

Emmanuel Church, Leftwich
Trustees annual report and
Summary of Accounts
Year Ending 31st December 2023

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Annual Trustee Report

Pastor: D Williams

Bankers: Santander Bank, CAF through Shawbrook Bank

Independent examiner: Rev'd A.A. Clements MA, ACIB, FCIE

15 Carleton Road, Great Knowley, Chorley PR6 8TQ

CIO Ref 1169854

Aim & Purpose:

The purposes of the church, as detailed in the Constitution are:

1. The advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Leftwich and the surrounding neighbourhood, and
2. such other charitable purposes as shall in the opinion of the charity trustees put into practice the teaching of the Lord Jesus Christ in accordance with the Basis of Faith

Objectives and Activities:

The Trustees of Emmanuel Church Leftwich are committed to enabling as many people as possible to worship at our church. The elders maintain an overview of all services and meetings held at the church ensuring that their purpose and function meets that of the church constitution and handbook. Our services and worship put faith into practice through prayer, Scripture reading and teaching, music and the Lord's Table.

When planning our activities for the year the Elders have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. Specifically, we try to enable ordinary people to live out their faith through:

Worship and prayer; learning about the Gospel and developing their knowledge and trust in Jesus Christ.

Provision of pastoral care and encouragement for those in the fellowship.

Missionary and outreach works continue to be an important aspect of the work of the fellowship.

Achievements & Performance

Worship & Prayer

The Elders of the church are keen to offer a range of services during the week and over the course of the year, that our membership and wider community find both beneficial and spiritually fulfilling.

The new church building was completed during Q3 2023. The building was officially opened on 2nd September 2023 with a service of worship & thanksgiving for the fellowship, local neighbours, supporters and key project personnel.

At present there are 60 members of ECL. However, attendance at the Sunday morning services is much higher than this (ca.100) and attendance at the Sunday evening and mid-week meetings has continued to grow throughout the year.

During the morning worship service there is provision for babies and children.

Eldership and Diaconate

There are 5 Elders (incl. 2 Pastors) and 4 Deacons appointed by the church membership. Appointment to these roles is detailed in the Church Handbook. The Elders provide the spiritual leadership of the church whilst the Deacons are appointed to manage specific responsibilities such as finance, health & safety and building matters.

The church appointed an Assistant Pastor in September following a training period of 4 years. The assistant Pastor has specific areas of responsibility such as young families, youth & children's activities as well as supporting the broader regular work within the church. The assistant Pastor is an elder of the church but has not been appointed as a Trustee.

Following the move into the new building 3 additional deacons have been appointed by the church membership. The full list of diaconate positions are;

- Finance deacon
- Health & Safety deacon
- Technology deacon
- Building & grounds deacon

Church Building

The new church building was completed in late summer 2023 and officially opened on 2nd September 2023. We are thankful to God for his provision & faithfulness during the 10year project that has led us to this point.

The overall cost of the project, including demolition of the old building, was £2.14m. The Lord has provided in an amazing way through his people such that the outstanding mortgage debt at 31st December 2023 was £387,689.90. There is an option to drawdown an additional £24k until end September 2024. The mortgage with Kingdom Bank is payable over 30years – though with Gods help we would hope to pay this off much quicker.

We are thankful to the Lord for MayWay construction and their support in bringing the building to completion

Mission and Outreach

Reaching out to those in need, both spiritually and practically, is a demonstration of our faith. Local and global outreach is an important aspect of our fellowship.

During 2023 the local door-to-door outreach programme continued as did 'Explorers', the ongoing children's ministry. We are thankful to Leftwich Community Primary School for allowing us to use their building during the first part of 2023 until our new church building was available in September 2023.

Senior Moments continued through the year, initially meeting in Northwich Rowing Club's pavilion, for which we are very grateful, until the new building was available.

Following the move into the new building a new 'Tot's' group has been established providing an opportunity for young children & babies with their carers to meet together. In addition to games and songs a bible story is shared during the meeting.

During 2023 we continued to have a monthly 'mission pot' in which members have been encouraged to give towards the support of several Christian works around the world.

Other Activities

The church has continued to support the local community through Mid Cheshire Food Bank, which now operates out of the church building every Tuesday.

The church again supported a number of local families, known to the church, with a Christmas hamper gift.

The community choir has continued to meet in term times throughout 2023. The choir is open to anyone with its primary focus being to build strong relationships with the local community.

During 2023 the 'Dads' club' ceased to run but a new 'Lego Cafe' started to meet once/month. This is proving to be very popular with children & adults alike. The primary focus of the Lego club is to build relationships with the local community.

In Q4 2023 a new craft club (Crafty sew-n-sew) for all ages started and is proving to be very popular, providing fellowship & friendship for a broad cross range of people.

For a number of years the church has run Oasis Dementia Cafe. The intention of this is to provide a weekly opportunity to meet, chat, make friends and enjoy a varied programme with drinks and cakes. Due to a lack of provision for those with dementia and their carers this fulfils a significant social need and is greatly appreciated by those who have regularly come along over the past year.

Volunteers

We would like to thank all the volunteers who work so hard to make our church the lively and vibrant community that it is. In particular, we would like to thank the leaders of the various church ministry departments who work tirelessly to serve the church and those who attend. Without their dedication and commitment, it would not be possible for the church to serve the fellowship and wider community in the effective way that it does.

Risk Assessment

The trustees recognise that in relation to "Risk Assessment" risk is defined as "the threat of any action or event that will adversely affect an organisation's ability to achieve its objectives and execute its strategies". It also accepts that the term "risk" can include any circumstances that may, or do, have an adverse effect, and is wider than financial matters. "Risk" relates not only to the negative consequences of a threat, but also to the impact of not taking advantage of opportunities.

The Trustees recognise that they require a practical Health and Safety Policy covering activities for both the church and its surrounding grounds.

During 2023 the Health & Safety policy for ECL has been re-written along with a number of supporting appendices as listed below;

- Fire Safety
- First aid
- Electrical safety
- Display screen Equipment
- COSHH
- Manual handling
- Noise at work
- Working at height
- Risk assessment
- Lone working
- Contractor appointment & management

The above policies & appendices' are managed on behalf of ECL by the Health & Safety Deacon under the direction of the Trustees of ECL.

The contents and obligations of the Equality Act 2010 and the 2018 General Data Protection Regulation are known and complied with to the best of the Trustees' ability

There is a Safeguarding Policy in place in respect of children and vulnerable adults. Checks have been and are made with the Disclosure and Barring Service in respect of persons dealing regularly with young people and vulnerable adults. The Trustees have appointed a Safeguarding officer. While it is impossible to eliminate all risks and their consequences, efforts are constantly made to minimise such occurrences.

Financial review: - see appendix 1

Reserves Policy

It is the trustee's policy to maintain a balance on unrestricted funds (if possible), which equates to at least three months unrestricted payments. Currently, this is equivalent to £30,000, to cover emergency situations that may arise from time to time.

At the 31st December 2023 there were unrestricted funds of £43,691 which exceeds the minimum amount above.

Structure, Governance and Management

The method of appointment of Trustees, Elders & Deacons is set out in the Church Constitution and Church Handbook.

The Elders of the church are responsible for the general leadership of the church, making decisions on spiritual, pastoral and directional matters. Such matters that the Elders deem appropriate are brought to the members of the church for wider discussion and approval.

The Elders of the church meet together formally on a monthly basis. The Trustees meet together on a quarterly basis. Throughout the year there are typically four (or more if deemed appropriate) formal members' meeting, including the AGM.

Administrative Information.

Emmanuel Church Leftwich is situated on the Leftwich Housing estate. The correspondence address for the church is:

Church Administrator, Old Hall Road, Leftwich, Northwich, Cheshire CW9 8BJ

Senior Pastor:	Pastor D. Williams (also Trustee)
Assistant Pastor:	Pastor D Hart
P6: I have	
Elder & Trustee:	N. Bouckley (Chairman)
Elder & Trustee:	A. Coleclough (Secretary)
Elder & Trustee:	G Kearney (Service Co-ordinator)

Deacon:	R Tainsh (Health & Safety)
Deacon:	D. A. Cameron (Treasurer)
Deacon:	S Haskew (Technology)
Deacon:	L Curtis (Buildings & Grounds)

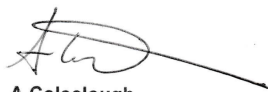
Church Ladies Worker:	C. Williams
Church Administrator:	A. Bouckley

It is understood that all those who could be considered to be "managers" in the activities and affairs of Emmanuel Church, Leftwich are deemed to be "fit and proper persons" under the terms of the Finance Act 2010. Trustee training is available as and when required.

Approved by the Trustees Meeting on



N Bouckley



A Coleclough

Date: 26/05/2024

Summary of Accounts

Emmanuel Church Leftwich - Income & Expenditure

Financial Report for the year ending 31st. December 2023.

	Unrestricted £ General Fund	Restricted £ Building Fund	Total 2023 £	Total 2022 £
Income and Endowments				
Donations eligible for Gift Aid	102,241		102,241	91,632
Cash donations	9,611		9,611	7,351
FIEC Grant	0		0	10,000
Gift Aid claimed from HMRC	26,771		26,771	17,702
Mission Pot - Gifts for Mission	5,241		52,41	1,578
Donations to Building Fund eligible for Gift Aid		89,328	89,328	100,588
Other donations to the Building Fund		331,306	331,306	211,989
Gift Aid claimed from HMRC		40,030	40,030	10,935
Interest		1,670	1,670	596
Total Income	143,864	462,334	606,198	452,371
Expenditure				
Church administration (Note 1)	98,299		98,299	88,251
Church establishment (Note 2)	14,372		14,372	6,622
Teaching and Outreach (Note 3)	7,518		7,518	5,595
Mission + Mission Pot (Note 4)	30,166		30,166	22,773
New Building Fund Expenses (Note 5)	0	1,260,029	1,260,029	475,373
Total Expenditure	150,355	1,260,029	1,410,384	598,614
Net Income/Expenditure	-6,491	-797,695	-804,186	-146,243
Transfer between funds	-2,012	2,012	0	
Net movement of funds	-8,503	-795,683	-804,186	-146,243
Bank balance as at 1st. January 2022	52,195	463,272	515,467	655,935
Bank balance as at 31st. December 2023	43,691	39,026	82,717	575,487

Emmanuel Church Leftwich

Balance Sheet as at 31st. December 2023.

	2023 £	2022 £
FIXED ASSETS		
Tangible		
Building and ground	2,100,00	915,826
Moveable Assets -Equipment etc (See Note 7)	55,000	15,000
CURRENT ASSETS	2,155,000	930,826
Debtors and prepayments		
Q4 Gift Aid Claim (due January 24)	8,400	23,559
Cash at bank and in hand	82,716	515,517
Total Assets	2,246,116	1,469,783
LIABILITIES		
Creditors -Kingdom Bank	5,652	70
Tier	3,990	
Total Liabilities for 2024	9,642	
NET ASSETS LESS CURRENT LIABILITIES	£2,236,474	£1,477,182
Creditors - Kingdom Bank	382,038	0
Amount falling due after one year		
TOTAL NET ASSETS	£1,854,436	
FUNDS		
Santander General Fund Unrestricted	43,691	52,195
Santander Building Fund Restricted	39,026	463,272
Cash in hand	0	0

Approved by the Trustees at their meeting on

3rd June 2024

and signed on their behalf by

N. B. O'Connell

Section C: Notes on the Accounts

1.1 Basis of Accounting

This year's accounts have been compiled to comply SORP,FRS102 and the Charities Act 2011.

The church finances are based on two accounts, **the General Fund**(unrestricted) for the day-to-day functioning of the church and the **Building Fund**(designated) to hold funds for the new church building completed in August 2023.

Day to day banking activities were carried out through our **Santander Business Current Accounts**, the General Fund through the current account and the Building Fund through the reserve saving account,

A mortgage has been arranged with Kingdom bank and repayments are made through transfers from the Building Fund account.

Most members contribute to the church on a regular basis and have signed Gift Aid forms to enable the church to claim back tax. Members gave particularly generously last year towards completion of our new church building. Gift Aid reclaimed is apportioned to the General Fund or Building Fund in accordance with the donors wishes.

1.2 Going Concern

The General Fund closing cash balance of £43,691 is down by £8,503 on last year. The account remains well above the £30,000 to be retained for emergencies. The Building Fund closing balance is £39,026, down by £424,246 due to expenditure as the new church building reached completion. In spite of functioning without permanent accommodation for a number of years the church continued to grow numerically and recently quite few new adherents have joined us since the opening of the new building. Although we have run a deficit this year the church is certainly a "going concern" but, we will need to manage resources carefully in the coming year as we deal with the running costs of the new building to ensure we continue to be in a good financial position.

1.3 Changes of Accounting Policy

From 1st January 2017 the financial year of the church was changed to match the calendar year. This is the fifth year under this new system.

The accounting programme Xero has been used to administer the church accounts.

2.2 Analysis of Income

Our **General Fund income** available for Gift Aid was £102,240, which is up by £10,608 on last year and other donations at £9,611 was up by over £2,000.

Gift Aid received (£26,771), was up by over £3,292 on last year.

Overall income to the General Fund rose from £134,739 to £143,864

Building Fund income.

Through regular and sacrificial giving members have contributed to the Building Fund £89,382 suitable for Gift Aid in the past year.

Gift Aid of £40,030 has been received this year and a further £2,030 for Q4 of 2023 has received in January 2024.

Of the £331,306 received from other sources £287,00 came from grants and the remaining £43,306 from gifts from other churches, and friends of Emmanuel Church.

The Lord has been good to us and through giving and donations over the past 8 years. With the help of a mortgage of £385,147 the church building was completed and handed over to us in August 2023.

2.3. Expenditure and liabilities

Expenditure

Overall General Fund expenditure was £152,367, (£123,411)

Church Administration costs were up by £10,000 (**See Note 1**) to £98,299. Our Trainee Pastor has been appointed as Assistant Pastor and a 6.5% salary increase applied to our other employees raising total salary costs to £91,177.

With the opening of the new building Church Establishment costs have more than doubled to £14, 372 (**See Note 2**). Church maintenance has increased to £3,131 as we settle into the new building and acquire necessary equipment. Catering expense at £1,652 are also well up with the café area being well used and some fellowship meals now taking place.

Teaching and Outreach costs at £7,518 are (**See Note 3**) are £2,000 up on last year with church activities including Senior Moments, Oasis, Jolly Tots and Craft Club now fully functioning. The Explorers children's club and children's Sunday Club have seen a significant increases in the number of children in attendance.

Global Mission, at £24,925 was up by £3,700 as we support a number of mission projects abroad.

Also, our Mission Pot, which gave members the opportunity to contribute an additional £5,241 which went directly to a number of mission projects (**See Note 4**).

In total, mission support of £30,166 was raised last year.

Building Fund Expenditure

This year the building fund was used to pay for work done to complete the new building. £39,026 remains in the Building Fund account to cover mortgage repayments and any additional items required for final completion.

To complete the project a mortgage of £385,147 with Kingdom Bank has been arranged to cover the remaining costs for completion,

Of the expenditure last year of £1,260.029 the main contractor, Mayway Construction Ltd, was paid a total of £1,195,995 on a monthly basis (.See Note 5)

Liabilities & Provisions.

At 31st Dec 2023 Tax and National Insurance and pension contributions were up to date. There were no outstanding cheques.

As stated above a mortgage was approved to allow for completion of the new church building.

Volunteer staff are used to run all regular current activities within the church. These volunteers have gone through safeguarding checks.

2.4 Assets

With the church building now completed the estimated value is in the region of £2,100,000 although a professional evaluation has not been obtained.

The value of assets is set out in **Note 7** of the appendices with a much higher value this year as most were newly purchased for the new building.

5.4 Grants

At the beginning of 2023 it looked unlikely that we could complete all phases of the new building project. However, over the year grants totalling £287,000 were received, for which we thank the Lord and our eight benefactors.

With continued giving from our membership, the above grants and the obtaining of a mortgage all phases of the project were completed. This now gives us purpose-built accommodation for a quality place of worship and areas that are now being used to provide activities to serve the community.

11.1 Staff Costs

Trustee Remuneration & Benefits.

Currently the church has 4 trustees, three of which are on an unpaid voluntary basis.

The church pastor is a trustee and was paid a full-time salary. He also received the following benefits: -

- Royal London Pension Scheme £213/Month (£2556/year)
- Housing & telephone Allowance £25.50/month
- Work Mileage of 0.45p/mile up to limit then 25p/mile in line with HMRC guidance
- Enrolment in the NEST pension scheme

We have also taken on our Trainee Pastor on a full-time basis from 1st September 2023. He has also been enrolled in the NEST pension scheme. He is also able to claim the above Work Mileage rates.

Total Staff Costs

· Salaries & Wages	£67,230
· Tax & National Insurance	£15,930
· NEST pension scheme	£5,461
· Royal London Pension Scheme	<u>£2,556</u>
· Total	£91,177

Salary Expenses are significantly up on last year with a general 6.5% salary increase and appointment of our Assistant Pastor. (See 2.3 above and note 1)

Neither of our two full time employees earn over £60,000 per year and our two part time employees each earning under £10,000 per year

Transactions with related parties.

The church has no such transactions.

This year the church has remunerated an independent examiner to the amount of £250.

The church has not made any ex-gratia payments.

11.2 Average Head count in the year

Apart from the full-time pastor and full-time assistant pastor (see details above), the church has employed the following on a part time basis in the past year.

- Church administrator
- Church Worker

The church worker is enrolled in the NEST pension scheme but the church administrator is not. Otherwise, no additional benefits were provided other than the benefits to the pastor outlined above. The church has therefore employed two full time employee and two others on a part time basis.

The treasurer's position, and that of other deacons, is on an unpaid voluntary basis.

12.1 Defined contribution pension scheme

The pastor is enrolled in a Royal London Pension Scheme paid for by the church at a rate of £213/Month (£2,556/year). The pastor, the assistant pastor and the church worker are enrolled in the NEST pension scheme. Total cost of pension schemes last year was £8,017.

17.1 Investments

The church has no investments other than the savings accounts already mentioned.

19.1 Analysis of debtors

At 31st December 2023 the following payments were due to the church:-

The gift Aid claim for Q4 of 2023 of £8,399.54 of which £2,030 will go to the Building Fund and £6,369.54 to the General Fund, has been claimed and was received in January 2024.

Cash In Bank and In Hand

The books were closed on 31st Dec 2023.

Closing balances were:-

Santander Reserve Account (Building Fund)	£39,025
Santander Current Account (General Fund)	£43,691

There was no cash held in hand at the close of the financial year.

27.4 Designated Funds

The Building Fund was designated towards the cost of building the new church, now completed. This new church will be used for worship and also to serve the community of Leftwich. At 31st Dec 2023 the balance stood at £39,026 and will continue to be used to service the mortgage and pay of any additional expenses that may arise as we settle in to the new building.

28.1 Trustee remuneration and benefits

Trustees received no benefits apart from the necessary expenses incurred in carrying out their role. The pastor has received a salary and monthly expenses as outlined in 11.1 above. The other 3 trustees claim for purchases made on behalf of the church or for attendance at training courses. This total came to £2,777 for the past year.

Appendices notes on Financial Statement

Expenses		This Year	Last Year
Note 1	Church Administration		
	Salaries	£67,280.39	£62,117.64
	Tax & National Insurance	£15,929.98	14,175.07
	Staff Pension Schemes	£8,016.76	£7,563.11
	Staff Expenses	£2,777.28	£2,277.24
	Office Expenses	£4,099.46	£1,838.27
	Compliance	£195.40	£379.80
	Total	£98,299.27	£88,251.13
Note 2	Church Establishment		
	Insurance	£2,187.76	£760.90
	Electricity & Gas	£2,077.04	-£220.91
	Water	£0.00	£0.00
	Church Maintenance	£3,131.39	£940.37
	Catering Expenses	£1,652.52	£590.44
	Cleaning	£0.00	£0.00
	Subscriptions & Legal Fees	£,3,611.28	£2,564.17
	Rental Expenses	£1,712.25	£1,986.60
	Total	£14,372.24	£6,621.57
Note 3	Teaching & Outreach		
	Teaching and Outreach	£45.00	£0.00
	Visiting Speakers	£988.00	£881.50
	Church Annual Weekend	£0.00	701.02
	Education & Books	£858.87	£584.74
	Sunday Club	£482.62	£811.77
	Senior Moments	-£22.96	-£48.40
	Oasis	£64.11	£0.00
	Training	£1,980.60	£1,648.48
	Gifts & Donations	£2,620.05	£855.18
	Explorers	£397.54	129.24
	Games on the Green	£104.51	£31.79
	Total	£7,518.34	£5,595.32
Note 4	Global Mission		
	Slavic Gospel Association	£1,930.00	£1,700.00
	Jonathan Gilmore	£3,030.00	£1,700.00
	SIM for David Mackie	£1,930.00	£1,700.00
	Mission Support for Beck	£13,110.00	£13,214.96
	Support for Katie UCCF/UFM	£3,900.00	£2,500.00
	Support for other missions	£1,025.16	£400.00
	Total	£24,925.16	£21,214.96

Mission Pot

Jonathan Gilmore	£135.00	
One hundredfold	£95.00	
SGA Bobkov car appeal	£4,377.00	
Mel Stuart	£50.00	
Thorn Croft Angel Tree Project	£390.00	
SGA Joy for Christmas appeal	£194.00	
Total	£5,241.00	£1,558.00

Commented [AC1]:

Global Mission + Mission Pot	£30,166.16	£22,773
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Note 5 New Building Expenses

MayWay Construction (current contractor)	£1,195,995
Architects etc and furnishings etc	£64,034
Total	£1,260,029

Our contractor was paid on a monthly basis until the balance in the building fund was almost used up. The mortgage was then used for further payments to bring the work to completion.

Note 6 Expenditure this year was £152,367. The increase of almost £18,000 is mainly due to increased staff costs and costs of running the new building with all church activities now up and running.

Note 7 The following are estimates of the church's moveable assets. Most items & furnishings are new, purchased for the new building but other furnishings and equipment were purchased second hand

Moveable Asset**Sanctuary**

Chairs	£18,600
Sanctuary Furniture	£2,060
Clavinova & musical instruments	£1,000

Café Area

Tables & Chairs	£3,720
Coffee & Tea Machines	£3,070
Kitchen appliances & equipment	£6,000

Sycamore Room

Tables & Chairs in store	£9,500
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Upstairs

Furnishings	£880
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Other

Safety equipment	£600
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Shed & gardening equipment	£1,500
Tech Equipment	
TVs	£2,500
Other Tech Equipment & Computers	
etc	£5,663
Total Moveable Assets	£55,013

Independent Examiner's Report.

Independent Examiner's Report to the Trustees of the Emmanuel Church Leftwich.

I report on the accounts of the charity for the year ended 31st. December 2023, which are set out on pages 7 to 8 of this Report.

Respective responsibilities of the 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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to :

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commissioner under section 145 (5) (b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report.

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement.

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with section 130 of the 2011 Act; and to prepared accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.

Alan A. Clements

Date 4th. June 2024.

Fellow of the Association of Charity Independent Examiners.

Rev'd. A. A. Clements MA, ACIB, FCIE.
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