21076.84	15000.00		21076.84			
9999	PCC Bank transfer	133500.00	120500.00			124500.00	9000.00	
	TOTAL (excluding transfers)	127539.32	120546.12		109491.72	1900.34	16147.26	

Income and Expenditure by Code 2024

	EXPENDITURE	Total	Total 2023	Coop	Deposit	General	Twelve	Notes
2001	Cost of generating voluntary income							
2052	Plant costs							
2053	Cycle ride costs							
2054	Flowers	120.49				120.49		
2201	Diocesan ministry share	45136.94	43402.32			45136.94		
2209	Diocesan work - other							
2301	Salaries staff	14751.06	15772.84			14751.06		
2302	Visiting clergy / musician expenses	200.00				200.00		
2401	Charitable giving	90.00	90.00			90.00		
2501	Ministry expenses		83.00					
2502	Clergy expenses							
2511	Training / education							
2521	Worship materials	237.40	381.41			237.40		
2531	Subscriptions	72.50				72.50		
2541	Insurance	4043.56	3924.37			4043.56		
2601	Routine maintenance	5427.39	947.82			5427.39		
2602	Churchyard expenses	781.99	5632.03			781.99		
2603	Organ & Piano repairs	1771.00	564.00			1771.00		
2605	Church Utilities	6510.74	4012.26			6510.74		
2611	Administration	252.05	165.00			252.05		
2612	Website	233.00	233.00			233.00		
2615	Governance costs							
2650	Fabric/Restoration		260.52					
2651	Major repairs							
2652	Roof repairs							
2701	Event costs - Children's	1505.45	1374.82			1505.45		
2712	Event costs - Community lunch							
2713	Event costs - Breakfasts							
2714	Event costs - Harvest supper							
2715	Event costs - Marriage course							
2716	Event costs - Music	320.00	32.99			320.00		
2719	Event costs - other adult							
2901	Other expenditure	267.00	21.00			267.00		
3001	Bank charges	149.84	218.85			99.99	49.85	
3101	Contra expenditure	1206.00	150.00		1000.00	206.00		
3102	Music contra DCCM	13813.77	27085.05			13813.77		
3103	Music contra Church Choir	14762.19				14762.19		
3104	Music contra Community Choir	1954.95				1954.95		
3105	Music contra Choir admin	3327.99				3327.99		
3106	Music contra One offs							
3107	Twelve Salary	6083.04	4261.46			6083.04		
3108	Pastoral Assistant Rent	2742.00				2742.00		
5001	Mill - printing	10410.40	9070.00				10410.40	
5002	Mill - other	356.72	374.01				356.72	
7002	Twelve stationery	402.60	169.07			402.60		
7003	Twelve photocopier	2040.41	2041.12				2040.41	
7004	Twelve other equipment	75.16	450.69			75.16		
7010	Twelve rent	9000.00	9000.00				9000.00	
7015	Twelve utilities	1212.70	990.52				1212.70	
7101	Twelve stock	1807.26	1863.27			147.94	1659.32	
7105	HMRC VAT payment	123.83	145.51				123.83	
8007	Agency payments - Diocese		2354.00					
8008	Agency payments - charities							
8009	Agency payments - other							
9900	Investment transfer							
9999	PCC Bank transfer	133500.00	120500.00		133000.00	500.00		
	TOTAL (excluding transfers)	151189.43	135070.93		1000.00	125336.20	24853.23	
	TOTAL Loss	£23,650.11	£14,524.81					

Income and Expenditure by Code 2024

Cost Centres							
Parish Assistant Salaries	£	14,751.06					
Less targeted giving	£	8,420.00					
Less Gift Aid	£	2,105.00					
Net cost			£	4,226.06			
Twelve costs	£	20,745.00					
Less Mill 'rent'	£	1,200.00			(always 1200)		
Less pending grant	£	1,555.34					
Less Twelve income	£	11,935.20					
Less SCDC grant							
Less targeted giving	£	1,800.00					
Less Gift Aid	£	450.00					
Net cost			£	3,804.46			
Shared Mission Expenses	£	-			(should be all Ministry Expenses)		
Plus website hosting	£	233.00					
			£	233.00			
PA + Twelve + Expenses net costs			£	8,263.52			
GW Share (18%)			£	1,487.43	£	1,035.93	last year (v)
LW Share (12%)			£	991.62	£	690.62	last year (v)
Mill Income	£	14,577.13					
less Mill rent	£	1,200.00					
less Mill costs	£	10,767.12					
less print cost correction	£	-					
Profit			£	2,610.01			
Notes							

Independent Examiner's Report on the Accounts

Section A

Independent Examiner's Report

Report to the trustees/members of

Charity Name

Fulbourn PCC

On accounts for the year ended

311224

Charity no (if any)

Set out on pages

—

(remember to include the page numbers of additional sheets)

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees 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 independent examiner's statement

My examination was carried out in accordance with 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 the 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 (~~other than that disclosed below~~*):

(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 Charities Act;
- to prepare accounts which accord with the accounting records and ~~comply~~ with the accounting requirements of the Charities Act have not been met; or

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

* Please delete the words in the brackets if they do not apply.

Signed

L. J. Norden

Date

22-1-2025

Name

LYNDA JULIET NORDEN

Relevant professional qualification(s)
or body (if any)

—

Address

29 CHERRY ORCHARD,
FULBOURN,
CAMBRIDGE. CB21 5EH.