



Church
Accruals Accounts
2021-22

THE METHODIST CHURCH
TEMPLATE REPORT AND ACCOUNTS
(ACCRUALS BASIS)
for the year ended 31 August 2022

Totley Rise Methodist

Church

Registered Charity - Registration number (if applicable)

1163403

Sheffield Circuit

Circuit No

25.01.25

Minister

Rev Mike Jones (appointed September 22)

Leadership Team

Collette Duke

Anne Wiles

Lynn Capewell

Gill Kaye

Martin Hughes

Phil George

Linda George

Church Treasurer

Church Treasurer: - Nick Whitworth

Totley Rise Methodist Church
TRUSTEES' ANNUAL REPORT

FOR THE YEAR ENDED 31 AUGUST 2022

Introduction

During the year we have been pleased that many of our activities (but not all) have resumed following the Covid Pandemic and hirers have returned to using our Premises. The Leadership team have continued to meet regularly throughout the year to review our mission strategy, respond to the changes caused by Covid 19 and to maintain our buildings.

Due to a number of reasons (death ,moving away) our membership has continued to decline over this last year. However we are looking towards the future with renewed hope. A Community Outreach Group helps make greater connections with those in the area and works with other groups and churches where it can.

Financial giving continues to be encouraged and this provides the Church with a regular income and also builds relationships with the community. During the year the church has maintained a comparable level of contribution to both the Methodist Circuit and to a list of local, national and international causes as for previous years.

Safeguarding remains central for the church and in accordance with the Methodist Church national policy, our safeguarding policy has been reviewed and amended in accordance with these guidelines.

Aims and organisation

At the heart of the Methodist Church is a statement called “Our calling” which states how the whole church seeks to respond to the gospel of God’s love in Christ and to live out its discipleship in Worship and Mission. This is expressed through: Worship; Learning and caring; Service; Evangelism. This is further developed here locally at Totley Rise within our mission statement which has the strapline “Gather, grow and Go.” We gather as a Christian network, seeking to grow in number and spirituality and go into the community to meet and engage with people. This is demonstrated in the practical outreach activities and social media presence, as well as the way we use and develop the use of our premises to serve the community. Governance of the church is maintained via the trustees who form the Church Council and delegated responsibility for day to day activities and management is given to the leadership team. They in turn are supported by a number of committees and volunteers. To help effect our aims and objectives the church employs a caretaker and family outreach worker who are both line managed in accordance with Methodist Church guidelines.

**Totley Rise Methodist Church
TRUSTEES' ANNUAL REPORT**

FOR THE YEAR ENDED 31 AUGUST 2022

Review of the year

Income trends

Collections were approximately 3.14% less than the Budget, while Gift Aid Receipts were approximately 5.48% less than the Budget.

Despite a sense of normality returning after the Covid Pandemic, Lettings Income was still 9.58% less than the Budget.

Investment Income was 320.7% more than the Budget, a situation that was caused by Interest rates increasing more than could have been anticipated when the Budget was put together.

Expenditure trends

Maintenance of Property & Equipment was approximately 58.36% more than the £6,000 that had been included in the Budget

Total Expenditure on Utilities was 9.82% less than had been included in the Budget.

The fact that Income from Collections and Lettings was lower than anticipated when the Budget for 2021/22 year was put together, and Property & Equipment costs were higher, meant that the deficit for the year was more than that anticipated when the Budget was constructed.

Fund balances

As at 31st August 2022 the unrestricted net current assets of the Church were £42,867, giving 4.5 months cover for unrestricted expenditure.

Plans for 2022/23

The uncertainty surrounding future Income levels, both that from Collections & Lettings, together with uncertainties surrounding future energy costs, has made planning and producing a realistic budget for 2022/23 more challenging than would otherwise be the case. A Budget however was put together, and approved by Church Council, which shows a deficit of £20,501.

Totley Rise Methodist Church

Trustee's Annual Report on Finance and Governance

Basis of preparation and legal framework

The Charity's annual report and accounts for the year ended 31 August 2021 have been prepared in accordance with the Charities Act 2011 and FRS102 Statement of Recommended Practice

Full Name of Church: Totley Rise Methodist Church

Registration Charity Number 116403

Date of registration 03/09/2015

Main communication address Treasurer, Totley Rise Methodist Church, 1 Grove Road, Baslow Road, Sheffield S17 4DJ

The members of the Totley Rise Methodist Church meeting are the Charity Trustees , membership being made up of church office holders, Minister and representatives appointed by the church at the Annual general Meeting.

Full list of Church Council members and key lay employees are shown as Appendix A to this report.

Treasurer: Mr N Whitworth

Mr N Whitworth acted as the principal officer overseeing the day to day financial management and accounting for the hurch during the year.

Independent examiner *Matthew Howe FCA, 212a Bocking Lane, Greenhill Sheffield S8 7BP*

Investment Bankers Central Finance Board of the Methodist Church
Trustees for Methodist Church purposes

Totley Rise Methodist Church

Risk Management

The major risks have been identified and recorded by the Trustees with professional advice taken as required. There is a regular annual review process undertaken and recorded.

Income and Expenditure is being monitored in total and is compared with the approved annual budget on a half yearly basis to detect trends as part of the risk management process to avoid unforeseen calls on reserves.

Safeguarding

Every person has a value and dignity which comes directly from the creation of male and female in God's own image and likeness. Christians see this potential as fulfilled by God's re-creation of us in Christ. Among other things this implies a duty to value all people as bearing the image of God and therefore to protect them from harm.

Methodist Connexional practice outlines commitment to the following principles:

- the care and nurture of, and respectful pastoral ministry with, all children, young people and adults
- the safeguarding and protection of all children, young people and adults when they are vulnerable
- the establishing of safe, caring communities which provide a loving environment where there is informed vigilance as to the dangers of abuse.
- We will carefully select and train all those with any responsibility within the Church, in line with Safer Recruitment principles, including the use of criminal records disclosures and registration with the relevant vetting and barring schemes.
- We will respond without delay to every complaint made which suggests that an adult, child or young person may have been harmed, cooperating with the police and local authority in any investigation.
- We will seek to work with anyone who has suffered abuse, developing with them an appropriate ministry of informed pastoral care.
- We will seek to challenge any abuse of power, especially by anyone in a position of trust.
- We will seek to offer pastoral care and support, including supervision and referral to the proper authorities, to any member of our church community known to have offended against a child, young person or vulnerable adult.
- In all these principles we will follow legislation, guidance and recognised good practice

Totley Rise Methodist Church commits itself to ensuring the implementation of Connexional Safeguarding Policy; government legislation, guidance and safe practice in the circuit and in the churches.

Totley Rise Methodist Church commits itself to the provision of support, advice and training for lay and ordained people that will ensure people are clear and confident about their roles and responsibilities in safeguarding and promoting the welfare of children and adults who may be vulnerable.

Reserves Policy

The Reserves Policy for the Church is to hold a minimum sum equivalent to three months' average expenditure. This should be sufficient to meet any unforeseen item of major expenditure on the church building and / or to be able to continue, in the short term, funding planned activities in the event of any inability to raise the full expenses including the assessment payable to the Circuit.

Statement of Financial Activities (SOFA) for the year ended 31 August 2022

	Notes to the accounts	Unrestricted funds	Restricted Funds	Endowment Funds	Total 2021 -22	Total 2020 -21
		£	£	£	£	£
Incoming Resources						
Donations and legacies	4	81,177	1,370		82,547	91,116
- Collections and tax credit		75,029	-		75,029	87,602
- Donations		6,148	1,370		7,518	3,514
- Legacies					-	-
Charitable activities	5	-	5,706		5,706	5,302
- Fund raising - Family Outreach Project		-	5,706		5,706	5,302
- Others		-	-		-	-
Other trading activities	6	16,383	-		16,383	8,464
- Lettings		16,383	-		16,383	8,464
- Miscellaneous		-	-		-	-
Investments	7	252	-		252	140
Other	8	-	-		-	-
- Internal organisations		-	-		-	-
- Miscellaneous		-	-		-	-
Total		97,812	7,076	-	104,888	105,022
Resources Expended						
Salaries, NIC & Pension costs	11	11,921	11,384		23,305	18,921
Circuit Assessment		70,614	-		70,614	70,614
Maintenance on Church building(s) and property		7,135	2,680		9,815	21,603
Telephone and Travel		-	-		-	-
Utilities (insurance, heat and light, water, etc)		12,444	-		12,444	10,276
Expenditure on other property		-	-		-	-
Depreciation	12				-	-
Internal organisations					-	-
Grants and Donations		6,044	-		6,044	5,721
Other expenditure		5,965	114		6,079	2,680
Total		114,123	14,178	-	128,301	129,815
Net income/(expenditure)		- 16,311	- 7,102	-	- 23,413	- 24,793
Transfers between funds		1,669	- 1,669			
		- 14,642	- 8,771	-	- 23,413	- 24,793
Other recognised gains / (losses):						
Gains/(Losses) on revaluation of fixed assets					-	
Gains/(Losses) on investment assets					-	-
Actuarial gains /(losses) on defined benefit pension schemes					-	
Net movement in funds		- 14,642	- 8,771	-	- 23,413	- 24,793
Reconciliation of funds:						
Prior year adjustment					-	-
Total funds brought forward		57,509	39,705	1,483	98,697	123,490
Total funds carried forward		42,867	30,934	1,483	75,284	98,697

Balance Sheet as at 31 August 2022

Unrestricted	Designated (Unrestricted)	Restricted	Endowment Funds	Totals this year	Totals last year
£		£	£	£	£

Tangible Fixed Assets*

Notes

Land & Buildings	12					-	-
Equipment	12					-	-
Investment properties	13					-	-
Investments	13					-	-
Total fixed assets		-	-	-	-	-	-

Current Assets

Debtors and Prepayments	14	7,802				7,802	7,027
Cash at Bank and in hand	14	7,855				7,855	16,962
Trustees for Methodist Church Purposes deposits	14				1,483	1,483	1,483
Central Finance Board Deposits	14	32,507		30,934		63,441	87,850
Other						-	-
Total current assets		48,164	-	30,934	1,483	80,581	113,322

Creditors and Accruals (due in under 1 yr)	15	5,297				5,297	14,625
Net current assets (liabilities)		42,867	-	30,934	1,483	75,284	98,697
Total assets less current liabilities		42,867	-	30,934	1,483	75,284	98,697

Loans and creditors due after 1 year	17					-	
Provisions for liabilities and charges Family O/R Proj	17					-	-
Net assets		42,867	-	30,934	1,483	75,284	98,697

Funds of the Church

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Unrestricted funds		42,867				42,867	57,509
Restricted funds				30,934		30,934	39,705
Endowment funds					1,483	1,483	1,483
Total Funds	18	42,867	-	30,934	1,483	75,284	98,697

*Details - see Note 12

		Opening balance	Receipts	Payments	Net Receipts/ Payments	Adjustments	Closing balances
Internal Organisations							
Youth Church		-			-		-
Luncheon Club		3,598		3,598	- 3,598		-
					-		-
					-		-
					-		-
					-		-
					-		-
Total		3,598	-	3,598	- 3,598	-	-

Total Receipts	Total Payments
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Continue on a separate sheet if necessary and bring the totals forward. Transfer Totals of Receipts and Payments to the SOFA

Notes to the Accounts

1. Basis of accounting

The financial statements have been prepared under the Charities Act 2011 in accordance with FRS102 Statement of Recommended Practice (SORP) applicable to charities.

2. Funds

The funds held constitute: General Funds held for any purpose of the Church which are Unrestricted. Restricted funds which are held for a narrower purpose including those for internal organisations. There are also the following Endowment funds as listed. Details of each material fund are disclosed in note 16. Any funds may be represented by more than just cash.

3. Accounting policies

Basis

These accounts have been prepared on the basis of historical cost except that investments are shown at their market value at the end of the year, on the accruals basis to show a true and fair view of the Church's financial position and activities.

Income

Income is included in the Statement of Financial Activities (SOFA) when the Church becomes entitled to the resources, and the trustees are reasonably certain they will receive the resources; and the monetary value can be measured with sufficient reliability.

Expenditure

This is recognised when a liability is incurred, or a constructive obligation arises, that results in the payment being unavoidable. Liabilities are recognised as soon as an outflow of economic benefit is considered more likely than not under the legal or constructive obligation committing the Church to pay out resources.

Grants

Grants made by the Church from its own funds are recognised in full at the time of agreement or when the Church accepts that there is a legal or operational obligation to make the payment. When the grant is recurrent over more than one year the balance payable in future years is treated as a provision for future commitments in the Balance Sheet against the appropriate fund, the provision being released in future years as instalments are paid in accordance with the originally agreed terms.

VAT

Since the Church is not VAT registered, all input VAT is charged with the expenses to which it refers.

Tangible fixed assets for use by the Church

These are capitalised if they can be used for more than one year, and individually cost at least £1,000. The freehold property is disclosed at the most recent insurance valuation and revalued on a regular basis. Changes on revaluation are disclosed in the SOFA.

Investment Properties

Investment properties - no property is currently deemed to not be held for the long term purposes of the charity.

Investments

Investments are valued in the balance sheet at market value at the year end. Investment income is included in the accounts when receivable and any gains or losses on revaluation at the year end are shown in the SOFA.

Debtors and Prepayments

Debtors include outstanding lettings invoices in August.

Creditors

Creditors include outstandings relating to utilities, telephones, etc in August.

Totley Rise Methodist Church

4. Donations and legacies	Unrestricted	Restricted	2022 Total	2021 Total
	£	£	£	£
Collections	61,135		61,135	71,562
Tax credits	13,894		13,894	16,040
Donations	6,148	1,370	7,518	3,514
Legacies			-	-
Total	81,177	1,370	82,547	91,116

5. Charitable activities	Unrestricted	Restricted	2022 Total	2021 Total
	£	£	£	£
Fund raising	-	5,706	5,706	5,302
Other	-	-	-	-
Total	-	5,706	5,706	5,302

6. Other trading activities	Unrestricted	Restricted	2022 Total	2021 Total
	£	£	£	£
Rental income	16,383		16,383	8,464
Other			-	-
Total	16,383	-	16,383	8,464

7. Investment income	Unrestricted	Restricted	2022 Total	2021 Total
	£	£	£	£
Central Finance Board	252		252	140
Total	252	-	252	140

8. Other	Unrestricted	Restricted	2022 Total	2021 Total
	£	£	£	£
Internal Organisations			-	-
Other			-	-
Total	-	-	-	-

9. Payment to Trustees

	This year	Last year
Payments made to trustees for additional services provided to the Church by agreement with the Church Council Meeting	£ <input type="text"/>	<input type="text"/>
Number of trustees who were paid expenses	<input type="text"/>	<input type="text"/>
Nature of the expenses		
If there are no payments to Trustees, please record no expenses were paid.		
Total amount paid	£ <input type="text"/>	<input type="text"/>

10. Fees for examination or audit of the accounts

Independent examiner's or auditors' fees for reporting on the accounts	£ <input type="text" value="510"/>	<input type="text" value="480"/>
Other fees (eg: advice, accountancy services) paid to the independent examiner or auditor	£ <input type="text"/>	<input type="text"/>

11. Paid employees

Staff Costs paid during the year were:

Gross wages, salaries and benefits in kind	£ <input type="text" value="22,096"/>	<input type="text" value="17,797"/>
Employer's National Insurance costs	£ <input type="text" value="475"/>	<input type="text" value="415"/>
Pension costs	£ <input type="text" value="734"/>	<input type="text" value="709"/>
Total staff costs	£ <input type="text" value="23,305"/>	<input type="text" value="18,921"/>
Average number of staff employed during the year were:	<input type="text" value="2"/>	<input type="text" value="2"/>

Totley Rise Methodist Church

12. Tangible Fixed Assets

Cost or valuation

	Church (non investment) land and buildings £	Other non investment land and buildings £	Investment properties (land and buildings) £	Other fixed assets including motor vehicles £	Fixtures, fittings and equipment £	Payments on account and assets under construction £	Total £
Balance brought forward	1,600,642	1,837,559			161,798		3,599,999
Additions							
Revaluations (+/-)	227,277	260,917			22,974		511,168
Disposals (-)							
Transfers * (+/-)							
Balance carried forward	1,827,919	2,098,476			184,772		4,111,167

Accumulated depreciation

Balance brought forward							
Depreciation charge for year (-)							
Revaluations (+/-)							
Disposals (-)							
Transfers* (+/-)							
Balance carried forward							

Net book value

Brought forward	1,600,642	1,837,559	-	-	161,798		3,599,999
Carried forward	1,827,919	2,098,476	-	-	184,772		4,111,167

The above figures are the valuations provided for insurance purposes. The valuation has previously been included as a carrying value in these church accounts, however the property is not owned by Totley Methodist Church. As a result the carrying value of the property as outlined above is not included in the balance sheet and these figures are provided for disclosure purposes only.

* The "transfers" row is for movements between fixed asset categories.

** Indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also indicate the rate of depreciation: for straight line, depreciation is based on the anticipated life of the asset (in years); for reducing balance, a percentage annual deduction is made each year.

13. Investments

The funds that support the various funds are held by TMCP in Trustees Interest Funds on which interest is credited to the accounts each month. These are regarded as medium and long term investments.

TMCP is the legal owner and Custodian Trustee of all Methodist Model Trust property, including Legacies, Endowments and Accumulated Funds. Trust property is held for and on behalf of local Managing Trustees who are responsible for the day to day management of trust property. TMCP ensure that, through providing guidance and acting under their direction, the Managing Trustees comply with charity law and Methodist law and polity as determined by the Methodist Conference.

Analysis of investment movements

This year

Prev year

Change in investment values

	£	£
Carrying (market) value at beginning of year		
Add: additions to investments at cost		
Less: disposals at carrying value		
Net gain/(loss) on revaluation		
Carrying (market) value at end of year		

14. Analysis of current assets

	This year	Last year
	£	£
Debtors and prepayments		
Pre paid assessments	5,884	5,884
Accrued income	-	-
Other debtors	1,918	1,143
Total debtors and prepayments	7,802	7,027

Analysis of cash at bank

Bank balance held in Central Deposit Fund HSBC	63,441	87,850
Bank balance held in HSBC General Fund	7,855	15,183
Bank balance held in HSBC Benevolent Fund		1,684
TMCP	1,483	1,483
Petty Cash		95
Total Cash and Bank	72,779	106,296

15. Analysis of current liabilities and short term creditors

Trade Creditors		13,947
Other Creditors	5,297	678
Total Current Liabilities	5,297	14,625

16. Capital commitments and contingent liabilities

At the 31st August 2022 the Church has no capital commitments.

No Contingent liabilities were identified at 31st August 2022.

Totley Rise Methodist Church

17. Loans and creditors due after one year

Loans

Source	Amount brought forward £	New borrowings £	Loan interest £	Repayable in the year £	Balance at year end £

Repayment due

Totals

Due within 12 months	
Due after more than 12 months	
Total	

Purpose of loans

Creditors due after one year

Name of creditor	Amount on 31-Aug-2022	Amount on 31-Aug-2021
Total		

Totley Rise Methodist Church

18. Detailed analysis of individual fund movements

Unrestricted Funds

Fund Name	Opening Balance	Income	Expenditure	Transfers	Revaluation gains/losses	Closing Balance
Totals						

Restricted Funds

Fund Name	Opening Balance	Income	Expenditure	Transfers	Prior year adjustment	Closing Balance
Benevolent fund	1,684		(15)	(1,669)		
Fam.O/R Project	28,199	5,706	(11,384)			22,521
Bread4Life Project	2					2
Focus Special Needs Svces	1,237	150	(99)			1,288
Quiet Garden Projects	134					134
Mission Building	4,420	1,000	(2,680)			2,740
Mutual Blessing	245					245
Pt Sup Grp (ex pan)		100				100
Pushchair Club	171					171
MB Sound and Vision	3,613	120				3,733
Totals	39,705	7,076	(14,178)	(1,669)		30,934

Endowment Funds

Restricted Fund Name	Opening Balance	Income	Expenditure	Transfers	Revaluation gains/losses	Closing Balance
TMCP deposits	1,483					1,483
Totals	1,483					1,483

Fund purposes

Family Outreach project was fundraising for the hire of a Childrens and Family Worker, who is still employed by the church after 5 years and the fund is still actively receiving donations

The Bread for Life Project is an ongoing outreach to a local housing project where our church members go once a week and teach bread making and soup making to the residents in a block of flats

A couple in the church run a **Focus Services** for people with Learning Disabilities.

A Number of donations have been received over the years towards our projects to create and develop our

Quiet Garden - this is an ongoing project and is open to the local community for rest and relaxation.

The **Riverbank Project** was undertaken to preserve the river bank adjacent to the church to ward off erosion issues.

MB Sound and Vision is a project to improve the existing sound system.

The **Mission Building** fund was set up to review redevelopment options for the consideration of the church.

Totley Rise Methodist Church

19. Related party transactions

This year

Name of related party	Relationship	Description of transaction	Income from related party during the year	Payments to related party during the year	Loans to / (from) related party during the year	Amounts owed by / (to) related party as on 31-Aug-2022
			£	£	£	£
JMA						
Methodist Church Fund						
Mission in Britain Fund						
Homes for the Aged						
Fund for Property						
World Mission Fund						
Total			0	0	0	0

Last year

Name of related party	Relationship	Description of transaction	Income from related party during the year	Payments to related party during the year	Loans to / (from) related party during the year	Amounts owed by / (to) related party as on 31-Aug-2021
			£	£	£	£
JMA						
Methodist Church Fund						
Mission in Britain Fund				550		
Homes for the Aged				200		
Fund for Property				100		
World Mission Fund				601		
Total			0	1,451	0	0

CHURCH COUNCIL MEMBERSHIP & KEY LAY WORKERS

MINISTER(S)

Rev Mike Jones (appointed September 2022)

LAY EMPLOYEES

Rachel Wilson	Children & Family Worker
Dean Duke	Church Caretaker

LEADERSHIP TEAM (previously CHURCH STEWARDS)

Collette Duke
Lynn Capewell
Gill Kaye
Martin Hughes
Phil George
Linda George
Anne Wiles

CHURCH TREASURER

Nick Whitworth

CHURCH SAFEGUARDING CO-ORDINATOR

Gill Kaye

CHURCH REPRESENTATIVES (OTHER MEMBERS OF THE CHURCH COUNCIL)

- Linda George (Secretary)
- 1 John Freeman
 - 2 Gill Kaye
 - 3 Susie Slade (resigned April 2022)
 - 4 Lynne Capewell
 - 5 John Lashmar
 - 6 Barbara Harvey
 - 7 Linda Wareham
 - 8 John Stone (resigned January 2022)
 - 9 Viv Thomas
 - 10 Anne Wiles
 - 11 Gwilym Pryce
 - 12 Paul Thomas
 - 13 Phil George
 - 14 Penny Borkett (appointed March 2022)
 - 15 Martin Hughes

DECLARATIONS

Treasurer

I confirm that I have prepared the accounts from the records of the Church and that they include all funds under the control of the Church Council.

Signature of Treasurer

Date

Name

Address

Presentation to the Church Council Meeting for approval.

I confirm that the Accounts were, or will be, presented to the Church Council Meeting on

and were approved.

Signature of the Chair of the meeting

Name of the Chair of the meeting

Date

Independent Examiner's Report to the Trustees of the

Totley Rise Methodist

Church

This Report is on the Church Accounts for the year ended 31st August

2022

Respective responsibilities of Trustees and Examiner

The Church's trustees are responsible for the preparation of the accounts. The Church'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 2011;
- 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 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 Charities Act 2011.
- 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.

Name

Matthew Howe, BA FCA

Signature

--

Relevant Professional qualification or body

FCA

Address

212a Bocking Lane, Greenhill, Sheffield S8 7BP
--

Date

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