

Trustees Annual Report and Financial Report

Of

The Parochial Church Council of the Ecclesiastical Parish of

St Mary's Church, Walberton

Church Lane, Walberton, Arundel BN18 0UD

Church Office: Unit G William Booker Yard, The Street, Walberton BN180PF

Registered charity no. 1175197

For the year ended 31st December 2020

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Website: stmaryswalberton.org.uk

Incumbent: The Revd TJC Ward
The Vicarage, The Street Walberton Arundel BN18 0PQ

Independent Mrs A Bestente
examiner: Sunny Bank, Walberton, Arundel BN18 0PT

Bankers: NatWest Bank - Rustington (B) Branch
154 The Street Rustington West Sussex BN16 3ZZ

St Mary's Walberton

Trustees Annual Report for 2020

Our aims and purposes as a charity

The PCC has the responsibility of co-operating with the incumbent, the Rev'd Timothy Ward, in

- The promotion of the gospel of the Lord Jesus Christ according to the doctrines and practices of the Church of England
- Promoting in the parish the whole mission of the church, pastoral, social, evangelistic, and ecumenical
- Knowing Jesus Christ better and making him better known
- Practical support and care for people in the parish, from the youngest to the eldest, irrespective of level of need or, ability to pay
- Providing financial support for those in need and to other organisations with similar objectives

What we planned to do to achieve our charitable objectives

When planning our activities for the year, our incumbent and the PCC have considered the Charity Commission's guidance on public benefit, particularly, the specific guidance on "charities for the advancement of religion".

For 2020 we aimed to begin a new midweek service aimed at families with pre-school children led by one of our members. We planned to reach the new housing development at Avisford Grange and to remodel our kitchen servery to provide more communal space and more storage. We also planned an afterschool club for Shrove Tuesday and for Easter.

We planned to maintain most of the activities that we were already undertaking, seeing them as relevant to the achievement of our charitable objectives. Accordingly:

We enable as many people as possible to worship at our church

We aim to ensure that our church is a safe and welcoming place for all age groups, and for those who have disabilities of some kind. The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016, fully recognising its duty to have due regard to the House of Bishops' guidance, on safeguarding children and vulnerable adults. A group from HFT Walberton who, as vulnerable adults, do regularly attend the church with carers.

To help the wider community relate to our church in ways that resonate with 21st century lifestyles, we have developed a communications strategy. Our aim is that this will encourage people to move from a position of knowing what is going on to becoming a part of the church family. Within that family,

the communications strategy, will also build a greater sense of cohesion. Our website and Facebook page are regularly updated with Church news including the promotion of forthcoming events.

We offer services of worship to God

As a village church we seek to provide services at which people from all church traditions, or none, will feel comfortable. On Sunday mornings the usual pattern is for there to be both a service using traditional liturgy, and a less formal service, which appeals particularly to those with young families. Unusually for a village church, we also have a regular formal sung evening service, which attracts around 20 people most weeks.

In 2020 there were 127 people on the Electoral Roll, of whom 41 were non-resident in the parish. The usual Sunday (Median) attendance up to 8 March, including sick communions, is 87 adults and 10 children.

Adults who do not normally feel a need to come and worship nevertheless attend such services, without any possible embarrassment or sense of being outsiders. Non church families often appear and are welcomed at baptisms, which normally take place during an informal service.

"Lively service and friendly congregation"

The church is the hub for formal teaching through sermons, some of which are also available on our website. It also provides a worship opportunity for young people who are involved in the service itself, before separating for structured teaching at Sunday School.

In February we had a special Candlemas service led by Bishop Michael which was well attended.

2020 has, however, seen us face the Covid 19 pandemic, and from March 22 this immensely changed the way we held our services and worship. During the two national lockdowns the services were suspended, and we closed the church for a while. We did, however, continue to open the church for private prayer daily, from 9am to 4pm, in the November lockdown.

We were extremely fortunate to be able to provide an online service, which has proved to be a great success, and has continued throughout the year. This has enabled the community to continue to worship at home, and yet still feel part of the church. Online services regularly attract 58 views each week in October, in addition to the live services.

From July 12 to mid-October, we able to provide worship outside in the churchyard, via a PA system from the church. This was popular with those who came. Most preferred to worship outdoors, feeling connected to creation, and less vulnerable to the virus.

As well as the usual weekly holy communion and evening prayer, we have provided an online Remembrance Sunday, a link to an uplifting song to listen to, and organised a November "Day of Prayer". A leaflet was available to download for the Day of Prayer which was a guide to prayers for the day and gave suggestions for how, and for whom, prayers may be said during this

time. It was a very worthwhile event, for people from other dominations in church, and for the Zoom meeting in the evening.

St Mary's Church community were first up in the Walbinfont Advent Window Trail and Nancy Thompson created an advent picture for the glass porch door, with the theme of "Christ the light of the world" incorporating the number "1".

The church Christingle service successfully attracted our young families back to church. A Crib Festival and Nine Lessons and Carols was initially planned to be held in church, but as the situation deteriorated in December, they were held online. There were many cribs donated by families of the church all with a story to tell. An activity pack for the children was available to download. Unfortunately, the Christmas services were cancelled at the last minute, due to the vicar becoming unwell, although a pre-recorded service was provided online.

The weekly parish prayers moved online, and parishioners can pray for the life of the parish, and for all those involved, or affected by, the Covid 19 crisis. This attracts about 15 people.

The church has close links to the Walberton & Binsted Primary School. In early March – Education Sunday Service – was held at the school with a special contribution from the year 5 children. In November, Tim was able to lead a special Remembrance Day service in school, and at Christmas, the Christingle Service was held at the school as well as in church.

We promote the gospel and pray that those outside our current church family may find life in Christ Jesus

In January 2020, an Alpha course commenced, attended by 12 people. It stopped in early March. Alpha is a series of interactive sessions that freely explore the basics of the Christian faith and such courses are open to all. We pray for different streets in our parish each month, and visit as many as possible, before Christmas and Easter.

Three home groups have met face to face, one of which continued online, during the year studying a variety of materials from the bible. The home groups came together to consider how to deepen their prayer life and how to reach out to the community.

As members of the church family, we try to live lives not only pleasing to God, but also as known ambassadors for Godly living within our village community. Members of our church family are to be found in virtually every village group and activity, frequently playing an active role. For example, the church has taken up its right to nominate a trustee to the Village Hall trustee board, and the Community Playcentre at Walberton (CPAWS).

The Vicar and Churchwardens run the parish Sick Poor Fund with three other Trustees.

We engage in evangelism and outreach to the parish in various ways

As well as Alpha, the Outreach Action Group (a PCC sub-committee), continued to provide several events open to all members of the community. This year we went carol singing in a small group.

Our welcome brochure is available which provides much useful general information for those moving into the village and is also of value during house to house visiting. Such visiting took place before Christmas in Avisford Grange.

The Parish News continues to be widely distributed (physical copy and then moved to an online version), with many regular subscribers, and advertises church services, and a diary of church and local events.

We provide a building for people to enjoy

Following a successful public appeal, two new benches were installed in the autumn, and the circular tree bench has been particularly admired as being a positive addition to God's Acre.

The defibrillator is kept in the shed at present for the churchyard working party. To keep the church, open for private prayer during the pandemic, required daily cleaning by clinically non vulnerable people, which meant that it was only practical in November.

We provide tangible pastoral support throughout the parish.

We have sought to alleviate loneliness amongst elderly people by helping to promote the work of another charity – Village Friends. Our Vicar and Wardens are ex officio members of the Sick Poor Fund and help many local families. The Churchwarden and members continued to provide a weekly drop in coffee stop at the beginning of the year, prior to the first national lockdown, which brings together people of all ages, and is always well attended.

Our open youth club fluctuates in numbers but continues to provide a range of interesting activities on a fortnightly basis. This group was suspended since the first lockdown; however, it is fully intended to recommence as soon as safely possible.

We consider the needs of people served by other charities and overseas

We sometimes provide a platform for representatives of specific charities to speak at our morning services, with our loose collections that day, passed on to the charity. As a church we aim annually to donate money to other charities at home, and abroad, with a target based on 10% of our voluntary income, including restricted charitable receipts within the target figure. A section in the Supplementary Report shows our charitable and community giving for 2020.

Financial Review

For 2020, the financial report follows the format specified by the Charities Commission (CC16a), for charities with an income of less than £250,000 and using receipts and payments accounting.

The accounts are in three parts.

Part A - The Profit and Loss Account (Receipts and Payments)

Part B - The Balance Sheet showing our Assets and Liabilities

Section A - The Profit and Loss Account (Receipts and Payments)

The 2020 accounts show an overall deficit on the year of £4508. The Covid-19 pandemic meant that far fewer cash plate collections were received (overall giving was down by 5% on 2020) and that service fees for weddings and funerals were down by 53% on 2019. Overall, our income was down by nearly £10,000 (around 9%).

The Churchyard Extension fund has a remaining balance of £135 (down from £867 at the end of 2019), due to some much needed repairs to the Church path being carried out. We anticipate this fund will be fully spent in 2021 on some equipment for the churchyard working party.

The Churchyard Benches appeal raised over £3,000 (including a £500 grant from Walberton Parish Council in 2019). The benches themselves were installed at a cost of just over £2,000 leaving a balance of £997 in that fund going into 2021

The Lychgate appeal raised nearly £1,000 in 2019. The repairs commenced in 2020 but not fully completed, with £502 remaining as we moved into 2021.

Part B - Balance Sheet (Statement of Assets & Liabilities)

As in recent years, we have been able to operate the General Fund without the need to utilise funds from the General Reserve account. No transfer has been made to or from the Quinquennial Fund. Interest on the deposit accounts remains very low.

Appendix - Notes on the Accounts

A detailed breakdown is available of receipts and expenditure, including all outward giving from plate collections and from the PCC.

Why we hold some money in reserve

We hold reserves to maintain a balance on the general unrestricted funds (excluding property) which equates to at least two/three months' worth of unrestricted payments as contingency against unforeseen situations. The closing balance of £618.19 at Nat West at the end of 2020 did not achieve this.

We also hold reserves to invest temporarily surplus funds with the CBF Church of England deposit fund, returning proportionately these funds to our current account, as they are needed, to pay day-to-day bills. At the end of 2020

£29,389.23 of unrestricted funds and £16,158.52 of restricted and designated funds was invested in this way.

As well as holding the above general reserves, from time to time the PCC receives restricted legacies for expenditure on restricted purposes, defined by the donor. We aim to expend such money as soon as possible after receiving the legacy, depending on the specific objectives of the donor.

Risk management

The PCC considers the principal risks and uncertainties to be

- Safeguarding - making sure children and vulnerable adults are safe, particularly on excursions.
- Fire risk- making sure our grade 1 listed building does not catch fire.
- Financial risk caused by a loss of congregation or a loss of vision.

The PCC seeks to manage these risks by having thorough risk assessments for children's activities and by making sure volunteers are safely recruited and trained.

The fire risk is managed by having 4 yearly tests and upgrades of our lightning conductor and 5 yearly tests of our electrical system and 3 yearly tests of our portable equipment. We regularly review our Fire Risk Assessment.

The financial risk is managed by having enough reserves to manage unforeseen drops in income and by maintaining three services which attract a wide range of parishioners. We have also invested in our website and Churchsuite to enable us to communicate with those inside and outside the church which will become increasingly important as new houses are built near the village centre.

Structure governance and management of the charity

Since 17th October 2017, the Parochial Church Council has been registered with the Charity Commission (Reg no 1175197) as required by the Charities Act 2011. Its governing document is the Parochial Church Councils (Powers) Measure 1956.

The PCC is supported by a Standing Committee and oversees the work of two sub committees, namely the Outreach Action Group and the Pastoral Action Group. The PCC met on 9 occasions during the year.

During the year, the following served as members of the Parochial Church Council:

Ex Officio members

Incumbent:	The Revd. Timothy Ward
Licensed Reader:	Mrs Julie Allday
Wardens:	Mrs Jean Strickland

	Mr Kevin Durban Jackson	to 22 October 2020
	Mr Steven Phillips	from 22 October 2020
<i>Elected Membership:</i>	Mr Kevin Durban Jackson	from 22 October 2020
	Mr Andrew Blumer	
	Mr Peter Brown	
	Mr Steven Phillips	to 22 October 2020
	Mrs Sue Cox	to 22 October 2020
	Mr Tom Evans	Hon Treasurer
	Mrs Gaye Reynolds	
	Mr Roland Brackley	to 18 May 2020
	Mr Graham Thrussell	
	Mrs Esther Langrish	from 22 October 2020
	Mr Bernard Lane	from 22 October 2020
	Mr Chris Doman	from 2 November 2020
<i>Deanery Synod:</i>		
	Mrs Susan Martineau	from 22 October 2020
	Mrs Julie Allday	from 22 October 2020

Membership of the PCC is determined under the Church Representation Rules and consists of certain ex-officio members (the incumbent/priest in charge, curate, readers licensed to officiate in the parish), the churchwardens and members of the Deanery, Diocesan or General Synods and 9 members of the church who are elected at the Annual Parochial Church Meeting (APCM) and serve for three years. Church members are warmly encouraged to stand for election to the PCC and we try to ensure a balance of skills and experience where possible.

This Trustees' Annual Report was **approved** by the PCC and signed on their behalf by The Revd. Timothy Ward, PCC Chairman



Date 14 May 2021

Annual Financial Report

of

The Parochial Church Council of the Ecclesiastical Parish of

St Mary's Church, Walberton

Church Lane, Walberton, Arundel BN18 0UD

Church Office: Unit G William Booker Yard, The Street, Walberton BN180PF

Registered charity no. 1175197

For the year ended 31st December 2020

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**THE PCC OF THE ECCLESIASTICAL PARISH OF ST MARY'S WALBERTON
DIOCESE OF CHICHESTER**

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDING 31ST DECEMBER 2020**

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2020 £	TOTAL 2019 £
INCOMING RESOURCES						
Donations & Legacies	2a	84,873	-	2,692	87,565	92,251
Activities for Generating Funds	2b	-	-	-	-	854
Investment Income	2c	124	68	-	193	338
Charitable Activities	2d	11,572	-	-	11,572	15,586
Other Incoming Resources	2e	149	-	-	149	235
TOTAL INCOMING RESOURCES		96,718	68	2,692	99,478	109,263
RESOURCES USED						
Cost of Charitable Activities	3a	98,957	-	3,344	102,301	103,389
Activities for Generating Funds	3b	-	-	-	-	555
Governance Costs	3c	1,685	-	-	1,685	1,643
TOTAL RESOURCES USED		100,643	-	3,344	103,986	105,587
NET INCOMING RESOURCES		-3,925	68	-652	-4,508	3,676
NET MOVEMENT IN FUNDS		-3,925	68	-652	-4,508	3,676
Balances Brought Forward		32,300	16,038	2,336	50,674	46,998
Transfer Between Funds		-	-	-	-	-
BALANCES CARRIED FORWARD		28,376	16,106	1,684	46,166	50,674

**THE PCC OF THE ECCLESIASTICAL PARISH OF ST MARY'S WALBERTON
DIOCESE OF CHICHESTER**

**BALANCE SHEET
AS AT 31ST DECEMBER 2020**

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	31-Dec-20 Total £	31-Dec-19 Total £
Fixed Assets						
Tangible Assets	1	-	-	-	-	-
Current Assets						
Debtors & Prepayments	5	-	-	-	-	-
Cash at bank and in hand	4	28,376	16,106	1,684	46,166	50,674
Total Current Assets		28,376	16,106	1,684	46,166	50,674
Creditors: Due within one year	6	-	-	-	-	-
NET CURRENT ASSETS		28,376	16,106	1,684	46,166	50,674
TOTAL ASSETS less current liabilities		28,376	16,106	1,684	46,166	50,674
Creditors: Due within one year	7	-	-	-	-	-
NET ASSETS		28,376	16,106	1,684	46,166	50,674
Funds of the charity						
Unrestricted Funds		28,376			28,376	32,248
Designated Funds	8		16,106		16,106	16,090
Restricted Funds	9			1,684	1,684	2,336
		28,376	16,106	1,684	46,166	50,674

This Financial Report for the year ended 31st December 2020, including the notes following, was approved by the PCC and signed on its behalf by The Revd. Timothy ward, PCC Chairman:

TOW

Date 14 May 2021

**THE PCC OF THE ECCLESIASTICAL PARISH OF ST MARY'S WALBERTON
DIOCESE OF CHICHESTER**

**NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDING 31ST DECEMBER 2020**

2. Incoming Resources

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2020 £	TOTAL 2019 £
a) Donations and Legacies						
Gift Aid Donation		53,183	-	-	53,183	54,724
Gift Aid Tax Recoverable		15,862	-	-	15,862	17,981
Gifts & Donations		7,958	-	2,692	10,650	9,904
Collections Plate		5,298	-	-	5,298	9,020
Grants	12	1,044	-	-	1,044	500
Legacies		1,500	-	-	1,500	-
Visitors Box		30	-	-	30	122
		84,873	-	2,692	87,565	92,251
b) Activities for Generating Funds						
		£	£	£	£	£
Outreach		-	-	-	-	10
Harvest Supper		-	-	-	-	475
Walberton Open Gardens		-	-	-	-	369
		-	-	-	-	854
c) Investment Income						
		£	£	£	£	£
Bank Interest	5	124	68	-	193	338
		124	68	-	193	338
d) Charitable Activities						
		£	£	£	£	£
Youth Church		190	-	-	190	204
Parish Magazine		7,653	-	-	7,653	7,390
Churchyard and Service Fees		3,729	-	-	3,729	7,992
		11,572	-	-	11,572	15,586
3) Other Incoming Resources						
		£	£	£	£	£
Sundry Income		149	-	-	149	235
		149	-	-	149	235

**THE PCC OF THE ECCLESIASTICAL PARISH OF ST MARY'S WALBERTON
DIOCESE OF CHICHESTER**

**NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDING 31ST DECEMBER 2020**

3. Resources Expended

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2020 £	TOTAL 2019 £
a) Cost of Charitable Activities						
AudioVisual Costs		157	-	-	157	-
Charitable Giving		8,167	-	-	8,167	8,978
Church Running Costs		2,256	-	-	2,256	2,642
Churchyard Expenses		704	-	732	1,436	785
Churchyard Benches		-	-	2,145	2,145	-
Clergy Expenses		906	-	-	906	1,232
Communication Costs		400	-	-	400	441
Diocese Quota		57,062	-	-	57,062	54,867
Equipment Costs		794	-	-	794	310
Junior Church		120	-	-	120	700
Lych Gate		-	-	466	466	-
Music Costs		935	-	-	935	2,393
Office Costs		355	-	-	355	230
Office Rent		2,640	-	-	2,640	2,640
Organist Fees		-	-	-	-	410
Outreach		-	-	-	-	96
Parish Magazine Costs		292	-	-	292	250
Photocopiers Costs		5,513	-	-	5,513	6,347
Repairs and Maintenance		301	-	-	301	1,904
Salary Costs	11	8,288	-	-	8,288	8,324
Service Fees		1,224	-	-	1,224	1,631
Telephone Costs		491	-	-	491	464
Utility Costs		4,517	-	-	4,517	4,280
Vicarage Expenses		3,308	-	-	3,308	3,318
Visiting Speakers Expenses		194	-	-	194	399
Youth Church		334	-	-	334	749
		98,957	-	3,344	102,301	103,389
b) Cost of Generating Funds						
		£	£	£	£	£
Outreach		-	-	-	-	428
Harvest Supper		-	-	-	-	90
Walberton Open Gardens		-	-	-	-	37
		-	-	-	-	555
c) Governance Costs						
		£	£	£	£	£
PCC Governance		25	-	-	25	-
Insurance		1,660	-	-	1,660	1,643
		1,685	-	-	1,685	1,643

THE PCC OF THE ECCLESIASTICAL PARISH OF ST MARY'S WALBERTON

DIOCESE OF CHICHESTER

**NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDING 31ST DECEMBER 2020**

4. Cash at bank and in-hand

	31-Dec-20	31-Dec-19
	£	£
Cash at bank and in hand	46,166	50,674
	<u>46,166</u>	<u>50,674</u>

5. Debtors & Prepayments

The PCC held no debtors during this or the previous financial period.

6. Creditors: Amounts Falling Due Within One Year

There were no short term liabilities held during this or the previous financial period.

7. Creditors: Amounts Falling Due In More Than One Year

There were no long term liabilities held during this or the previous financial period.

**THE PCC OF THE ECCLESIASTICAL PARISH OF ST MARY'S WALBERTON
DIOCESE OF CHICHESTER**

**NOTES TO THE FINANCIAL STATEMENTS (Continued)
FOR THE YEAR ENDING 31ST DECEMBER 2020**

8.Designated Funds	Balance 31-Dec-19	Income	Expenditure	Transfers	Balance 31-Dec-20
	£	£	£	£	£
Quinquennial Fund	16,038	68	-	-	16,106
	16,038	68	-	-	16,106

The churches designated funds are wholly represented by cash reserves held and are to be expended as described above

9. Restricted Funds	Balance 31-Dec-19	Income	Expenditure	Transfers	Balance 31-Dec-20
	£	£	£	£	£
Churchyard Fund	867	-	732	-	135
Churchyard Benches	500	2,642	2,145	-	997
Kitchen Appeal	-	50	-	-	50
Lych Gate Appeal	969	-	466	-	502
	2,336	2,692	3,344	-	1,684

The churches restricted funds are wholly represented by cash reserves held and are to be expended as described above

10. Analysis of Net Assets By Fund	Unrestricted Funds	Designated Funds	Restricted Funds	31-Dec-20 Total	31-Dec-19 Total
	£	£	£	£	£
Fixed Assets and Investments	-	-	-	-	-
Current Assets	28,376	16,106	1,684	46,166	50,674
Liabilities (due in more than one year)	-	-	-	-	-
	28,376	16,106	1,684	46,166	50,674

11. Staff Costs and Numbers

	2020	2019
	£	£
Gross Wages and Salaries	8,288	8,324
Employer's National Insurance Costs	-	-
Pension Contributions	-	-
	8,288	8,324

Employees Who Were Engaged in each of the following activities:

	2020	2019
Activities in furtherance of organisations objectives:	2	3

The organisation operates a PAYE scheme to pay all employed members of staff and the organisation also employs members of staff on a self employed basis. No employees received emoluments in excess of £60,000. (2019: None)

12. Grants

St Mary's received £1,044 from HMRC under the Job Retention Scheme, in respect of reduced hours worked by one member of office staff during the Covid-19 pandemic.

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

This report on the financial statements for the PCC of the Ecclesiastical Parish of St Mary's Church, Walberton for the year ending 31st December 2020 is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the regulations') and s.145 of the Charities Act 2011 ('The Act').

Respective Responsibilities of the PCC and the Examiner

As the members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of Regulations and section 114(2) of the Charities Act 2011 ('The Act') does not apply. It is my responsibility to issue this report on those financial statements accounts in accordance with the terms of the Regulations.

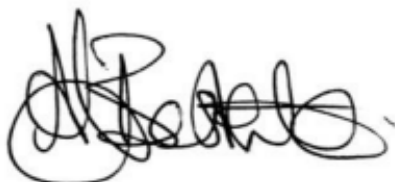
Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 145(5)(b) of the Act and to be found in the Church Guidance, 2006 edition, issued from the Finance Division of the Archbishops' Council. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the account 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 Act; and
 - to prepare accounts which accord with the accounting records and to comply with the requirements of the Act, and the Regulations 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.



Alison Bestente CeFA CeMAP CeRER DipFA
Independent Financial Adviser FRN 755733
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28th April 2021