

THE PAROCHIAL CHURCH COUNCIL OF
THE ECCLESIASTICAL PARISH OF
ST MARY THE VIRGIN, ROSS-ON-WYE

ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 DECEMBER 2021

REGISTERED CHARITY NO. 1163776

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF ST MARY THE VIRGIN, ROSS-ON-WYE**
Registered Charity No.: 1163776

**Reports and Accounts
for the year ended 31 December 2021**

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REPORT OF THE TRUSTEES

For the year ending 31 December 2021

Aim and purposes

St Mary's Parochial Church Council (PCC) had the responsibility of cooperating with the incumbent, The Reverend Sean Semple, in promoting in the ecclesiastical parish, the whole mission of the church, pastoral, evangelistic, social and ecumenical.

The PCC also has the responsibility for the maintenance and development of the church building and St Mary's Church Hall.

Objectives and activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Mary's. Our services and worship put faith into practice through prayer and Scripture, music and sacrament.

When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable parishioners to live out their faith as part of our parish community through:

- Worship and prayer; learning about the gospel; developing their knowledge and trust in Jesus
- Provision of pastoral care for people living in the parish
- Mission and outreach work.

To facilitate this work, it is important that we maintain the fabric of the church of St Mary's and St Mary's Church Hall. Since March 2020 the Covid pandemic has forced us to move some of our work on-line, a move which has enabled us to reach people well beyond the parish of Ross-on-Wye.

Achievements and performance

Worship and prayer

The PCC has considered the need to extend the range of services during the week and over the course of the year that our community find both beneficial and spiritually fulfilling. The Thursday morning Eucharist plays an important role but our main efforts have been towards encouraging more young people to become part of the community at St Mary's.

Toast and Toddle, LEAF and Messy Church (which has begun to bring its work to Sunday services from time to time) have continued both online during lock downs and in person following the easing of restrictions, while work with schools has been severely restricted due to the pandemic; and a new weekly youth choir was started in September attracting singers from Year 1 right through to Year 8. It takes part in the monthly Messy Church worship and aims to join the main choir at the Parish Eucharist once a month.

All are welcome to attend our regular services and the PCC is grateful to the Clergy Team for their work in the services that are offered and for the additional opportunities that are offered by way of Lent and Advent courses. The two regular Bible Study groups have met on-line, and an Alpha course was successfully held in the autumn.

The church electoral roll is renewed every six years and the last one was in 2019 there are currently 127 parishioners on the roll, a large proportion of whom are resident within the parish. One name has been removed through death.

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There is a rota of volunteers to visit all who are sick or unable to get out for any other reason and to keep them in touch with church life. During lockdowns members of the Ministry Team and volunteers have maintained contact with older and vulnerable parishioners by telephone

Deanery Synod

Four members of the PCC sat on the Deanery Synod during the year. The Deanery Synod provides the PCC with an important link between the parish and the wider structures of the Church.

The Reordering of the Church and the use of St Mary's Church Hall

Phase 3 of our reordering work in St Mary's Church was completed at the end of 2020, however part of the 5% retention to cover snagging remains outstanding and it is anticipated that this will be paid in the early part of 2022

The church hall is managed by the St Mary's Church Hall Committee on behalf of the PCC. Since the pandemic we have gained more regular paying users of the hall. Two tenants have continued to occupy much of the first floor, with one room being retained for church use. One of them, Turning Point has been very slow to pay rent, but the problem now appears to be solved.

The Ramp and steps have been refurbished but will not last for ever. The committee is examining projects which can improve the energy efficiency and warmth of the building, while not compromising it's listed status.

The Ross-on-Wye Community Larder continues to operate successfully from the basement but the Job Club has had to close during the pandemic.

Grant making policy

The PCC have a policy of making donations of 5% of the income from other unrestricted giving including Gift Aid receipts under a pattern of regular giving or otherwise. The donations are made in support of both UK and overseas charities under the recommendation of either members of the PCC or the congregation of the church rather than in response to any applications made to the PCC.

Ecumenical relationships

The church is a member of Churches Together in Ross-on-Wye.

Financial review

Total receipts on unrestricted funds were £100,082 of which £53,245 was unrestricted planned voluntary donations, and a further £15,925 was from income tax recovery on Gift Aid. Our membership of the Parish Giving Scheme has improved the collection of tax repayments but we have still failed to enhance the level of donations to any significant extent. Electronic giving via PayPal and via the card reader in church continues to increase

We have received legacies totalling £900 during the year and a further grant of £900 from the Ross Education Trust that is restricted to our educational work with children and young adults under the age of 25 years.

The freehold house at 3 Redwood Close, Ross-on-Wye is now occupied by our curate Rev'd Tiffany Jackson.

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Our regular fundraising activities have continued despite the restrictions imposed from time to time in response to the covid pandemic and the 100 Club remains a successful source of income. We are grateful to Nick and Janet Nelson for the contribution from their sponsored pilgrimage (£3000), Count Your Blessings (£3392) and the Christmas Tree Festival (£4322) and a donation of £5000 were also significant contributors to our income.

Net movement in funds on unrestricted funds was a deficit of £6463 This has reduced our balance of unrestricted funds to £127723 after adjustments to correct earlier year errors. As a PCC we are mindful of the fact that this represents a balance that is too large for our day-to-day needs but the current uncertainties over Covid are a concern and ways need to be found to improve our income if annual deficits are to be addressed.

During the year the Friends of the Garden of Remembrance decided to wind up their activities and transferred a balance of £7357 to the restricted funds of the PCC.

Reserves policy

It is PCC policy to try to maintain a balance on free reserves (net current assets) at a level which ensures the continued operation of the church and building. As highlighted earlier, we still maintain a balance of unrestricted funds that are greater than necessary but must be considered against our failure to ensure that our Budget runs at or near breakeven. In time we anticipate that a necessary reserve of approximately six months unrestricted payments will need to be maintained. This would be equivalent to £70,000. It would be held to smooth out fluctuations in cash flow and to meet emergencies and the PCC will decide the position taking into account the annual deficit with which we continue to be faced.

It is our policy to invest the short term investment fund balances with the CCLA Church of England Deposit Fund, and the remainder in the CCLA Church of England Investment Fund. The investments are shown as valued as at 31 December 2021 and during the year the value has increased by £1676. The investment policy of the PCC has remained unchanged during the year.

Volunteers

We would like to thank all the volunteers who give their time in whatever way towards the work of our church.

Structure, governance and management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity.

The method of appointment of PCC members is set out in the Church Representation Rules. At St Mary's the membership of the PCC consists of the Incumbent (our Rector), Licensed Clergy, including House for Duty Priests, Churchwardens, the Readers and members elected by those members of the congregation who are on the Electoral Roll of the church. All those who attend our services/ members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent. The full PCC met six times during the year (either in person or via Zoom) with a very good average level of attendance.

Administrative information

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
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St. Mary's Church is situated off the High Street between Church Street and St Mary's Street in Ross-on-Wye, postcode HR9 5HD. It is part of the Diocese of Hereford within the Church of England.

The correspondence address is The Benefice Office, The Rectory, Church Street, Ross-on-Wye HR9 5HN.

Registered charity number 1163776.

PCC members who have served at any time from 1 January 2020 until the date this report was approved are:

Rector and Chair	The Rev'd Sean Semple
Licensed Clergy	The Rev'd Tiffany Jackson The Rev'd Prebendary Caroline Pascoe The Rev'd Canon Christopher Blanchard
Readers	Canon Freda Davies
Churchwardens	Dr John Setchfield Dr Janet Cooper (to 9 th March 2021) Mr Bryan Jones (from 9 th March 2021)
Vice Chair	Mr Peter Reynolds
Treasurer	Mr Roy Milnes
Deanery Synod Representatives	Mr Paul Eward Mr Mark Sanderson Mr Gerald Altree Mrs Rachel Lewis
Elected members	Dr Janet Cooper (from 9 th March 2021) Mr Paul Cummings Mr Bryan Jones (to 9 th March 2021) Mr Paul Mason Mrs Anne Morris Mr Peter Reynolds Mr Mark Sanderson Mr Timothy Waters Mrs Rosie Winyard
Intergenerational Missioner	Mrs Christine Heather Cattnach (to 22 nd January 2021)
Secretary	Mrs Rachel Lewis

Bankers:

National Westminster Bank, 12 Broad Street, Hereford, HR4 9AH
The Co-operative Bank, P.O. Box 250, Skelmersdale, Lancashire WN8 6WT

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Trustees' responsibilities in relation to the financial statements

The PCC is responsible for all parish finance, its management and control, including the appointment of a Treasurer. While it may delegate some of its duties this does not remove its legal responsibilities.

Charity law requires the PCC as Trustees of the Church to prepare an annual report and financial statements for each financial year. The PCC is also required to ensure that these are subjected to an annual independent examination or audit and to present these to the Annual Parochial Church Meeting in accordance with the Church Representation Rules.

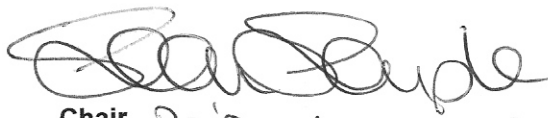
In preparing these financial statements, the PCC are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practice have been followed subject to any departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the PCC will continue in operation.

The PCC are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Church and enable them to ensure that the financial statements comply with the Charities Act 2011 and applicable accounting standards. They are also responsible for safeguarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Approved by the Parochial Church Council on
and signed on its behalf by**

9th March 2021


Chair **REVD S.A.-J. SEMPLE**

**Independent Examiner's Report to the Trustees of Parochial Church Council
of the Ecumenical Parish of St Mary the Virgin, Ross-on-Wye**

I report on the accounts of the church for the year ended 31 December 2021 which are set out on pages 8 to 13.

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(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);
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 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 material matters have come to my attention which give me reasonable cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the 2011 Act; or
- the accounts did not accord with the accounting records;
- or the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.



David J Bennett, B.A., A.C.A.
Chartered Accountant
1 Parsons Croft
Hildersley
Ross-on-Wye

Date 9th MARCH 2022

2. Income and endowments	Unrestricted Funds		Restricted Funds		Endowment Funds		TOTAL FUNDS	
	2021		2020					
	£	£	£	£	£	£	£	£
2(a) Donations and legacies								
Planned giving:								
Gift Aid Donations	53,245						£ 53,245	53067
Tax recoverable	17,501						£ 17,501	14305
Collections (open plate)	4,106						£ 4,106	1872
Collection safe in church	9,648						£ 9,648	1963
Donations, appeals, etc	14,712						£ 14,712	8214
Legacies	1,000		24,364				£ 25,364	400
Grants								
	100,212		24,364				£ 124,575	79821
2(b) Other trading activities								
Rental income	0						£ -	995
Fund-raising	3,466						£ 3,466	1130
Christmas Tree Festival	4,322						£ 4,322	0
Count Your Blessings	3,393						£ 3,393	0
100 Club	2,912						£ 2,912	3042
Lent Lunch	-						£ -	209
Flower Festival							£ -	0
Harvest Supper							£ -	0
Sunday Morning Coffee	475						£ 475	290
Coffee Morning	308						£ 308	586
Table Mountain Challenge	-						£ -	1970
Auction of Promises							£ -	0
St Mary's Church Hall	5,224						£ 5,224	5337
	20,101		0		0		£ 20,101	13560
2(c) Income from investments								
Dividends & interest inc tax recoverable	345		629				£ 974	2006
2(d) Income from charitable activities								
Use of Church	601						£ 601	0
Fees	9,775						£ 9,775	6141
	10,376						£ 10,376	6141
2(e) Other income								
Brampton Abbots PCC share of expenses	527						£ 527	183
Walford PCC share of expenses	2,560						£ 2,560	3150
Total income and endowments	134,121		24,992		0		£ 159,113	104861

3. Expenditure	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS	
				2021	2020
	£	£	£	£	£
3(b) Expenditure on Charitable activities					
Diocesan Common Share	70,686			£ 70,686	69,300
Clergy and Benefice expenses	21,336	-		£ 21,336	22,368
Intergenerational Missioner	2,955			£ 2,955	8,750
Heat and Light	8,648			£ 8,648	5,507
Cleaning	1,049			£ 1,049	465
Insurance	9,287			£ 9,287	7,863
Water	137			£ 137	106
Upkeep of Services	1,318			£ 1,318	1,666
Organists and Choir	6,327			£ 6,327	6,373
Bank Charges	-			£ -	20
Sundries	2,430			£ 2,430	890
LEAF		231		£ 231	
Messy Church		433		£ 433	
Toast & Toddle		224		£ 224	
Education & Discipleship	210	214		£ 424	
Building repairs	1,060	18,588		£ 19,648	12,484
Renewal of Lighting				£ -	-
Quinquennial repairs				£ -	-
Church New Works		£ 8,257		£ 8,257	102,897
Boiler service contract and repairs	493			£ 493	564
Organ maintenance	494			£ 494	994
Bell maintenance	32			£ 32	32
Christian Giving	3,600			£ 3,600	310
Churches Together Subscription				£ -	140
Donations				£ -	-
Church Hall	5,442			£ 5,442	3,825
Stationery	-			£ -	146
Professional Services	800			£ 800	-
IT fees and services	1,569			£ 1,569	1,082
Upkeep of Churchyard		1,286		£ 1,286	1,920
Waste Collections & Disposal	225	183		£ 408	389
Telephone	1,098			£ 1,098	1,030
Forwarded Collections				£ -	-
	<u>139,196</u>	<u>29,416</u>		£ 168,612	249,121.11
3(a) Expenditure on Raising funds					
Giving Envelopes				£ -	-
Fees				£ -	-
Materials				£ 70	-
Adverts	70			£ 18	-
Sundries	18			£ 1,300	1,300
100 Club	1,300				
	<u>1,388</u>			£ 1,388	1300.00
Total expenditure	<u>140,583.59</u>	<u>29,416</u>		£ 170,000	250,421

St Mary the Virgin Church Ross-on-Wye

Receipts and Payments Account

For the period from 1 January 2021 to 31 December 2021

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	Prior Year Total Funds
Receipts					
Receipts from generated funds					
Voluntary Income	£ 100,212	£ 24,364		£ 124,575	£ 81,789
Activities for generating funds	£ 20,101			£ 20,101	£ 11,179
Investment income	£ 345	£ 629		£ 974	£ 1,873
Receipts from charitable activities	£ 10,376			£ 10,376	£ 5,059
Other receipts	£ 3,087			£ 3,087	£ 3,333
Total Receipts	£ 134,121	£ 24,992		£ 159,113	£ 103,232
Payments					
Cost of generating funds	£ 1,388			£ 1,388	£ 1,300
Charitable activities	£ 139,196	£ 21,159		£ 160,355	£ 137,135
Other payments		£ 8,257		£ 8,257	£ 102,897
Total Payments	£ 140,584	£ 29,416		£ 170,000	£ 241,332
Excess of receipts over payments before transfer	-£ 6,463	-£ 4,424		-£ 10,887	-£ 138,100
Transfers					
Gross transfers between funds - in	£ -	£ -			
Gross transfers between funds - out	£ -	£ -			
Excess of Receipts over payments	-£ 6,463	-£ 4,424		-£ 10,887	-£ 138,100
Net movement in Funds	-£ 6,463	-£ 4,424		-£ 10,887	-£ 138,099.65
Reconciliation of funds					
Bank Accounts at 1 January 2021	£ 134,186	£ 85,350	£ 28,916	£ 248,451.70	£ 357,636
Bank accounts at 31 December 2021	£ 127,723.11	£ 80,926.10	£ 32,557.43	£ 241,206.64	£ 248,452

St Mary the Virgin Church Ross-on-Wye

Balance Sheet (Church of England)

as at 31 December 2021

	As at 31/12/2021	As at 31/12/2020
Current Assets		
Debtors	£ 3,003.82	£ -
Endowments	£ 32,596.65	£ 26,332
Cash at Bank & in hand	£ 206,182.52	£ 222,120
	<hr/>	<hr/>
Creditors	£ 537.13	
Net current assets less current liabilities	£ 241,245.86	£ 248,452
	<hr/>	<hr/>
Total assets less current liabilities	£ 241,245.86	£ 248,452
	<hr/>	<hr/>
Total net assets less liabilities	£ 241,245.86	£ 248,452
	<hr/>	<hr/>
Represented by		
Unrestricted		
unrestricted general fund	£ 127,723.11	£ 134,149
Restricted		
Bell Fund	£ -	£ -
Organ Fund	£ 186.89	£ 187
Jessie Carter Legacy	£ -	
Spire Restoration	£ 4,006.13	£ 4,005
Christian Education Fund	£ 1,384.56	£ 1,580
Churchyard Fund	£ 8,979.72	£ 9,657
Choir Scholarship Fund	£ 1,523.00	£ 1,523
Garden of Remembrance	£ 13,510.51	£ 6,150
Lay Ministry	£ 8,006.59	£ 8,007
P A System	£ 6,408.87	£ 6,406
Fabric Fund	£ 36,633.87	£ 47,348
Property Maintenance Fund	£ 631.11	£ 631
Bequests Fund	£ 3,002.29	£ 3,220
Colwell Bequests Fund	£ 3,208.28	£ 2,807
Lay Assistance Fund	£ 26,040.93	£ 22,782
	<hr/>	<hr/>
Funds of the Church	£ 241,245.86	£ 248,452
	<hr/>	<hr/>

Notes to the accounts for year ended 31 Decemembr 2021

1 The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the receipts and payment basis

2 Fixed assets retained for church use is a share in the freehold house at 3 Redwood Close Ross-on-Wye valued at £50,000 plus improvements at cost £69,957

3 Details of the endowment funds are given on page 2 of the report

4 the movements in restricted funds during the year were:

FUND	Bal b/fwd	Receipts	Payments	Transfers	Bal c/fwd
Organ Fund	£ 187				£ 187
Spire Restoration	£ 4,006	£ 1			£ 4,005
Christian Education	£ 1,385	£ 907	£ 1,102		£ 1,580
Churchyard	£ 8,980				£ 9,657
Choir Scholarship	£ 1,523				£ 1,523
Garden of Remembrance	£ 13,511	£ 7,361			£ 6,150
Lay Ministry	£ 8,007				£ 8,007
P A System	£ 6,409	£ 3			£ 6,406
Fabric	£ 36,634	£ 24	£ 10,738		£ 47,348
Property Maintenance	£ 631				£ 631
Bequests	£ 3,002	£ 5			£ 2,200
Total	£ 84,274	£ 8,300	£ 11,840	£ -	£ 87,694

Note 4(b) Investments

	Colwell Bequest £	HDBF Miss Williams £	CBF deposit via HDBF £	Miss Sadler Account £	Mrs Smith Account £
As at 1 January 2021	2,806.76	22,781.88	143.41	25,732.05	621.73
Income resources					
Revaluation to Mid Market Value	401.52	3,259.05	20.30	3,680.87	
Expended					
As at 31 December 2021	3,208.28	26,040.93	163.71	29,412.92	621.73
					1,962.00
					300.00
					300.00
					32,596.65

1 This appears to cover various items and not just the Colwell Churchyard Bequest.
CCLA Account 618020002S Churchyard Colwell Bequest - Invested in 137 The CBF Church of England Investment Fund - Income Shares
Mid market value as at 31 December 2020 based on a mid market price of 2048.73 pence was £2,806.76.
There are other investments held through the HDBF namely:
(i) 118001171S - P10 - Invested in 1,112 CBF Church of England Investment Fund - Income Shares valued at £22,781.88 at 31 December 2020
This is from Mrs H E Purchas and HDBF have a copy of a Court Action on file but no copy of a Will. Following the Court Action a fund was set up by the HDBF the income from which was to be used first for the upkeep and insurance of the Mission Room and then secondly at the discretion of the trustees for clerical lay assistance.
(ii) 118001331S - R2 (7R5) - Invested in 7 CBF Church of England Investment Fund - Income Shares valued at £143.41 on 31 December 2020. In 1937 Miss M Pritchard bequeathed a sum of money to Ross Churchyard Fund to keep the grass cut on her parents' grave.

2 Deposit 118001250D - R7 through HDBF. In 1984 Miss F M Williams left £1,000 to the Church Commissioners to build a Clock Tower at Woolhope Church. Woolhope rejected this idea so under the Will the Capital passed to Ross Church to be spent on the maintenance of the Churchyard. The Church Commissioners agreed on 31 October 1984 that Ross PCC could have the Capital. An adjustment has been made in 2015 to correct the balance as there was a discrepancy between this account and the CBF deposit via HDBF.

3 Deposit 118001283D - R2 Ross through HDBF and is made up 7 bequests:
(i) Miss M S Hall (R5) is a bequest of £50 left to the HDBF upon trust to invest and pay the income to the Rector and Churchwardens of St Marys, Ross, to be used for maintaining family graves. Any surplus income was to be used for the maintenance of the Churchyard.
(ii) Mrs F Jones donated £25 in 1940 and wished the income from the investment to be used for the general upkeep of the Churchyard. She also asked for family graves to be looked after.
(iii) Mr F W Parry (R5) - In 1918 the Executors of the Will of the late Mrs Parry gave £90 to the HDBF upon trust to invest and to use the income for the upkeep of a family memorial in Ross Churchyard. Any income could also be applied for the upkeep of the Churchyard.
(iv) Mrs A G Potts (R5) in 1938 donated £50 to the HDBF to be invested and the income used to look after her husband's grave in Ross Churchyard.
(v) Mr A Tooth (R4) - In 1933 he gave £100 to the Rector and Churchwardens of Ross to be invested and the income used for the upkeep of family graves. Any remaining money was to be used for the upkeep of the Churchyard in general.
(vi) Mrs E J Wright (R4) - In 1917 Mrs Wright gave £25 to the HDBF to invest and pay the income to the Rector and Churchwardens of Ross. The income was to be used for the maintenance of family graves and for keeping pot plants on the graves. Any remaining income could be used for the general maintenance of the Churchyard.
vii) Mr W H Whitefoot (R4) - In 1951 Mr Whitefoot bequeathed £100 to Ross PCC for the upkeep of his graves. Following the redemption of the investment in Metropolitan Water A Stock on 31 March 2003 the fund was added to this account.

4 Deposit 618020004D - Miss Sadler. Income is paid to Ross General Account

5 Deposit 618020005D - Mrs S A M Smith. Income is paid to Ross General Account