

## **HADDENHAM BAPTIST CHURCH - ANNUAL REPORT FOR 2024**

Charity Number 1191081

Registered Address – Haddenham Baptist Church, Station Road, Haddenham. Ely, Cambridgeshire, CB6 3XD

Trustees: - Mr. Tudor Parsons (Minister)  
Mr. Gareth Wilson (Treasurer- now retired)  
Mrs. Anne Thorpe (Trustee- Safeguarding plus Church Administrator)  
Mr. Christopher Wright (Trustee- Health & Safety)  
Mr. Andrew Wheatcroft (Trustee)

Church Property Trustees – The Baptist Union Corporation Ltd., Baptist House, 129 Broadway, Didcot, Oxfordshire, OX11 8RT.

Bankers – Lloyds Bank, ELY, Cambs.

Independent Examiner – Olivia Martha How FCA accounts are checked in 2024.

### **The Trustees present their Annual Report and financial statements for the year 2024.**

Haddenham Baptist Church registered as a Charity on the 2<sup>nd</sup> of September 2020 and is governed by an Approved Governing Document. Members of the church are accepted in accordance with the Constitution.

### **Governing principles.**

The Members' Meeting normally takes place four times a year and has responsibility for the overall direction of the church. In accordance with the *Church Constitution*, the members appoint the trustees, who together with the minister, and treasurer (who are also appointed by the members), are responsible for the day-to-day running of the church's work and witness, and the financial and legal aspects of the charity.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective. Though the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

The principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination including the advancement of education, community service and other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

To achieve the principal objective, which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as the living Lord. Central to the work and witness of the Church is the provision of regular weekly public services of Christian witness. These services take place each Sunday at 10.30 am. There are also occasional special services at other times which are advertised on the Church Notice Board and the Church website. Prayer ministry, alongside reaching out to the local community, is considered an important aspect of the life and witness of the Church.

The Church operates safeguarding principles to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service. Along with the attendance of appropriate safeguarding courses run within the Eastern region.

A Property Risk Assessment is regularly reviewed, and all risks are considered, and systems are set up to mitigate them.

The Church has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

## **Overview HBC 2024**

The Lord is good and continues to support His church. The church continues to move forward with new members joining the fellowship and increased numbers on many services throughout the year. Work is also being done to engage with outreach groups and in house training and scripture awareness.

### *Ministry Overview* (Minister)

During each year, we have been supported by three external preachers and two in-house, who help cover holiday periods and for the allowed Sunday absences from church, as per my employment contract. The preaching plan for 2024 was varied and more often, focused around topical preaching to dovetail in with the needs of the church body as a whole. The church leadership team remained the same throughout 2024.

Throughout 2024, all deacon's meetings and ordinary church members' meetings were held regularly throughout the year. Dates for deacon meetings moved slightly due to unforeseen events. Pastoral visits in the main, are undertaken by the me and provide opportunities to understand the needs within the community and fellowship. There are members within the fellowship that meet with one another and are actively involved with pastoral care which is good to see.

Church membership increased to 27.

The positive aspect being that many of the new members are somewhat younger, on average in the 30-50 age range which may help contribute to the life of the church for years to come. Overall, as the minister I am happy with the services, though as the congregation grows in their faith, I would hope that the preaching schedule will be less reactionary and more structured to give a balanced teaching across the whole of scripture. (This is reflected in the 2025 schedule)

The café style church service remains our most popular with between 30-40 attendees which is held on the first Sunday of the month. Communion is the second Sunday of each month. The women's Bible study group continues to be a source of inspiration and fellowship.

In January 2025, we intend to have a joint study group on the Bible for all to attend.

External user groups continue to use the church building which helps bring in some income whilst engaging with the community.

The social handcraft group which is led by individuals within the church again seems popular with between 4-6 ladies coming weekly on a Tuesday evening.

Little Seedlings (re-named from JellyTots) fluctuated with 6-9 mums on average with their children, but this remains a space to develop relationships with local parents and carers. Easter and Christmas ecumenical services were well attended across the three churches in Haddenham.

The Baptist church continued to reach out to a variety of households with its Christmas hampers delivering to over 60 homes, along with the HBC Community Fund which supports those within the surrounding villages across a variety of needs.

It was difficult to develop a strategy for missional work through 2024 with what is still a small fellowship. Indeed, it was decided through lack of attendance, the Camping Close ecumenical service in the village will be suspended in the new year.

As a means to help bridge the gap between the church and the community we have a counsellor who operates out of the church and works in consultation with the wider community. She shares the church office with myself.

The ownership of two properties by the church are rented out to help support the expenditure of having a full-time minister, and in 2024 both properties had sitting tenants. Accounts are soon to be sent to the charity commission which show that as an independent Baptist church residing within the Eastern Baptist region, we remain, at present, financially stable.

Work continues on the maintenance of the church which will always draw on church finances.

Though still regarded as a small fellowship, as it's minister, I consider this to be a friendly and welcoming community. The challenge for the church is to grow and immerse itself in surrounding village life. Through no fault of its own, its dependable fellowship down through the years within a village setting, has found many of its elderly members unable to get actively involved with missional work outside the church and often struggle to attend the physical building. This is coupled with the demands upon the younger generation centred around family life and careers that put a limit to a personal commitment to voluntary work coming forward.

We are therefore fully reliant on God to provide more people, to build the church, and to be a people responding to what the Lord calls us to be. As individuals, we support each other in challenging times and aim to always to point the way to Jesus.

### **Wider Mission-**

#### **HBC Community Fund**

The HBC Community Fund continues to support individuals across the local community. Each case is brought before the church leadership for consideration and sign-off.

#### **Camping Close Service**

This has been quite a difficult year for this ecumenical gathering. So much so that the service is no longer regularly held. There was just not enough people attending to make it viable.

#### **Social Handcraft Group**

We meet each Tuesday evening between 7:30 and 9:00. The idea is that we can bring along any type of handcraft we like and sit around a group of tables so that we can see each other and just chat while we craft.

We usually have about 6-7 crafters on Tuesday evenings, we did have one evening when we had 10. It continues to be an enjoyable evening and appreciated by the crafter's that come.

#### **Little Seedlings**

We appear to have got into our stride since the new year after a difficult winter but now with the warmer weather has meant that we are regularly having new parents join us. The automatic doors have been a great addition and have been referred to as 'game-changing' for the building so we wish to pass on our thanks to the church for making this much needed improvement.

We are continuing to update toys and seek out different activities to do which are proving popular, especially our monthly breakfasts! Next project could be the courtyard?!!!"

### **Haddenham Food Bank**

Thanks to our members and friends at HBC for the weekly contributions to the Foodbank which are much appreciated.

### **Bible Study Groups**

#### *Women's Thursday evening group*

There are a total of around 8 women in the group, although usually there are only about 4 or 5 who take part in the Zoom meeting each week, mainly because several are in full-time work or have care commitments and sometimes this carries on into their evenings.

#### *Tuesday Home Group/ bible study group*

We started at the beginning of July and met fortnightly. The group was a great time of praise, singing hymns and bible study, with prayers, reflection and a time for sharing and discussion. After Christmas all those that were able bodied joined the new evening group at the church lead by Ben and Luke.

### **Sunday Club Report 2024**

We have several children of between 2 – 11 years who meet in the back room during the service to learn about the Christian faith through stories, videos, games, conversation and crafts. The planned sessions are run in term time and during school holidays, Sunday Club still meets for crafts and games during the service. We were able to celebrate Christmas with a party and gifts for all the children following a very generous anonymous donation.

### **Groups lettings / using the church premises:**

Beavers meet weekly during term-time. In the warmer weather, they have their meetings outdoors, so don't generally need the use of the building in the summer term.

The Scout group hold their meetings in the church premises, generally twice a year.

Haddenham Level Drainage Board meet twice yearly.

Amanda Burns (Counsellor) uses the church office a number of times a week for 1-hour sessions on weekdays.

Spoilt Rotten Beads (bead shop) holds workshops twice a year over weekends.

### **Annual Women's Day**

This was held on Saturday 19<sup>th</sup> October and was well attended. The women of the church enjoyed a special time together, building their faith and celebrating the life of Jesus.

### **Church coffee morning**

As the numbers have declined through the year, we have decided to move this to the first Thursday on each month.

### **Men's Breakfast**

This continued throughout 2024 on a bi-monthly basis attracting on average ten plus men on a Saturday morning commencing at 9:30 am. The group has a mixture of Christian and non-Christian participants. We normally have a speaker who talks about a given subject. Attendance proves to be consistent reaching up to sixteen on a good day and down to eight when men are away.

### **Safeguarding and DBS report for Haddenham Baptist Church**

Those who lead/run groups need to have Levels 2 and 3 training, and helpers need Level 2. Safeguarding training is renewed every 4 years at Haddenham Baptist Church. Currently, there are 24 trained individuals. No renewals are due until December 2026.

Everybody who is involved with children or vulnerable adults at Haddenham Baptist Church needs to have a DBS check every 3 years. All DBS certificates are up to date until August 2025. There are 22 people who have DBS certificates.

### **GDPR**

We continue to comply with GDPR and look at ways to review our practices.

There will also be a presentation on GDPR for all of those who handle personal data at Haddenham Baptist Church in 2025.

### **Health & Safety**

- Incident Report:
  - There were no incidents reported to the Leadership Team in the twelve months prior to the AGM
- Health and Safety Improvements:

The following projects have been completed:

  - The installation of automated access doors to the School Room entrance has been completed with the following benefits gained:
    - Improved access for the less ambulant, parents and carers with push-chairs/buggies
    - Improved controlled access for those using the building
    - Increase in general building security
    - Improved energy efficiency through draught exclusion
  - The installation of a laminated glass balustrade to the church gallery, bringing the balustrade height to 1100mm, in line with UK Building Regulations, enabling the gallery to be routinely used during church services and events.
- Routine Reviews:
  - Church Risk Assessments have been reviewed within the last twelve months.
  - Routine preventative maintenance and inspection to key infrastructure and equipment has been completed

## **Financial Review**

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. Our income has been supplemented by renting out our manse and an additional property in Witchford, purchased from a very generous legacy from a past member.

The most significant expense related to our Minister, Tudor Parsons, to lead and co-ordinate the church's activities including the Sunday Services, to provide pastoral care for the congregation and other people, and to equip and encourage the membership in their life, Christian witness, and service. The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and individuals in need through our HBC Community Fund.

The Church is heavily dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, some making a small contribution to church funds, but certainly contribute to the achievement of the church's objectives. The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

The church is a participating employer within the Defined Benefit section of the Baptist Pension scheme and has been making ongoing deficit payments to cover the costs of past service of its employees within the scheme under a recovery plan. The church understands that if it had left the scheme at the year-end, it would have to have made a one-off payment estimated to be £1,000 to meet its statutory obligations to the scheme. The church has no plan to leave the scheme and expects to continue to make payments of £1 per month to the scheme in line with the recovery plan.

## **Reserves' Policy**

The Trustees have established a Reserves' Policy to enable the church to function effectively and meet its obligations in the event of a decline in our income or a major cost. Having considered the relevant risks of changes in income and expenditure, the Trustees have determined that the appropriate level of reserves is £17,000. As of 31 December 2024, the church held total reserves of £117,437 of which £2,654 were restricted and £10,000 designated. Reserves that were neither restricted nor designated amounted to £104,784. The Trustees invested £32,000 in the Baptist Together 3-month Deposit Account and £13,000 in a 7-day Baptist Investment, which with interest now stands at £48,848. They also invested £30,000 in CCLA Charity investment fund units which now stands at £33,692.

## **Achievements and performance**

The Church does not measure the success of its programmes only in numbers but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure but believe that 2024 with new people attending and joining the membership this was again a positive year in the life of the Church and that it will be able to pursue its mission purposes in 2025 with continued enthusiasm.

# HADDENHAM BAPTIST CHURCH

## FINANCIAL STATEMENT FOR THE YEAR ENDED 31st December 2024

### GENERAL RECEIPTS & PAYMENT ACCOUNT

	2024	2024 Budget	2023
<b>Receipts</b>			
offering	8,866.34	3,750.00	4,702.38
Gift Aided Offerings	24,125.00	15,750.00	20,312.00
Donations and other income	4,396.30	817.50	1,119.16
Legacy	-	-	-
tax on gift aid	6,883.65	4,875.00	6,258.82
Investment income	1,933.56	1,356.56	1,497.43
Room Hire	4,810.00	3,000.00	4,591.50
Manse rent	16,200.00	12,150.00	14,835.00
Manse use of oil in tank	-	-	-
27 Clover End Rent	12,600.00	9,450.00	11,674.01
Manse & Clover End Deposit	-	-	-
<b>Total Receipts</b>	<b>79,814.85</b>	<b>51,149.06</b>	<b>64,990.30</b>
		-	
<b>Payments</b>		-	
Ministry	41,879.03	32,997.39	37,524.01
Mission	610.54	1,151.25	1,754.10
Upkeep of church premises	13,065.40	8,820.00	13,383.44
Administration	6,026.16	4,264.14	4,861.46
Upkeep of Church Properties	2,005.21	1,425.00	1,579.50
Amounts passed on to other causes	-	-	875.00
BMS / Home Mission	3,300.00	1,500.00	3,000.00
Manse deposit repaid	-	-	-
Haddenham Social Fund	-	-	450.00
<b>Total Payments</b>	<b>66,886.34</b>	<b>50,157.78</b>	<b>63,427.51</b>
<b>Net receipts / (payments) for the year</b>	<b>12,928.51</b>	<b>991.28</b>	<b>1,562.79</b>
The amount collected for Gift Day is	-		<b>1,015.00</b>
<b>Transfers (to) / from general fund</b>	12,928.51		1,562.79
<b>Cash balance at previous year end</b>	<b>104,472.09</b>		<b>102,909.30</b>
<b>Cash balance at current period end</b>	<b>117,400.60</b>		<b>104,472.09</b>
	-		-

## STATEMENT OF ASSETS AND LIABILITES AT 31st December 2024

	2024	2023
<b>Assets</b>		
<b>Bank and other cash balances</b>		
Petty Cash	50.00	50.00
<b>Lloyds Bank Accounts</b>		-
Current Account	25,826.95	14,632.00
Haddenham Social Fund	9,966.17	10,047.88
CCLA Charity investment fund units	30,000.00	30,000.00
note CCLA value at 31st December 2024 £33,692.38		
Tenants Deposit Scheme deposit	2,708.95	2,653.72
Baptist Together Deposit Accounts 7 day	13,967.36	13,656.17
Baptist Together Deposit Accounts 3 month	34,881.17	33,432.32
	<b>117,400.60</b>	<b>104,472.09</b>
<b>Other monetary assets:</b>	-	-
Debtors		
Loans made		
Gift aid claimed but not received	3,437.00	1,807.28
Investment Assets		
Assets Held for Church's own use	<b>3,751,764.00</b>	<b>3,553,642.00</b>
<b>Total Assets</b>		
<b>Liabilities</b>		
Current Liabilities		
Long Term Loans		
Deposit TDS Rental Scheme	2,708.95	2,653.72
Pension Scheme liability		
Pension Scheme liability cessation expense		
Other liabilities		
<b>Total Liabilities</b>	<b>2,708.95</b>	<b>2,653.72</b>

Signed: Gareth Wilson FCA (Treasurer)  
05 January 2025



## NOTES TO THE ACCOUNTS

### 1. Basis of accounts

These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 130 of the Charities Act.

### 2. Donations and other income

	2024		2023
<b>Donations</b>			
Donations	-		-
	-		-
donation	1,270.99		-
coffee	274.49		-
stewardship	1,800.00		-
Funeral	-		185.00
Jelly Tots	343.58	375.00	570.02
Christmas Lunch	-	-	-
men's breakfast	96.96	112.50	147.00
social handcraft	158.00	90.00	105.00
beavers	202.50	150.00	-
sumup	-	-	112.14
Little seedlings	47.28	-	
Holiday Club	-	-	
coffee morning	-	90.00	
sale of pew	150.00	-	
scouts	52.50	-	
<b>Total Donations and Other Income</b>	<b>4,396.30</b>	<b>817.50</b>	<b>1,119.16</b>
	-	-	-

### 3. Investment income

	2024		2023
Haddenham Social Fund	118.29	37.50	82.42
Baptist Together Deposit Account 7 day	311.19	329.06	394.25
Baptist Together Deposit Account 3 month	1,448.85	990.00	1,020.76
Other investment income	55.23	-	-
<b>Total Investment Income</b>	<b>1,933.56</b>	<b>1,356.56</b>	<b>1,497.43</b>
	-	-	-

### 4. Raised for Other causes

	2024		2023
Home Mission	1,000.00	750.00	1,500.00
BMS	1,500.00	750.00	1,500.00
community fund	800.00	-	-
Christian Aid	-	-	-
<b>Total Raised for Other causes</b>	<b>3,300.00</b>	<b>1,500.00</b>	<b>3,000.00</b>
		-	

		-	
<b>5. Ministry</b>	<b>2024</b>	-	<b>2023</b>
stipend	33,315.12	27,159.00	29,252.26
Pension	6,528.16	5,703.39	6,066.12
HMRC	-	-	1,690.93
Minister's travel	-	135.00	74.70
Pulpit fee	210.00	-	240.00
Spurgeons College	130.00	-	200.00
books	124.55	-	-
expenses	1,571.20	-	-
<b>Total Ministry</b>	<b>41,879.03</b>	<b>32,997.39</b>	<b>37,524.01</b>

	-	-	-
<b>6. Mission</b>	<b>2024</b>	-	<b>2023</b>
Home Mission	-	-	-
BMS World Mission	-	-	-
posters	-	112.50	221.58
Holiday Club	-	-	-
men's breakfast	-	56.25	65.91
Christmas Lunch	-	-	-
children	27.80	37.50	48.70
books for children	-	-	-
toys	280.77	-	-
food	-	112.50	150.10
Hampers	-	-	-
donation	200.00	-	-
flowers	101.97	82.50	108.94
sundry expenses	-	750.00	1,121.49
Communion wine	-	-	37.38
Coffee	-	-	-
<b>Total Mission</b>	<b>610.54</b>	<b>1,151.25</b>	<b>1,754.10</b>

	-	-	-
<b>7. Upkeep of church premises</b>	<b>2024</b>	-	<b>2023</b>
church repairs	-	150.00	-
tree surgeon	-	-	-
insurance	2,353.30	2,400.00	2,277.57
Water church	138.84	82.50	104.13
boiler service	316.80	262.50	316.80
electricity	1,779.03	1,500.00	1,865.29
Church maintenance	2,454.23	1,500.00	3,283.23
maintenance	2,814.34	262.50	378.26
equipment repair	150.00	262.50	385.79
cooker hood	-	-	219.00
fridge	239.00	-	-
gravel	-	-	-

fire extinguishers	66.00	150.00	656.40
outdoor seat	-	-	444.00
organ tuning	-	-	-
signwriting	-	-	170.00
fire alarm	-	-	70.98
plumbing	-	-	-
painting door	-	-	250.00
oil tank	-	-	108.00
cleaning	2,077.87	1,125.00	1,373.17
heating oil	675.99	1,125.00	1,480.82
<b>Total Upkeep of church premises</b>	<b>13,065.40</b>	<b>8,820.00</b>	<b>13,383.44</b>

		-	-
<b>8. Administration</b>		-	
	<b>2024</b>	-	<b>2023</b>
Telephone	804.19	525.00	678.62
training	-	75.00	92.00
IT	-	225.00	264.43
Zoom	374.16	285.00	369.36
Spotify	138.88	97.50	123.88
Google	188.37	112.50	147.88
Subscription	150.00	225.00	268.80
petty cash float	-	-	-
safeguarding	-	-	-
letting fee	-	-	-
website	-	-	-
Independent Examination	250.00	-	250.00
licence	446.72	300.00	388.30
sundry	1,909.98	975.00	1,286.36
jubilee	-	-	-
admin	1,763.86	1,219.14	677.30
special payment	-	-	-
stationery	-	37.50	24.85
envelopes	-	37.50	115.68
petty cash	-	150.00	174.00
<b>Total Administration</b>	<b>6,026.16</b>	<b>4,264.14</b>	<b>4,861.46</b>
	-	-	-
<b>9. Upkeep of properties</b>		-	
	<b>2024</b>	-	<b>2023</b>
	-	-	-
	-	-	290.89
	-	-	136.80
manse repairs	1,500.00	375.00	418.94
manse insurance	317.93	300.00	
Clover End insurance	187.28	150.00	-
27 Clover End	-	600.00	732.87
<b>Total Upkeep of properties</b>	<b>2,005.21</b>	<b>1,425.00</b>	<b>1,579.50</b>
<b>10. Lloyds Bank Accounts</b>	<b>2024</b>		<b>2023</b>
Current Account	25,826.95		14,632.00
Haddenham Social Fund	10,069.37		10,047.88
Tenants Deposit Scheme (deposit held under TDS scheme)	2,653.72		2,653.72
<b>Total Lloyds bank accounts</b>	<b>38,550.04</b>		<b>27,333.60</b>

**11 Haddenham Social Fund**

	2024	2023
Opening balance	8,947.76	8,947.76
Donations received		
Payments from fund	- 450.00	- 450.00
Transfer in	1,467.70	1,467.70
interest	-	82.42
	<b>9,965.46</b>	<b>10,047.88</b>

**12.COIF Charities Investment Fund - Accumulation Units**

The Church has invested £30,000 on 16 Sept 2021 which have a mid market value at 30th June 2024 of £33,310.16 and 31 December 2023 of 32,061.48 (2021 of £31,353.31)

	2024	2023
	30,000.00	30,000.00

**13. Assets Held for the Church's own use**

	2024	2023
The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee [the Baptist Union Corporation Ltd]:		

Church premises at Haddenham with an insured value in the accounts at	2,864,066.00	2,767,252.00
Church manse at 3 Wilburton Road valued in the accounts at estimated value	474,800.00	417,400.00
Church property at 27 Clover End valued in the accounts at estimated value	338,700.00	297,300.00
The church also owns fixtures, furniture and equipment with an insured value of	74,198.00	71,690.00
Bequest property in the hands of the executor		
<b>Total Assets Held for the Church's own use</b>	<b>3,751,764.00</b>	<b>3,553,642.00</b>

**14. Current Liabilities**

	2024	2023
Deposit on TDS Rental Scheme	2,653.00	2,653.00
Other current liabilities		
<b>Total Current Liabilities</b>	<b>2,653.00</b>	<b>2,653.00</b>

**15. Long-Term Liabilities**

	2024	2023
Loans from Church Members'		
Other		
<b>Total Long-Term Liabilities</b>	<b>-</b>	<b>-</b>



Section A

Independent Examiner's Report

Report to the trustees/  
members of

Charity Name  
HADDENHAM BAPTIST CHURCH

On accounts for the year  
ended

31st DECEMBER 2024

Charity no  
(if any)

1191081

Set out on pages

1 to 7

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

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 (other than that disclosed below \*) 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.

\* Please delete the words in the brackets if they do not apply.

Signed:

JA

Date:

29th SEPT 25

Name:

JONATHAN LAUT

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

Address:

22 ERMARLY END, WITCHFORD, BL7, CB6 2XF