

**The Ecclesiastical Parish of Potters Bar
St Mary the Virgin & All Saints Church**

**Annual Report
and
Financial Statements
for the year ended
31st December 2020**

**Registered Charity Number:
1174737**

www.stmaryspb.org.uk

ANNUAL REPORT OF POTTERS BAR PAROCHIAL CHURCH COUNCIL

St Mary the Virgin and All Saints Church is situated in The Walk, Potters Bar. It is the parish church of the town and is part of the Diocese of St Albans within the Church of England. The correspondence address is the Church Office, The Walk, Potters Bar, EN6 1QQ. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2020) and is a Registered Charity with the Charity Commission (number 1174737).

PCC MEMBERS who served during 2020 were:

Ex Officio members

<i>Vicar</i>	The Revd Stefan Chrysostomou (Chairman)
<i>Churchwardens</i>	Mr Mark Jones Canon Richard Osborn (also Licensed Reader & PCC Vice Chairman)
<i>Deanery Synod representatives</i>	Mrs Christine Daneski (<i>until 22nd October 2020</i>) Mr Geoffrey Foster Mrs Sue Loader (<i>from 22nd October 2020</i>) Canon Richard Osborn

Elected members

Ms Beverley Ashdown (*from 22nd October 2020*)
Mrs Shirley Baker (*until 22nd October 2020*)
Mrs Christine Beland-Hancock (Honorary Treasurer)
Ms Lyn Galbraith
Mrs Mandy Hedley (*until 22nd October 2020*)
Dr Gillian Hilton (Safeguarding Officer)
Mrs Anne Holt
Mrs Elizabeth Liney (Honorary Secretary & Electoral Roll Officer)
Mr David Miller (Health & Safety Officer)
Mrs Pearl Shepherd

The PCC met five times during the year with an excellent average attendance. The following sub-committees are in place:

- Standing and Finance Committee
- Charities Committee
- Pastoral Care Group
- Mission Committee

Apart from the Standing and Finance Committee, all committees draw on people from the wider congregation for their membership.

The method of the appointment of PCC members is set out in the Church Representation Rules. At St Mary the Virgin and All Saints Church, the membership of the PCC consists of the Vicar, Churchwarden, and members elected by those members of our 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 to consider standing 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. No member of the PCC has received any remuneration in relation to their duties as members of the PCC.

AIMS AND PURPOSES

The Parochial Church Council (PCC) of the Ecclesiastical Parish of Potters Bar has the responsibility of cooperating with the Vicar, The Revd Stefan Chrysostomou, in promoting in the ecclesiastical parish, the whole mission of the Church – pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church and Hall of St Mary the Virgin and All Saints, The Walk, Potters Bar, EN6 1QQ.

OBJECTIVES AND ACTIVITIES

The PCC is committed to enabling as many people as possible to worship at our Church and to become part of the parish community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can reach and involve the people of the parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament and encourage us to express our faith in practical ways in our day to day living.

When planning our activities for the year, the Vicar and the PCC have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people 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.
- Missionary, outreach and education work.

To facilitate this work, it is important that we maintain the fabric of St Mary the Virgin and All Saints Church and Hall to a high standard. We also take responsibility for the Health and Safety Policy and the Safeguarding of Children and Vulnerable Adults.

ACHIEVEMENTS AND PERFORMANCE

2020 was a year like no other. The year began as normal, though as the weeks progressed, we were conscious of the health crisis emerging across the world due to a new coronavirus, Covid-19. As the virus began to spread across the UK, and especially in London and surrounding areas, on 23rd March the UK Government and Church of England decreed that churches should be closed for public worship and not used for any purpose, even private prayer by clergy. All worship moved online, using Facebook Live as our platform, with the Vicar conducting services from the Vicarage and using the camera on his mobile phone. This made for a very different Holy Week and Easter, but the usual liturgies were celebrated, with increasing numbers joining in from their homes. The Sunday Eucharist was celebrated each week by Fr Stefan, assisted by his wife Meryl as the camera operator; we are very grateful to them both. Our new organ, which had been inaugurated with a gala recital by Paul Hale just before lockdown, came into its own, as our organist Dave Miller was able to record hymns which were then played via a tablet as accompaniment to Fr Stefan's singing from his home. From late April, our Reader Richard Osborn was able to assist with services from his own home, notably Sunday Evensong.

Morning Prayer and Compline took place online on four days a week and many people joined these acts of worship – many more than would have attended in person in church – and we noted worshippers joining us from much further afield than Potters Bar, in the UK and other parts of the world. Such trends were also experienced by other churches.

In June, churches were permitted to re-open for private prayer, and worship returned to the church building with a small team supporting Fr Stefan for the Sunday Eucharist. Eventually, on the first Sunday in July, churches were allowed to welcome back worshippers in person. The 8am and 10am Eucharists on Sunday and the 9.30am Eucharist on Wednesday were celebrated and the numbers attending were most encouraging. We were delighted to welcome a number of new people to St Mary's, which meant our Sunday attendance was much the same as in 2019, even slightly better, despite 15-20 continuing to shield at home in accordance with government guidelines.

A highlight of the year was the celebration of our Patronal Festival when we welcomed Fr Julian Laurence, Vicar of Holy Trinity Taunton, as our guest preacher and his wife Jane, daughter of Fr Jeff and Barbara Stratton. During the service, Fr Julian and Jane presented an icon of Our Lady of Perpetual Help to St Mary's in memory of Fr Jeff and Barbara. Fr Jeff was Vicar of St Mary's from 1982-1994; he died in September 2017. Barbara passed away just before Easter 2020. We also enjoyed distanced drinks outside on the church forecourt after the service.

Shortly after this celebration the second wave of Covid-19 began to take hold and churches were again closed for public worship during November due to a second lockdown. We re-opened on the Second Sunday of Advent, but the infection rate continued to increase and sadly Fr Stefan and Meryl tested positive on Christmas Eve, leading to the cancellation of Midnight Mass and our Christmas morning Eucharist in church, though Fr Stefan still celebrated a Christmas morning Eucharist online from the Vicarage.

Thanks to Zoom, the PCC continued to meet and the delayed Annual Meeting also took place on this online platform in October. At the start of the first lockdown, we launched a weekly email bulletin using Mailchimp with a message from either Fr Stefan or Richard, links to the weekly news sheet and readings, prayers and other relevant information. This has been much appreciated and is likely to become a permanent feature. Currently there are 123 subscribers, reaching almost 150 individuals when couples are taken into account.

We look forward to our worship and activities returning to something more like normal, probably in the second half of 2021.

Worship and Prayer

The PCC maintains a range of services during the week that our community will find both beneficial and spiritually fulfilling. In 2020, we have offered:

- Sunday Eucharists at 8am (traditional language rite) and at 10am (contemporary language rite) when out of lockdown. In times of lockdown, the 10am Eucharist was available online and has continued to be livestreamed even when we have returned to church. This has been much appreciated by those who are housebound and shielding
- Sunday Evensong now takes place on Facebook every week
- Two midweek Eucharists have been celebrated. Since July, the first celebration moved to Wednesday and when a congregation has been able to attend, numbers have been in the range of 12-20. The Thursday Eucharist is celebrated online according to the Book of Common Prayer rite
- Morning and Evening Prayer or Compline on Tuesday to Friday each week
- A full programme of Holy Week and Easter services
- The Royal British Legion observance of Remembrance Sunday at the War Memorial. Numbers at this observance had to be restricted in 2020 and the usual Remembrance service in church was cancelled due to Covid-19

- A Carol Service took place on the Fourth Sunday of Advent and was also livestreamed on Facebook. No other Christmas services could take place in church due to the Vicar's illness.

All are warmly welcome to attend our services. At the 2020 Annual Meeting, there were **133 members** on the **Electoral Roll**, of whom 51 were non-resident in the parish - an increase of 15 people on 2019. We are sad to report the deaths of David Daniels, Eileen Field, Brian Parsons, Dennis Terry and Hazel Thurgood during 2020. Among past worshippers, we were sad to learn of the deaths of Gregor Ross, Lilian Stout and Barbara Stratton.

The usual Sunday attendance was 77 adults (an increase of 2 on 2019). Due to Covid-19, the number of families with children attending regularly on Sundays fell (in common with most churches) and we had to put on hold our plans to re-start Junior Church. Only one Parade Service took place in 2020, in January. We are grateful to those people who decided to make the Sunday 8am Eucharist their main act of worship from July onwards, thereby easing the pressure on numbers attending the Parish Eucharist. With social distancing required, the maximum capacity in church is approximately 75.

From a survey undertaken for the national Church of England statistics collection, we calculated that an average of 35 people had watched services online each week in October, in addition to those attending services in person in church.

We are appreciative of the high standard of our music at our Sunday services and at festivals and are indebted to our organist Dave Miller, choir director Julian Zerbahs and assistant organist Oliver Matley.

As well as our regular services, we warmly welcome the wider community to celebrate and thank God at the milestones of their journey through life. Through **baptism**, we thank God for the gift of life; in **marriage**, public vows are exchanged with God's blessing; through **funeral services**, family and friends express their grief and commend the person into God's keeping. During 2020, we celebrated 1 baptism (6 in 2019), 0 marriages (0 in 2019), and held 5 funerals in church (6 in 2019), with a further 27 funerals conducted in local crematoria (11 in 2019). Our annual **Memorial Service** held close to the Feast of All Souls took place online in 2020.

Barnet Deanery Synod

Three members of the PCC sit on the Deanery Synod. This provides the PCC with a link between the parish and the wider structures of the Church of England. Richard Osborn was re-elected as Deanery Lay Chairman and will serve in that capacity until 2023.

The Church

Thanks to the work of the Watchers and Welcomers, the church has been open (when possible due to Covid-19 restrictions) on three days a week from 10am to 12 noon for people to drop in, to pray or light a candle. We are grateful to Heather Hawkes, our Watchers and Welcomers Co-ordinator.

The church continues to be in a good state of repair and we are meticulous at keeping on top of items of maintenance.

The Church Hall

2020 was a quiet year for the church hall. Some of our regular bookings returned when government guidance permitted in September, but their activities were curtailed again in November. We look forward to a better year in 2021.

Pastoral Care, Outreach and Education

Music plays a significant part in church life at St Mary's and is an important element of our outreach to the local community. The well-established lunchtime recitals on the first Tuesday of the month took place when possible and continue to be well supported. Sadly, it was not possible to offer the usual lunches when the programme resumed in the summer. Thanks are due to Dave Miller for co-ordinating the programme of recitals.

During the year, **study groups** led by the Vicar and Reader met during Lent and Advent and these were much appreciated. The Advent course took place on Zoom. We recognise the need to expand the opportunities for study and exploration of the faith and this is noted in our Mission Action Plan.

The Pastoral Care Group had a busy year. Members of the group took responsibility for keeping in touch with church members who are frail and housebound and also those without access to the internet, so unable to take part in online worship. Home and hospital visits (including for communion) have been severely limited due to Covid restrictions. Likewise, it has not been possible to visit our three care homes in the parish since March.

Due to Covid-19, it was not possible to host **school services or visits** in church in 2020. The Vicar did take part in some online teaching sessions with Ladbroke School children. We hope that it will be possible to resume most activities during the second half of 2021, including school Christmas services and concerts in church.

Mission and Evangelism

Helping those in need is a demonstration of our faith. We continue to actively support USPG, Christian Aid and the Children's Society, as well as other more local charities and organisations. We support the Potters Bar Foodbank with donations of food and other essential goods.

We are very grateful to Dave Miller for his work on the website and social media. Our number of Facebook followers increased considerably during 2020. Our intention is to inform as wide a circulation as possible of the important matters affecting our Church and the Christian Faith.

Our current "**Mission Action Plan**" (MAP), agreed in June 2019, is included on page 8 of this report. The PCC did not review it during 2020 as planned, but will do so in 2021.

Ecumenical Relationships

The church is an active member of **Churches Together in Potters Bar**. Due to the coronavirus pandemic, most Churches Together events were cancelled, including the Good Friday Walk of Witness and the summer Holiday Club. The Vicar is an active member of the Ministers' Fraternal group which meets on a regular basis and the Reader has continued to lead services and preach for the United Reformed Church on several occasions during the year.

Financial Review

Total incoming resources in 2020 were £145,576 and total expenditure was £110,817 resulting in a surplus of £34,759.

We are pleased to report that we have completed the expenditure on the project for the replacement of the church organ leaving a small balance in our Organ Fund of £2,197 which will be used for ongoing maintenance.

We have been fortunate to receive a legacy of £25,000 from the estate of our late Honorary Assistant Priest Fr Gareth Randall. After discussion at a PCC meeting this money has been set aside towards a new lighting project. We have also received a very generous donation of £10,000. £7,000 of that has been apportioned to the lighting project, £2,000 has gone to the Organ Fund and the remaining £1,000 has gone to the Robes Fund.

The PCC is very grateful to Christine Beland-Hancock our Honorary Treasurer, assisted by Liz Nethercott our Stewardship Secretary, for their work and is also grateful for the generous giving of our church members during this difficult year.

The PCC remains committed to the ongoing promotion of stewardship. We currently have around 80 members enrolled in Planned Giving, most of whom now give by standing order and are able to Gift Aid - a course which we actively encourage. We did not hold a Commitment Sunday in 2020 but plan to do so towards the end of 2021.

Risk Review

The PCC does not consider that there are any significant financial exposures. It is the policy of the PCC to maintain wherever possible sufficient reserves in the General Fund to cover three months unrestricted expenditure. At the year end, the PCC was in compliance with this policy.

Safeguarding

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016, with regard to the House of Bishops' guidance on safeguarding children and vulnerable adults. We are grateful to our Parish Safeguarding Officer, Gillian Hilton, and Richard Osborn, Lead Recruiter for DBS checks. All PCC members and church officers have been DBS checked and undertaken training (either face-to-face or online) as required by the diocese.

Data Protection

New General Data Protection Regulations (GDPR) were introduced in May 2018 which have an effect on how the PCC maintains, stores and uses information held on individuals. The PCC has acknowledged the impact of these new regulations and taken appropriate steps to conform to them. This is an ongoing process.

Volunteers

We remain very grateful to all those who give an enormous amount of their time and talents to enabling our Church to both function and flourish – our Sacristan David Hancock, altar servers and those who care for the altar linen, our PCC Secretary Elizabeth Liney, our choir, our Intercessors and Lesson Readers, our Sidesmen, the Flower Arrangers, our Cleaning Teams, Gardeners, the Watchers and Welcomers, those who serve refreshments and organise social events – and many others. Of special mention are the Churchwardens, Richard Osborn and Mark Jones; Geoff Foster who continues to do so much to assist with the maintenance of our buildings; and Oliver Matley for his work as Hall Lettings Secretary. Oliver stood down from this role at the end of 2020 and we thank him for his work over the past 9 years. We are pleased that Jessica Hollings agreed to take on the role of Hall Lettings Secretary from January 2021. We are grateful to Richard Osborn who continues to offer a very active contribution to our worship and life as Reader.

Conclusion

St Mary the Virgin and All Saints Church aims to build a stable and secure congregation and actively seeks to grow and, in particular, to ensure that newcomers are always quickly welcomed and encouraged to feel an integral part of the Church community. We thank God for his continued blessings richly given to us all, especially during this challenging year.

MISSION ACTION PLAN

How we want to be described in five years' time

A welcoming, caring, inclusive and outward looking church with a mix of people of all ages and backgrounds, faithful in worship and prayer and serving the whole community

Our three key priorities for the next five years

1. To reach out to new people and welcome them into our fellowship. ("Making new disciples")
2. To encourage each person to develop and grow in their relationship with God. ("Going deeper into God")
3. To become more involved, as a church community, in the life of our town. ("Transforming Communities")

Our key SMART goals for the next year or more

1. Build upon links with the Potters Bar Foodbank and encourage church members to make regular donations as well as considering whether we may contribute in other ways e.g. volunteering, offering storage space etc.
2. Explore opportunities for a regular act of worship in another of the care homes in the parish.
3. Extend the opportunities already offered for study and prayer during Advent and Lent to other times of the year, by establishing a regular study/discussion group, either for Bible study or for discussion of faith-related issues, and by offering a regular silent prayer group.
4. Investigate options for better provision for children and young people during Sunday worship, and new initiatives in work with children and young people, e.g. Messy Church, children's activity workshops at key festivals, all-age worship, both on Sundays and at other times.
5. Review our publicity and communications strategy, including signage, external noticeboards and on-line presence.
6. Explore the idea of opening the church for more hours per week, possibly without Watchers and Welcomers being in attendance.

The Revd Stefan Chrysostomou (PCC Chairman)

March 2021

THE PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN & ALL SAINTS POTTERS BAR
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2020

Receipts & Payments	Unrestricted Funds	Restricted Funds	Designated Funds	Total 2020	Total 2019
Receipts					
Voluntary Receipts	60228	6767	33000	99995	72041
Tax Recovered	15613	2227		17840	18214
Investment Income	10851		2858	13709	14358
Rental Income	9463			9463	18302
Fees	2318			2318	3344
Miscellaneous Income	2251			2251	4258
Loan from Parishioner	0			0	15000
	100724	8994	35858	145576	145517
Sale of Investments				0	50000
Grant				0	20000
Total Receipts	100724	8994	35858	145576	215517
Payments					
Charitable Donations	2655			2655	5050
Church Expenses	22473	931	610	24014	63194
Hall Expenses	4003			4003	8711
Parish Share	65816			65816	61821
Sundry Administration	4664			4664	8377
Organ Replacement		9665		9665	127645
	99611	10596	610	110817	274798
Repayment of Parishioner's Loan				0	15000
Total Payments	99611	10596	610	110817	289798
Excess of Receipts over Payments	1113	(1602)	35248	34759	(74281)
Cash at Bank 1 January 2020	32630	4760	2586	39976	
Cash at Bank 31 December 2020	33743	3158	37834	74735	

THE PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN & ALL SAINTS POTTERS BAR
STATEMENT OF ASSETS AND LIABILITIES AS AT 31st DECEMBER 2020

ASSETS

	Unrestricted Funds	Restricted Funds	Designated Funds	Total 2020	Total 2019
Bank Current Accounts	33743	3158	33197	70098	35178
Bank Deposit Accounts			317	317	3336
CBF Deposit Fund			4320	4320	1462
Total	33743	3158	37834	74735	39976
Investment Assets					
CBF Investment Fund (1)	101457			101457	94903
CBF Investment Fund (2)	384825			384825	359968
Total	486282			486282	454871
Total Assets	520025	3158	37834	561017	494847

Non-Monetary Assets

Moveable church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal.

Photocopier purchased 2011

LIABILITIES

Nil

Restricted Funds

The movements on the Restricted Funds during the year were:

	Bal. Brought Fwd	Receipts	Payments	Bal. Carried Fwd
Flower Fund	783	1023	(931)	875
Organ Fund	3891	7971	(9665)	2197
Hall Equipment	86	0	0	86
	<hr/> 4760	<hr/> 8994	<hr/> (10596)	<hr/> 3158

Designated Funds

The movements on the Designated Funds during the year were:

	Bal. Brought Fwd	Receipts	Payments	Bal. Carried Fwd.
Lighting Fund	0	32000	0	32000
Office Equipment	1023	0	0	1023
Church Refurbishment	94	0	0	94
Robes	7	1000	610	397
Capital Fund	1462	2858	0	4320
	<hr/> 2586	<hr/> 35858	<hr/> (610)	<hr/> 37834

THE PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN & ALL SAINTS POTTERS BAR
NOTES FOR THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2020

Information re: Receipts & Payments

	Unrestricted Funds	Restricted Funds	Designated Funds	Total 2020	Total 2019
Receipts					
<u>Voluntary Income</u>					
Planned Giving	49705			49705	48997
Collections	4862			4862	11661
Donations & Legacies	5661		33000	38661	1897
	60228		33000	93228	62555
<u>Fundraising</u>					
Organ Restoration Fund		5744		5744	9870
Flower Fund		1023		1023	1999
General Fund	1884			1884	2658
	1884	6767		8651	14527
Payments					
Church Expenses	19475			19475	59824
Clergy Expenses	2998			2998	1397
Flowers		931		931	1973
Robes			610	610	
	22473	931	610	24014	63194
Sundry Administration	4664			4664	8377
	4664			4664	8377

Notes

1. CBF Investment Funds

The number 1 investment represents units purchased in 1995. The last of the original investment of 11,744 units was withdrawn in 2015 but we still have a remaining balance of 4,962.02 units (2019 - 4962.02) which represents accrued income. The market value of this at the 31st December 2020 was £101,456.93 (2019- £94,903.59).

Following the sale of the house at Otways Close the sum of £410,129 was remitted to the DBF. £26,500 was sent to the PCC to repay the loans from parishioners and a further £34,239.30 was received to boost the General Fund. The remaining £349,389.70 plus accrued interest of £610.30 (total £350,000) was invested in a second fund with the DBF (investment no.2) with the intention of generating quarterly interest for the General Fund. It was agreed by the PCC that £50,000 of those proceeds would be allocated to the Organ Fund and the Organ Fund would also receive a pro-rata portion of the investment income generated. During 2019 that £50,000 was withdrawn and all income is now directed to the General Fund. At the 31st December 2020 the total value of this fund stood at 18,820.89 units valued at £384,825.09 (2019- £359,968.34).

2. Charitable Donations

During 2020 we made the following donations to charities:

300.00	Christian Aid
1000.00	USPG *
300.00	The Children's Society
600.00	Red Cross Appeal
455.00	Bishop's Harvest Appeal

2655.00	

With the exception of the payment marked * these payments were mostly, or entirely, funded by collections in Church.

3. Staff Costs

During the year the PCC paid small honoraria to the organists and choir-master and made small payments to the church cleaner but no payments were large enough to attract social security costs.

4. Payments to PCC Members

During the year, the sum of £2,012.50 was paid to the parish Organist who is a member of the PCC. £75 was also paid in Verger expenses to the husband of a PCC member. A small immaterial portion of the expenses paid to the incumbent may have related to his services as chairman of the PCC. No other payments or expenses were paid to any PCC member, persons closely connected to them or related parties.

THE PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN & ALL SAINTS POTTERS BAR

INDEPENDENT EXAMINER'S REPORT FOR THE FINANCIAL STATEMENTS

This is my report to the members of the PCC on my examination of the Accounts for the year ended 31st December 2020.

Respective Responsibilities of the PCC Members and the Examiner

The church's PCC members are responsible for the preparation of the financial statements and they 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 financial statements under section 145 of the 2011 Act.
- Follow the procedures laid down in the General Directions given by the Charity Commissioners under section 145(5)(b) of the 2011 Act
- 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 church and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from you as PCC members concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, consequently no opinion is given as to whether the financial statements present a 'true and fair' view and the report is limited to those matters set out in the statements below.

Independent Examiner's statement

In connection with my examination no matters have 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 prepare financial statements which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave not been met, or
2. to which in my opinion attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

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