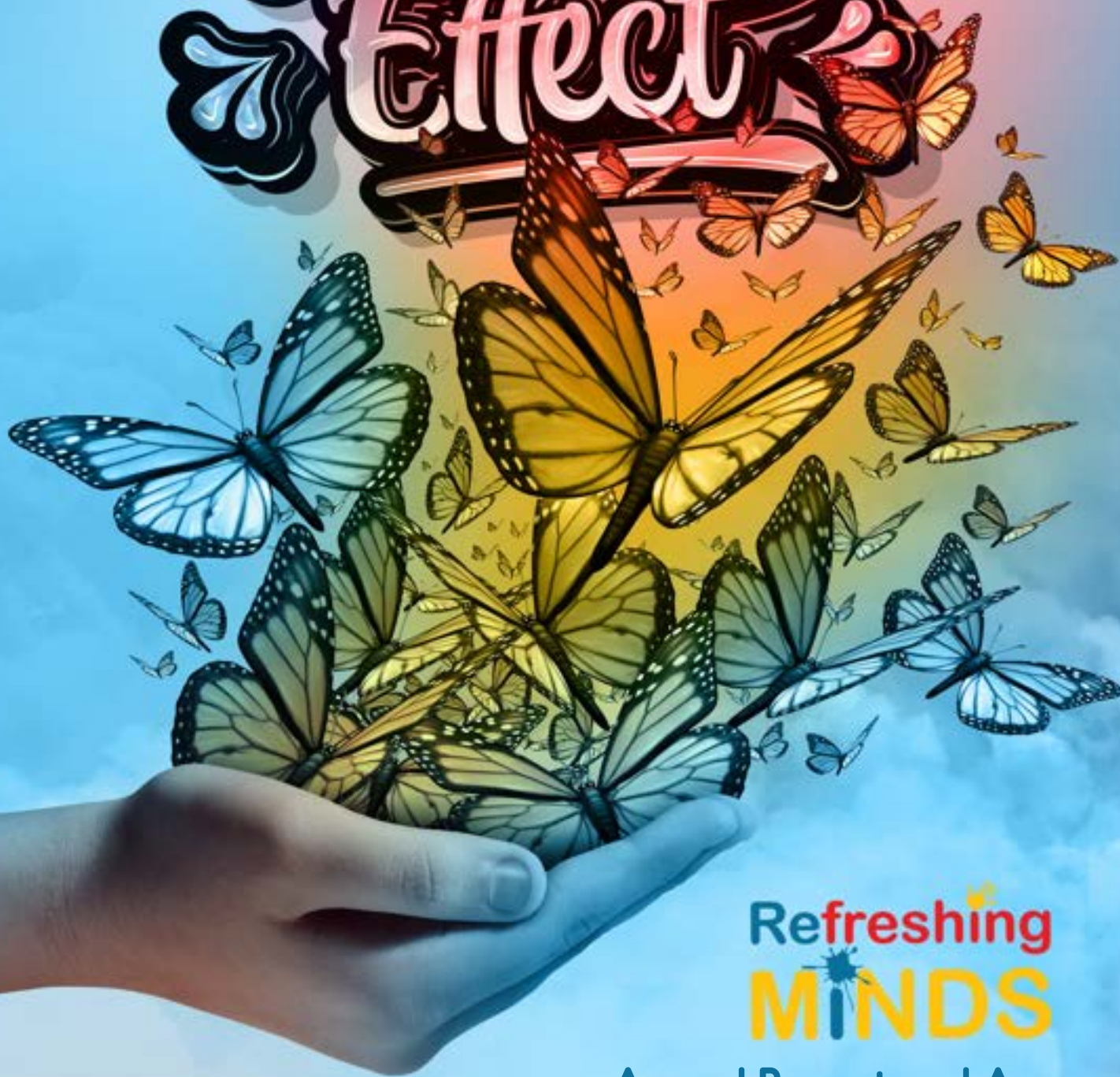


*Small Changes,
Big Impact*

Butterfly Effect



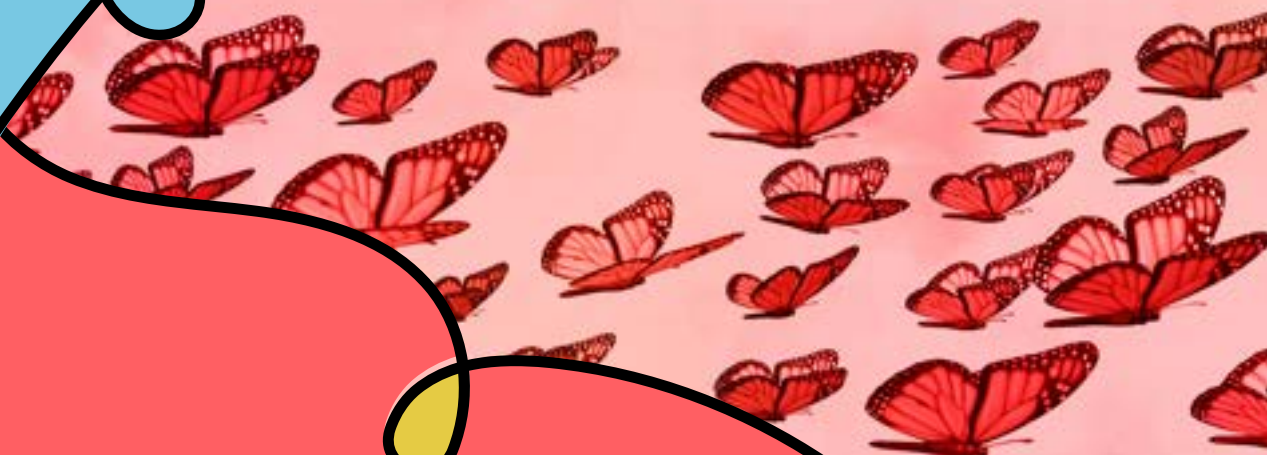
Refreshing
MINDS

Annual Report and Accounts

31 March 2024

Charity Number 1166079

- 3** Chair's Statement
- 4** Planting the seeds of change
- 5** How we help
- 6** Growing through nurture
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A Year of Metamorphosis

Dear Members, Friends, and Supporters,

As we reflect on the past year at Refreshing Minds, we celebrate a year of true transformation.

Much like the remarkable journey of a butterfly, we have witnessed growth, change, and empowerment in every aspect of our work. "A Year of Metamorphosis" has been a time of sowing seeds, nurturing growth, and embracing the profound shifts that empower our young participants to take flight.

At the heart of our mission, we continue to create opportunities for young girls to unlock their potential and discover their inner strength. Our projects have flourished with the energy and passion of those involved, particularly the Hub of Hope. This initiative, led by young leaders, remains a shining example of how small steps can lead to monumental change. Offering vulnerable girls a safe space, emotional support, and nourishing meals, the Hub has made a lasting difference in their lives.

Our efforts have been guided by the belief that each child has a unique journey, and our programs provide the safe environment and encouragement they need to evolve.

This year, we also witnessed the power of our dedicated volunteers and staff, whose unwavering support ensures that our girls grow, thrive, and emerge as confident, capable young leaders. Many of our volunteers began as participants in our programmes themselves, and through the opportunities and guidance provided, they developed into leaders in their own right, now giving back to the community that once supported them. Their journey of growth and transformation embodies the very essence of our mission, inspiring the next generation to take flight.

As we present our Annual Report, "A Year of Metamorphosis" we are proud of the many milestones we've achieved, thanks to the collaborative spirit of our young participants, volunteers, donors, and supporters. Your commitment has been integral to our success, and together we have created an ecosystem of care, empowerment, and opportunity.

Looking forward, we are filled with excitement for what the next stage holds. We remain focused on helping each girl embrace her potential and fly towards new heights.

With your continued support, the metamorphosis of young lives will continue to inspire and uplift our communities.

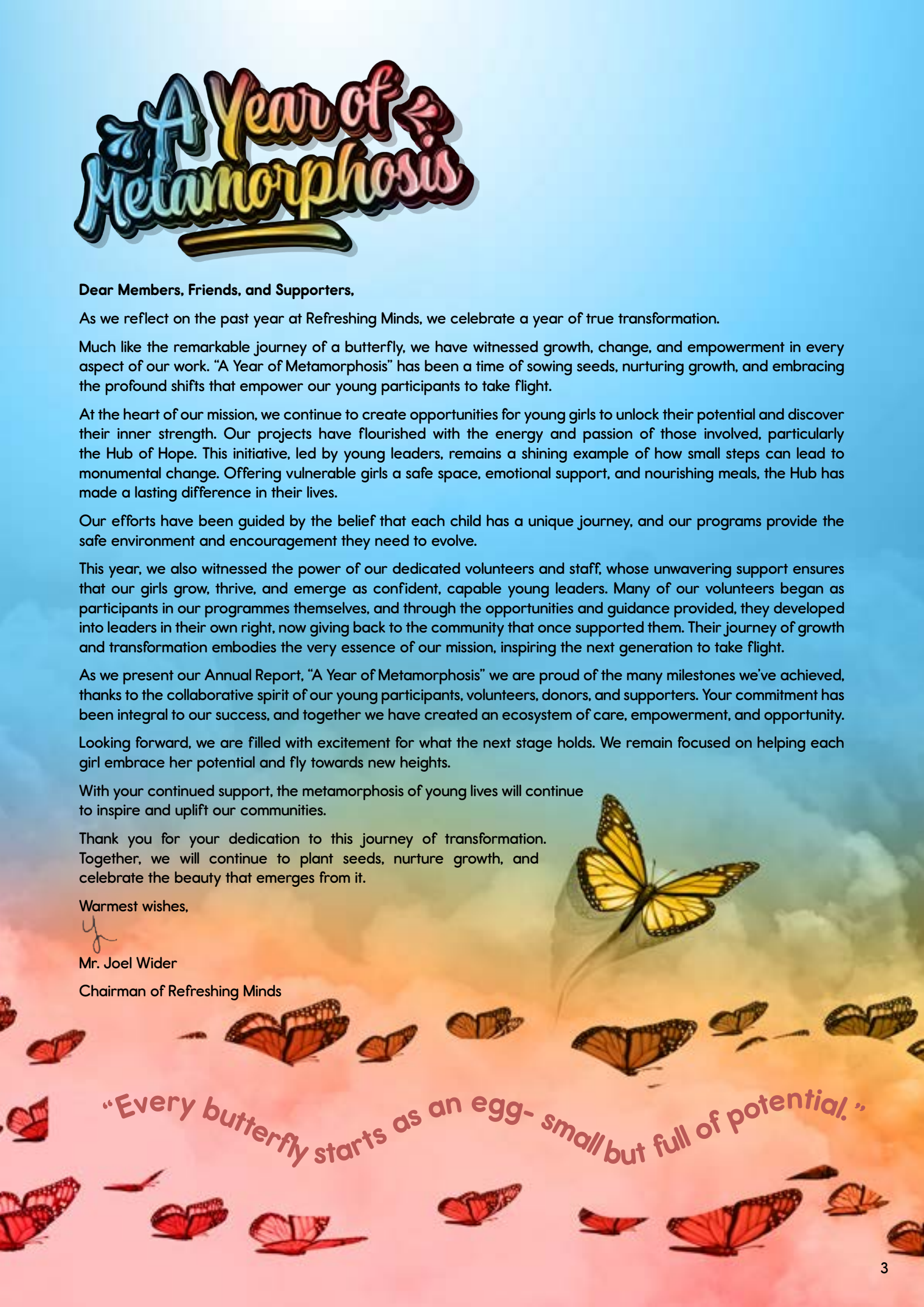
Thank you for your dedication to this journey of transformation. Together, we will continue to plant seeds, nurture growth, and celebrate the beauty that emerges from it.

Warmest wishes,



Mr. Joel Wider

Chairman of Refreshing Minds



"Every butterfly starts as an egg- small but full of potential."

Stage 1: The Egg Planting the Seeds of Change

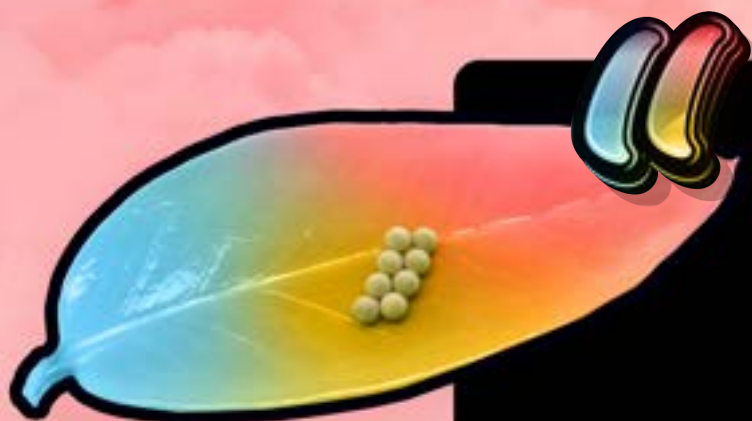
Just as an egg holds the future of a butterfly, our mission plants the seeds of change, creating a space for growth and opportunity.

Refreshing Minds was established in 2016 by a group of concerned mothers addressing the lack of youth programs for local girls.

At Refreshing Minds, we empower girls aged 6-16 to discover their talents, build confidence, and share their gifts with others. Through programmes tailored to their needs and aspirations, we provide a safe, supportive environment where every girl can shine.

Our mission is simple: to transform lives by unleashing talents, boosting confidence, and strengthening community.

"The first step to flying is feeling safe where you are"



Refreshing Minds has profoundly impacted the lives of the vulnerable children I work with. Their holistic approach fosters confidence, social skills, and overall well-being. From productions and extracurricular activities to camps and tailored programs, the results are outstanding.

Mrs P. Labin, SENCO

How We Help Girls Take Flight



The Egg: Opportunity

Refreshing Minds opens doors for girls by offering a safe space where ideas can take root, talents can emerge, and friendships can bloom.



The Caterpillar: Growth



Through diverse programmes, girls learn, develop and display their talents, building resilience and gaining confidence along the way.



The Chrysalis: Transformation

Girls undergo profound internal change as they partake in programmes that build their emotional well-being and offer a warm environment supported by licensed therapists, volunteers and mentors.



The Butterfly: Empowerment



With their newfound skills, confidence, and a sense of belonging, girls can take flight, spreading positive change within their communities.

Stage 2: The Caterpillar Growing Through Nurture

The Numbers behind our Growth- 2024

"Like the caterpillar, growth happens one step at a time."



600+

Girls impacted



40+

Active volunteers



9

Core projects



14,000

Nourishing meals served



100

Hours of youth support



45

children with SEND benefited

Beneficiary Snapshot

Category of Disadvantage

Physical Disabilities

Neurodivergence & Learning Disabilities

Emotional & Psychological Challenges

Behavioural & Social Challenges

Percentage

2%

40%

35%

23%



Feedback

From participants of our annual performance, In the Limelight.

83%

of beneficiaries said it was their first time performing their talents for the public.

74%

Of volunteers said that through volunteering they discovered new skills and talents which they did not know they had.

87%

Of performers reported feeling more confident in their abilities after participation.

97%

Of volunteers said they would like to volunteer again for Refreshing Minds.

100%

Of parents/carers said they would like to see their girl perform again with Refreshing Minds' next year.

94%

Of beneficiaries said they has gained significant skills in their unique area of talent. Many said that if given the chance they would take this further.

84%

Of parents, teachers and carers said their girl is happier and more confident.

98%

Of girls involved said they feel more connected to their community and culture.

Stage 3: The Chrysalis Metamorphosis in Action



Recent Projects

"The beauty of a butterfly lies not just in its wings, but in the journey it took to get there."

1

Hub of Hope Homework & Supper Club

Summary: A safe after school space for girls where they receive academic assistance alongside hot nutritious meals, in direct response to the cost of living crisis.

Impact: Improve girl's academic levels which simultaneously build their confidence as they feel better about their school work. A nutritious meals helps alleviate the stress of hunger which in turn improves their emotional wellbeing.



2

Breakfast Club

Summary: A morning club where girls receive a kick start to their day through a nutritious breakfast which they prepare themselves.

Impact: Girls develop practical food skills like meal planning, table-setting and practical food skills. Nutritious meals in the morning support their focus and concentration in school.



3

Teen Shabbos Zone

Summary: Weekly session geared for teens includes workshops, structured game or social and facilitated discussions.

Impact: Adolescents stay safe and engaged, avoiding potential dangers and troublesome situations by participating in structured, fulfilling, and enjoyable weekend activities.

4

Explore and Empower Retreat

Summary: A one day retreat for our 40 volunteers in the beautiful countryside of Kent. This includes activities like nature walks, workshops, and team-building games aimed to teach outdoor skills and sustainability. They also plan structured activities and a menu prior to the project. They then cook and prepare their meals during camping.

Impact: Volunteers gain valuable outdoor skills while receiving a well-deserved boost of appreciation to continue their impactful work.



5

In the Limelight pantomime

Summary: 200 girls participate in rehearsals where they practice for a production of song, dance and drama. This is led by 40 volunteers. This production is watched by an audience of 3000 attendants. Additionally 100 girls are involved with the preparation behind the scenes and are involved in the props, murals and sewing costumes.

Impact: Girls' emotional well-being improves as they gain confidence and a sense of accomplishment through showcasing their talents.



6

Adventure Awaits - annual day trip

Summary: Participants are rewarded for positive behaviour with fun day trips including sightseeing cruises, tobogganing and Woburn Safari.

Impact: This form of positive reinforcement encourages future good behaviour and makes participants feel valued and motivated.



7

Spring Swingout

Summary: A week long enrichment programme during the spring break where girls partake in arts, sports, and social activities with a focus on culture and heritage.

Impact: The program enhances girls' creativity and cultural awareness while fostering social skills and helping them make new friends.

8

Winter Holiday playscheme

Summary: This project offers girls a range of engaging winter activities, including drama and singing classes, alongside providing hot meals.

Impact: This project support girl's emotional well-being, boost creativity, and ensure they are well-nourished during the winter holiday break.

9

The Great Escape

Summary: A 2 week summer holiday sleepaway camp in the beautiful countryside of Suffolk for 180 of our beneficiaries. It features a wide range of sports, performing arts, day trips and skill building activities.

Impact: The camp improves girls' confidence by endless opportunities which helps them discover and nurture their talents, helping build up resilience for the upcoming school year.

Stage 4: The Butterfly Taking Flight

Stories of Transformation

Discover how each girl's journey takes flight, from challenge to transformation.

Sara Takes the Stage

"I never thought I could do that before. I felt safe, and I was proud of myself."
– Sara

Rosie & Esther's Holiday of Hope

"They came home with big smiles and new skills. I'm so impressed by the confidence they gained."
– Mrs. Cohen,
mother of Rosie and Esther

Naomi's Breakthrough

"I was amazed to see Naomi calm and still, something we hadn't seen before. It is amazing how a small rabbit could accomplish more than her therapists."
– Sarah Lead volunteer



EGG The Challenge



Sara, 15, was living in foster care after facing family struggles. She had a low sense of self-worth and was often withdrawn. Her foster family discovered *The Great Escape* and encouraged her to join, hoping it would offer her new experiences and support.



Rosie and Esther, sisters from a single-parent family, had never been able to take part in holiday activities due to financial struggles. Their mother, overwhelmed with work and responsibilities, was worried about how they would spend the spring break.



A young girl dealing with severe emotional difficulties, was often angry and aggressive. Her behaviour was challenging for both her family and teachers, and she struggled to engage with others in a meaningful way.

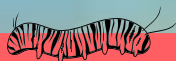
“My wings were there all along
—Refreshing Minds helped me find them.”



CATERPILLAR The Growth



At *The Great Escape*, Sara joined in arts and sports activities. She slowly began connecting with others and taking part in group challenges. Her confidence grew through small victories, like speaking up in group discussions and trying new activities.



When the girls joined *Spring Swingout*, they were introduced to new experiences, including arts, crafts, and learning about cultural heritage. The programme gave them structure, support, and a safe space to explore their creativity and build friendships.



Through Farmyard of Relief, Naomi had the opportunity to interact with animals in a therapeutic setting. The experience gave her a calm environment to process her emotions. Over time, she became more patient and began to show an interest in the animals' well-being.



CHRYSALIS The Transformation



Sara's breakthrough came when she bravely sang for the entire group during a talent show. "I never thought I could do that before," Sara said, her voice trembling but filled with pride. This moment marked a significant shift in her self-esteem, showing her that she could face her fears.



By the end of the programme, Rosie and Esther had gained confidence. Rosie proudly told her mom, "I made something beautiful with my hands today. I feel so proud of myself." Their sense of achievement and joy marked the shift in their self-worth and outlook on life.



The turning point came when Naomi sat quietly with a rabbit for the first time, focusing on calming the animal. Her group leader recalls, "I was amazed to see Naomi calm and still, something we hadn't seen before." This shift in behaviour marked a significant change in how Naomi managed her emotions.

Thank you, Frankie Foundation, for
funding the Farmyard of Relief!

Spreading our Wings Future Plans



The Oasis

A new homework and supper club focused on emotional health and academic support. The club will provide individualized plans for each participant, with licensed therapists on a rotational basis offering tailored support. Our goal is to create a nurturing space where girls can excel academically while strengthening their emotional well-being.



Galaxy of Talent 2025

Our annual performance, with a continued focus on inclusivity, ensuring every child is given a role that suits their strengths. We will continue fostering confidence, teamwork, and a sense of achievement for all participants, both on-stage and behind the scenes.



Community Champions

An enhanced training programme, known as 'Meet & Greet', for 40 volunteers aged 17–21, offering workshops in leadership, teamwork, conflict resolution, and problem-solving, inspired by the Goldstar Soft Skills programme. Participants will gain access to social events, feedback sessions, appreciation awards, and career support. This initiative aims to inspire more volunteers, strengthen community bonds, and create a ripple effect of positive impact.

"Dreams take flight when plans take shape"



The Power Behind the Wings

Partners in Transformation



With your support, we help more girls soar.



STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees have pleasure in presenting their report and the unaudited financial statements of the charity for the year ended 31 March 2024.

The Trustees are positive that the activities and surplus reflects a significant increase in the demand and operations of the charity. The Trustees would like to take this opportunity to express their gratitude for all the financial support of our funders and private donors this year.

REFERENCE AND ADMINISTRATIVE DETAILS

Reference and administrative details are shown in the schedule of trustees and professional advisors on page 1 of the financial statements.

THE TRUSTEES

The trustees who served the company during the period were as follows:

H Krausz

J Wider

T Grunbaum

K M Rapaport

A Lebrecht

All major decisions are taken collectively by the Trustees who meet quarterly. The Trustees are volunteers and details of any related party transactions are disclosed as applicable in the notes to the accounts.

Secretary to the Trustees: Mrs M Landau

Mrs M Landau is the Treasurer and Compliance Officer who ensures Refreshing Minds runs its operations in line with all its governing and operational policies.

4 part-time staff are employed to manage the administration and activities of the charity. This is managed by Market2Success Ltd. We have a team of 25 Volunteer Ambassadors who encourage 40+ young volunteers to be involved in the daily programmes of Refreshing Minds and form the foundation of our work.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Refreshing Minds is constituted under a deed dated 19 August 2014 as amended on 22 Feb 2016. It is a registered charity number 1166079 and was registered on 15 March 2016.

Recruitment and appointment of new trustees would be in line with the Trust Deed and with the consent of the trustees. The criteria set for the suitable candidate would be someone who is sensitive to the needs and demands of the organisation.

RISK REVIEW

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the Trust, and are satisfied that systems are in place to manage our exposure to the major risks.

PUBLIC BENEFIT

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit.

RESERVES POLICY

The Trustees aim to hold unrestricted reserves to cover 6 months of core running costs. In 2024 this was £88,575 and the unrestricted reserves of £56,125 represent 6 months of core costs.

TRUSTEES' RESPONSIBILITIES STATEMENT

The charity's Trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. The Trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees' Annual Report was approved on 11 January 2024 and signed on behalf of the board of Trustees by]



Joel Wider
Trustee

66 Durlston Road
London E5 8RR

NOTES TO THE FINANCIAL STATEMENTS

I report on the accounts of the charity for the year ended 31 March 2024 set out on pages 18 to 23.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND INDEPENDENT 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 Act") and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 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
- state whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S STATEMENT

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 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:

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

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



Balazs Nezmi FCCA
JS & Co Accountant Ltd
26 Theydon Road
London
E5 9NA

12th January 2025

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted £	Restricted £	2024 Total funds £	2023 Total funds £
INCOMING RESOURCES					
Incoming resources from generated funds	3	194,718	0	194,718	54,750
Parental contribution		260,881		260,881	
Donations and Grants		68,248	140,600	208,848	419,459
Total Incoming resources		523,847	140,600	664,447	474,209
RESOURCES EXPENDED					
Fundraising Costs	4	32,951		32,951	7,141
Direct charitable activities	5	420,662	76,632	497,294	420,919
Other	6	55,624	0	55,624	25,419
Total resources expended		509,237	76,632	585,869	453,479
NET INCOMING/(OUTGOING) RESOURCES		14,610	63,968	78,578	20,730
RECONCILIATION OF FUNDS					
Total funds brought forward		41,515	0	41,515	20,785
TOTAL FUNDS CARRIED FORWARD		56,125	63,968	120,093	41,515

BALANCE SHEET 31-MAR-24

	Notes	£	2024 £	£	2023 £
FIXED ASSETS					
Fixtures & Fittings	7	15,363	15,363	15,153	15,153
CURRENT ASSETS:					
Debtors		100,000			
Cash at bank and in hand		8,927		43,038	
		108,927		43,038	
CREDITORS: amounts falling due within one year	8	-4,197		-16,676	
Net Current assets/(liabilities)			104,730		26,362
NET CURRENT ASSETS:			120,093		41,515
FUNDS					
Restricted funds	9		63,968		0
Unrestricted funds			56,125		41,515
TOTAL FUNDS			120,093		41,515

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

1. ACCOUNTING POLICIES

Accounting convention

These accounts have been prepared in accordance with the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (FRSSE) (effective January 2015). In preparing the accounts, the charity follows best practice as laid down in the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP) issued in March 2005. Where there is a conflict between the FRSSE and the SORP, the SORP has been adopted in accordance with paragraph 419ff of the SORP.

Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity.

Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Tangible Fixed Assets and Depreciation

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Fixtures & Fittings 20% reducing balance

2. TRUSTEES REMUNERATION AND BENEFITS

No trustee received remuneration, allowance for or reimbursement of expenses.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024 (CONTD)

3. INCOMING RESOURCES FROM GENERATED FUNDS

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Parental contribution	194,718		194,718	54,750
Donations	260,881		260,881	335,246
Grants	68,248	140,600	208,848	84,213
	523,847	140,600	664,447	474,209

Restricted funds received from:

£

Frankies Foundation For Children	600
Skipton Building Society	2,970
London Borough of Hackney	24,213
Tesco Community Grants	500
Jewish Children Holiday Fund	5,000
The National Lottery Community Fund - A	10,000
Webb Family Charitable Foundation	2,000
Jewish Child's Day	2,500
The National Lottery Community fund -Mi	10,000
CAF-Bentley Advancing Life	500
All Aboard	250
Haringey Giving	4,640
Rank Foundation	1,000
Hackney Giving	5,060
Caring Family Foundation	6,400
Big Give Trust	41,108
The Childhood Trust	18,509
The National Lottery Commun	4,350
Stagecoach Group PLC	1,000
Total:	140,600

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024 (CONTD)

4. FUNDRAISING COSTS

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Fundraising Costs	32,951	0	32,951	7,141
	32,951	0	32,951	7,141

5. COSTS OF DIRECT CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Hub of Hope	101,714	11,820	113,534	251,749
Great Escape	140,000	20,000	160,000	109,189
Volunteers Meet & Greet	26,410	10,000	36,410	20,605
Season Sprinkles	43,398	19,812	63,210	14,976
In the Limelight	90,380	10,000	100,380	0
Buddy Group	12,500	5,000	17,500	24,400
Donations given	6,260	0	6,260	0
	420,662	76,632	497,294	420,919

Average number of employees during the year was 4 (2023 : 4)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024 (CONTD)

6. GOVERNANCE AND ADMIN COSTS

	Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
Bank charges	2,887		2,887	2,408
Depreciation	3,841		3,841	3,788
Accountancy fee	1,140		1,140	864
Professional fees	5,183		5,183	7,221
Advertising	22,600		22,600	0
Training	6,220		6,220	0
Printing	1,697		1,697	4,028
Postage	2,111		2,111	1,493
Office supplies	2,378		2,378	2,196
Insurance	584		584	501
Telephone	3,050		3,050	1,259
Travel	1,312		1,312	768
Repairs	2,621		2,621	893
	55,624	0	55,624	25,419

7. FIXED ASSETS

COST:

	£	£
At 1 April 2023	18,941	18,941
Additions	4,051	4,051
At 31 March 2024	22,992	22,992

DEPRECIATION:

At 1 April 2023	3,788	3,788
Charge for year	3,841	3,841
At 31 March 2024	7,629	7,629

NET BOOK VALUE:

At 31 March 2024	15,363	15,363
At 31 March 2023	15,153	15,153

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024 (CONTD)

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Other Creditors	3,057	15,812
Accruals	1,140	864
	<u>4,197</u>	<u>16,676</u>

9. MOVEMENT IN FUNDS

	At 1.4.23	Net movement in funds	At 31.03.24
	£	£	£
Restricted funds			
General fund	0	63,968	63,968
Unrestricted funds			
General fund	41,515	14,610	56,125
TOTAL FUNDS	<u>41,515</u>	<u>78,578</u>	<u>120,093</u>

Net movement in funds,
included in the above are as follows:

	Incoming Resources	Resources expended	Movement in funds
	£	£	£
Restricted funds			
General fund	140,600	76,632	63,968
Unrestricted funds			
General fund	523,847	509,237	14,610
TOTAL FUNDS	<u>664,447</u>	<u>585,869</u>	<u>78,578</u>

10. TAXATION

Refreshing Minds is a registered charity and therefore is not liable to income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

REGISTERED CHARITY NAME

Refreshing Minds

CHARITY NUMBER

1166079

PRINCIPAL OFFICE

66 Durlston Road
London
E5 8RR

TRUSTEES

H Krausz
J Wider
T Grunbaum
K M Rapaport
A Lebrecht

INDEPENDENT EXAMINER

Balazs Nezmi FCCA
JS & Co Accountants Ltd
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E5 9NA

BANKERS

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