

# Trustees' Annual Report for the period

Period start date				Period end date			
From	01	08	2022	To	31	07	2023

## Section A Reference and administration details

Charity name	Keaton Emery Memorial Foundation
Other names charity is known by	
Registered charity number (if any)	1175870
Charity's principal address	1 - 4 South Park Court Hobson Street Macclesfield Postcode SK11 8BS

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mrs Denise Emery	Chair		
2	Mr Peter Emery	Trustee		
3	Mr Henry Emery	Trustee		
4	Mrs Alison Freeman	Trustee	Resigned 29 November 2022	
5	Mrs Caroline Payne	Trustee	Resigned 29 November 2022	
6	Mr Stephen Harris	Trustee	Resigned 29 November 2022	
7	Mr Rawdon Gascoigne	Trustee	Resigned 29 November 2022	
8	Mrs Helen Leggett	Trustee	Resigned 29 November 2022	
9	Miss Jill Paton	Trustee		
10	Mrs Emma Bennion	Trustee		
11	Michael Hewlett	Trustee	Appointed 29 November 2022	
12				
13				
14				
15				
16				
17				
18				
19				
20				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
------	-----------------------------------


#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

#### Name of chief executive or names of senior staff members (Optional information)

--

## Section B Structure, governance and management

#### Description of the charity's trusts

Type of governing document  
(eg. trust deed, constitution)

Constitution

How the charity is constituted  
(eg. trust, association, company)

Charitable Incorporated Organisation

Trustee selection methods  
(eg. appointed by, elected by)

Appointed by existing trustees

#### Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

--

## Section C

## Objectives and activities

### Summary of the objects of the charity set out in its governing document

To advance in life and help young people through the provision of grants and to support other charities that act as a resource for young people up to the age of 30 living primarily (but not exclusively) in the North of England by providing advice and assistance and programmes of physical, educational and other activities as a means of:

- a. advancing in life and helping young people by developing their skills, capacities and capabilities to enable them to participate in society as independent, mature and responsible individuals;
- b. advancing education;
- c. relieving unemployment;
- d. providing recreational and leisure time activity in the interests of social welfare for people living in the area of benefit who have need by reason of their youth, age, infirmity or disability, poverty or social and economic circumstances with a view to improving the conditions of life of such persons.

### Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The main objectives for the year have been to:

1. retain the capital of the charity already invested in a Unit Trust through Ascot Lloyd.
2. provide grants to support the mental health team for the Manchester branch of Centrepont (registered charity 292411). The charity has not undertaken any public fund raising events. It relies upon donations made by companies and individuals who are aware of the charity and its objectives.

In planning the charity's activities for the year the trustees reviewed the guidance.

The trustees confirm that the charity has made a significant public benefit by enabling the maintenance of the Mental Health Unit run by Centrepont in Manchester, the specific benefits accord with the charity's objectives.

The trustees have complied with their duty to have due regard to the guidance on public benefit published by the commission thus exercising their powers and duties.

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

**Section D**

**Achievements and performance**

**Summary of the main achievements of the charity during the year**

The charity has received donations of £28,209.63 and made grants of £114,000.00 to help maintain the mental health unit run by the charity Centrepont.

Please reference the attached letters from Centrepont confirming the work undertaken during the year for the public benefit as a direct result of donations received from the Keaton Emery Memorial Fund.

It is anticipated that the Keaton Emery Memorial Foundation's approach to fundraising and donations will not change in the forthcoming year. The objectives remain the same as stated in the constitution dated 21 November 2017.

Information regarding the impact the grants to Centrepont have made are put on the Keaton Emery Memorial Foundation website. Individuals and companies who have made donations in the past are informed directly by email. No other contact is made and no undue pressure is placed on anyone to give money or other property. No complaints have been received by the charity.

**Section E**

**Financial review**

**Brief statement of the charity's policy on reserves**

The material investments are held by an investment platform within Unit Trusts that had been managed by Ascot Lloyd until November 2023. Since then the Unit Trusts have been managed by Oculus Wealth. The charity has a broad portfolio of investments; the major risk to these is the performance of the stock markets in the UK and

abroad. However, the trustees have instructed Oculus Wealth to take a low risk approach to the investments.

**Details of any funds materially in deficit**

#### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

## Section F Other optional information

### Plans for the future

The charity plans to grant in the order of £80,000.00 to Centrepont (Manchester) annually to fund the continued employment of two mental health workers. The principal aims and objectives of the charity will be the same as those set out in the constitution. No activities are planned to achieve them. The grant of £80,000.00 will be made by donations together with the charity's investment income and capital.

## Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

<b>Signature(s)</b>	Denise R Emery	
<b>Full name(s)</b>	Denise Rosamund Emery	
<b>Position (eg Secretary, Chair, etc)</b>	Chair	
<b>Date</b>	1 May 2024	

**THE MUSLIM WELFARE ASSOCIATION OF CHESTERFIELD  
AND NORTH DERBYSHIRE**

**FINANCIAL STATEMENTS  
FOR  
31 March 2023**

**Charity Number 1117487**

## **Financial Statements**

### **For the year ended 31 May 2023**

<b>Contents</b>	<b>Page</b>
Members of the board and professional advisers	<b>1</b>
Trustees' annual report	<b>2-4</b>
Independent Examiner's report	<b>5</b>
Statement of financial activities	<b>6</b>
Balance sheet	<b>7</b>
Notes to the financial statements	<b>8-14</b>

## **Members Of The Board And Professional Advisers**

### **The Board of Trustees**

Farooq Saddique – Chairman  
Mahroof Saddique – Treasurer  
Zafar Iqbal – Secretary  
Stephen Price – Trustee  
Omar Hammadi – Trustee

### **Registered Office**

10A Marsden Street  
Chesterfield  
S40 1JY

### **Independent Examiner**

Mothin Ali  
My Leeds Accountant Ltd  
Leeds  
LS8 2TB

### **Trustees Annual Report – Year Ended 31 March 2023**

The trustees have the pleasure in presenting their report and the unaudited financial statements of the charity for the year ended 31 March 2023



### **Objectives And Activities**

The objectives of the charity are to support CIF work and the running of a luncheon club for the benefit of the Muslim community of Chesterfield and Northeast Derbyshire. The charity also supports the interests of Muslim women within the designated area.

### **Summary of The Main Activities Undertaken for The Public Benefit In Relation To These Objects**

In planning our activities for the year, we kept in mind the Charity Commission's guidance on public benefit at our trustees' meetings and ensure that this is the driving force behind our activities.

### **Achievements And Performance**

It has been a very busy but also a very rewarding year with fundraising at the heart of our efforts to raise enough funds to repair the roof and install new windows and fans to provide ventilation in the summer and warmth in the winter. I am pleased to announce that as I write this, we are just over £10,000 short of the required £130,000 to carry out the above repairs and make our wonderful premises secure and watertight. This I feel has been an absolutely wonderful achievement by all the community and I feel so proud of everyone who has given up their time and money in order to get to this point.

We have continued to establish Youth forums for children from 8-18 years old to tackle everyday issues and allow children to address any questions that they have about Islam and how it affects their daily lives. This project is also ongoing and was started last summer as it was felt that our children needed a platform to air their queries and concerns and discuss matters which they perhaps otherwise would not broach at home such as online bullying and eating disorders.

Ladies' classes are being provided to allow our mothers and sisters to congregate in a safe environment and discuss Islam and better educate themselves. We hope that such classes will also help to alleviate the big problem of Isolation and depression that many Muslims especially women feel living in a small community.

Funeral Service - One of our key objectives was to be totally independent and be able to carry out the ghusl of the deceased in our own community rather than having to travel many miles to do this and rely on the permission and understanding of others. We will be looking at completing this project once our new community centre has been up and running for a few years.

Interfaith Forum - we have built on our extremely successful inter-faith Project where members of the non-Muslim community are welcomed into the Mosque to allow them to sit with us and see Islam being practised in front of their eyes rather than letting the media drive an anti-Islamic narrative. We have made many new friends and we provide a platform for them discuss new and interesting subjects.

Interpreting/Signposting - We have been providing an interpretation and signposting service from the mosque as quite a few members of our community do not have English as their first language, and we will use signposting to point members to the varied services available to help make their daily lives more fulfilling.

Over the past year we have been extremely active in providing a foodbank initiative for vulnerable members of not only the local Muslim community but also the wider population . We have an open-door policy where families who are struggling to make ends meet are encouraged to come into our premises and help themselves to basic necessities. We have set up a fund where members can provide financial assistance to the most vulnerable in Chesterfield & North Derbyshire.

Finally, we have been at the forefront in welcoming Refugee families from Syria who have suffered horrifically both physically and mentally. We have worked with such families to help provide them with food, medical assistance, schooling and interpretation as and when required and the whole community has pitched in together to make these families ( who are dispersed throughout Derbyshire ) welcome.

## **FINANCIAL REVIEW**

### **Reserves Policy**

The reserves policy is to build up reserves to sustain our activities.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing document**

The Charity is based at 10a Marsden Street, Chesterfield, Derbyshire, S40 1JY which is the principal address of the charity (Registered Charity No. 1117487).

### **Induction and Training of Trustees**

A skills audit has been undertaken to discover those skills which are required by the trustee body. Efforts are made to recruit trustees who meet the skill requirement. The overall composition of the trustee body aims to be as representative of the community as is possible.

### **Risk Management Policy**

The trustees examine the major risks that the charity faces each financial year when preparing and updating the strategic plan. The charity has developed systems to monitor and control these risks to mitigate any impact that they may have on the charity in the future.

### **Independent Examiner**

Mothin Ali of My Leeds Accountant Ltd, has been appointed as the independent examiner for the year ending 31 March 2023.

Signed on behalf of the trustees:

F Saddique  
Chairman

Approved by the trustees on: 03 October 2023

## **Independent Examiners Reports to The Trustees for The Year Ended 31 March 2023**

### **Independent Examiners Report to the Trustees**

I report on the accounts of the charity for the year ended 31 March 2023 which are set out on pages 6 to 14.

### **Respective Responsibilities of Trustees and The Examiner**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The 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.

Having satisfied myself that the charity is not subject to an audit under charity law and is eligible for independent examination, 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 Commission (under section 145(5)(b) of the 2011 Act, as amended); and state whether matters have come to my attention.

### **Basis Of Independent Examiner's Statement**

My examination was carried out in accordance with 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 other than that disclosed below:

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, comply with the accounting requirements of the Act; or

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

Concerns encountered during the course of the independent examination were: -  
Records and evidence were incomplete with respect to income received relating to donations and fundraising.

Mothin Ali FCCA  
My Leeds Accountant Ltd  
Leeds

LS8 2TB

**Statement Of Financial Activities  
Year Ended 31 March 2023**

	<b>Unrestric ted funds</b>	<b>Restrict ed income funds</b>	<b>Endowm ent funds</b>	<b>Total this year</b>	<b>Total last year</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Incoming resources (Note 3)</b>					
Donations	34,622	-	-	34,622	104,353
Grants Receivable	18,286			18,286	19,071
Other Income		-	-		16,059
<b>Other incoming resources</b>	-		-	-	-
<b>Total incoming resources</b>	<b>52,908</b>		-	<b>52,908</b>	<b>140,419</b>
<b>Resources expended (Note 4)</b>					
<b>Costs of Generating Funds</b>	109,073		-	109,073	71,437
		-	-		
<b>Total resources expended</b>	<b>109,073</b>	<b>-</b>	<b>-</b>	<b>109,073</b>	<b>71,437</b>
<b>Net incoming/(outgoing) resources before transfers</b>	<b>56,165</b>	<b>-</b>	<b>-</b>	<b>56,165</b>	<b>68,982</b>
<b>Gross transfers between funds</b>	-	-	-	-	-
<b>Net incoming/(outgoing) resources before other recognised gains/(losses)</b>	<b>56,165</b>	<b>-</b>	<b>-</b>	<b>56,165</b>	<b>68,982</b>
<b>Net movement in funds</b>	<b>56,165</b>	<b>-</b>	<b>-</b>	<b>56,165</b>	<b>68,982</b>
<b>Total funds brought forward</b>	<b>293,470</b>	<b>-</b>	<b>-</b>	<b>293,470</b>	<b>224,488</b>
<b>Total funds carried forward</b>	<b>237,305</b>	<b>-</b>	<b>-</b>	<b>237,305</b>	<b>293,470</b>

## Balance Sheet As At 31 March 2023

	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total this year £ F04	Total last year £ F05
<b>Fixed assets</b>					
Tangible assets (Note 9)	266,113	-	-	266,113	271,775
<b>Total fixed assets</b>	266,113	-	-	266,113	271,775
<b>Current assets</b>					
Cash at bank and in hand	9,311	-	-	9,311	64,814
<b>Total current assets</b>	9,311	-	-	9,311	64,814
<b>Net current assets/(liabilities)</b>	9,311	-	-	9,311	64,814
<b>Total assets less current liabilities</b>	275,424	-	-	275,424	336,589
<b>Creditors: amounts falling due after one year (Note 12)</b>	38,119	-	-	38,119	43,119
<b>Net assets</b>	237,305	-	-	237,305	293,470
<b>Funds of the Charity</b>					
Unrestricted funds	237,305			237,305	293,470
Restricted income funds (Note 13)		-		-	
<b>Total funds</b>	237,305	-	-	237,305	293,470

For the year ending 31 March 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

**Director's responsibilities**

- The member has not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.
- The director acknowledges his responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.
- These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

On behalf of the board

.....  
Date

The notes on pages 9 to 13 form part of these financial statements.

## **Notes To The Financial Statements for the Year Ended 31 March 2023**

### **1 Accounting policies**

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

#### **Charity information**

The Muslim Welfare Association of Chesterfield and North Derbyshire is a registered charity. The charity's registered office is 10A Marsden Street, Chesterfield S40 1JY. At the end of the year there were five Trustees.

#### **1.1 Accounting convention**

These accounts have been prepared in accordance with FRS 102, "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102"), "Accounting and Reporting by Charities" the Statement of Recommended Practice for charities applying FRS 102, the Companies Act 2006 and UK Generally Accepted Accounting Practice as it applies from 1 January 2015. The charity is a Public Benefit Entity as defined by FRS 102.

The accounts are prepared in Sterling which is the functional currency of the charity. Monetary amounts in these financial statements to the nearest £.

The accounts have been prepared on historical cost convention apart from freehold property that is carried at market value. The principal accounting policies adopted are set out below.

These are the accounts for the year ended 31 March 2021 are prepared in accordance with FRS 102, The Financial Reporting Standard applicable in the UK and Republic of Ireland. The date of transition to FRS 102 was 1 January 2015.

#### **1.2 Going concern.**

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the Trustees continue to adopt the going concern basis of accounting in preparing the accounts.

#### **1.3 Charitable Funds**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Designated funds are unrestricted funds earmarked by the trustees for defined purposes.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

## **1.4 Incoming resources**

All incoming resources are included in the SOFA when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. Gifts in kind have been included at market value of gifts received and in assets acquired. No amounts are included in the financial statements for services donated by volunteers.

## **1.5 Resources expended**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs relating to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with use of the resources. Fund-raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in the support of the charitable activities.

## **1.6 Debtors**

Trade and other debtors are recognised at the settlement amount due after any trade discounts offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

## **1.7 Cash and cash equivalents**

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

## **1.8 Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

## **1.9 Financial instruments**

The charity has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

### ***Derecognition of financial liabilities***

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

## **1.10 Employee benefits**

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.



Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

### 1.11 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or

section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

### 1.12 Depreciation

Individual fixed assets costing £1000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight-line balance basis as follows: -

#### Asset category

Equipment

Land and Properties

#### Annual rate

- 4 Years straight line

50 Years Straight Line

## 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the directors are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimated and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

### Note 3

#### Analysis of incoming resources

	Analysis	This year	Last year
		£	£
Voluntary income	Donations	34,622	104,353
	Grants	18,286	16,995
	Other Income	-	19,071
	<b>Total</b>	<b>52,908</b>	<b>140,419</b>

**Note 4 Analysis of resources expended**

	<b>Analysis</b>	<b>This year £</b>	<b>Last year £</b>
<b>Costs of generating voluntary income</b>	Travel expenses	289	
	Rates	251	287
	Light and heat	10,354	7,209
	Water rates	661	698
	Repairs and maintenance	82,799	49,399
	Cleaning	626	2,255
	Computer software, consumables and maintenance	-	1,129
	Insurance	1,853	1,659
	Postage	4	-
	Stationery	162	392
	Telecommunications and data costs	698	354
	Accountancy fees	400	400
	Professional fees	-	1,300
	Bank charges	61	25
	Charitable donations	2,748	-
	Other office costs	1,336	-
	Depreciation of freehold land and property	5,662	5,662
	Entertaining	1,170	667
	Sundry expenses	- 1	1
	<b>Total</b>	<b>109,073</b>	<b>71,437</b>

**Notes To The Financial Statements  
Year Ended 31 March 2023**

## Note 5 Tangible fixed assets

### 5.1 Cost or valuation

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Payments on account and assets under construction	Total
	£	£	£	£	£	£
Balance brought forward	283,099	-	-	-	-	283,099
Additions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers *	-	-	-	-	-	-
Balance carried forward	283,099	-	-	-	-	283,099

### 5.2 Accumulated depreciation and impairment provisions

<b>**Basis</b>	SL or RB	SL or RB	SL or RB	SL or RB	SL or RB
<b>** Rate</b>					

Balance brought forward	-	-	-	5,662	-	5,662
Depreciation charge for year	5,662	-	-	-	-	5,662
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers*	-	-	-	-	-	-
Balance carried forward	5,662	-	-	5,662	-	11,324

### 5.3 Net book value

Brought forward	283,099	-	-	-	-	277,437
Carried forward	277,437	-	-	-	-	271,775

## Notes To The Financial Statements Year Ended 31 March 2023

**Note 6 Creditors and accruals**

**6.1 Analysis of creditors**

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
<b>Ummah Welfare Trust</b>	5 ,000	15 ,000	-	-
<b>Qurban Ali</b>	15 ,000	25 ,000	-	-
<b>Sherko Ismal</b>	10 ,039	10 ,039	-	-
<b>Funeral Deposits</b>	13 ,080	13 ,080	-	-
<b>Omar Hammadi</b>	-	2 ,000	-	-
<b>Total</b>	43 ,119	65 ,119	-	-



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

**The Keaton Emery Memorial Foundation**

**On accounts for the year  
ended**

**31 July 2023**

**Charity no  
(if any)**

**1175870**

**Set out on pages**

**1 to 8 Sections A, B and C**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/07/2023.

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

**Signed:**



**Date:**

**3 May 2024**

**Name:**

**F N Edwards**

**Relevant professional  
qualification(s) or body  
(if any):**

**FCA**

**Address:**

**Harefield House**

**Alderley Road, Wilmslow**

**Cheshire, SK9 1RA**