



# Trustees' Annual Report for the period

|      |                   |    |      |    |                 |    |      |
|------|-------------------|----|------|----|-----------------|----|------|
| From | Period start date |    |      | To | Period end date |    |      |
|      | 01                | 01 | 2022 |    | 31              | 12 | 2022 |

## Section A Reference and administration details

|                                    |                            |
|------------------------------------|----------------------------|
| Charity name                       | Stubbington Baptist Church |
| Other names charity is known by    |                            |
| Registered charity number (if any) | 1193362                    |
| Charity's principal address        | Jay Close                  |
|                                    | Stubbington                |
|                                    | Fareham                    |
| Postcode                           | PO14 3TA                   |

### 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  | Dianne Woodhouse | Secretary       | Appointed Nov'22                  | Church membership                                             |
| 2  | Sue Morgan       | Bookkeeper      | Appointed June 22                 | Church membership                                             |
| 3  | Susy Matthews    | Treasurer       | Resigned Dec'22                   | Church membership                                             |
| 4  | John Richards    |                 |                                   | Church membership                                             |
| 5  | Carol Fleming    |                 |                                   | Church membership                                             |
| 6  | Becky Rudd       | Secretary       | Mar 22 – Oct 22                   | Church membership                                             |
| 7  | Anne Prestidge   | Secretary       | Resigned Mar'22                   | Church membership                                             |
| 8  | David Coram      |                 | Appointed Sept 22                 | Church membership                                             |
| 9  | David Bloomfield |                 | Resigned Sept 22                  | Church membership                                             |
| 10 | Phil Cox         | Pastor          | Resigned June 22                  | Church membership                                             |
| 11 |                  |                 |                                   |                                                               |
| 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<br>(eg. trust deed, constitution)        | Constitution (adopted Feb 2018) In the process of being reviewed                                                                                   |
| How the charity is constituted<br>(eg. trust, association, company) | Unincorporated association                                                                                                                         |
| Trustee selection methods<br>(eg. appointed by, elected by)         | The trustees are appointed in line with the churches constitution approved at Church meeting in 2018. This constitution is currently under review. |

### Additional governance issues (Optional information)

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>You <b>may choose</b> to include additional information, where relevant, about:</p> <ul style="list-style-type: none"><li>• policies and procedures adopted for the induction and training of trustees;</li><li>• the charity's organisational structure and any wider network with which the charity works;</li><li>• relationship with any related parties;</li><li>• trustees' consideration of major risks and the system and procedures to manage them.</li></ul> | <p>The church is open to all people of all ages. The trustees oversee the daily day to day running of the church. The trustees seek the views of the members in deciding activities and ways to further God's work in the church.</p> <p>There is a safeguarding policy in place and a named designated person for safeguarding. Criminal record checks are carried out prior to commencement of volunteers or trustees starting in line with statutory requirements.</p> <p>All trustees have undertaken Level 2 safeguarding training with some completing Level 3 training.</p> <p>All trustees give their time voluntarily and received no remuneration or other benefits.</p> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

## Section C Objectives and activities

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

Advancement of the Christian faith according to the principles of the Baptist denomination.

**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)**

Regular public worship  
Baptism  
Communion of the Lord's Supper  
Evangelism & worship  
Teaching, encouragement, welcome and inclusion of young members  
Nurture and growth of Christian disciples  
Education & training for Christian and community service  
Giving and encouraging pastoral care  
Supporting and encouraging charitable social action in the UK and abroad  
Encouraging relationships with and supporting Baptists and other Christians  
Outreach events such as coffee & cake, Snack 'n' Chat, Parent and toddlers and various social events spread throughout the year.

In planning the activities for the year, the trustees have considered the Charity commission's guidance on public benefit and the specific guidance on charities for the advancement of religion.

### **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.

Stubbington Baptist Church is extremely grateful for the regular commitment of its many volunteers who are involved in all areas of the church activities. It is not possible to accurately estimate the number of volunteer hours provided during the year. The number of volunteers giving freely of their time remains high. Their time is given freely and willingly and does not appear in any financial accounts produced by Stubbington Baptist Church.

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

The most significant event in 2022 was the retirement of our Pastor, Phil Cox. His ministry here concluded at the end of June;

With Phil's retirement, a Minister Search Team (MST) was formed with the intention of following a process encouraged by the Baptist Union.

With the departure of our Pastor, we are at the early stages of co-ordinating the pastoral support of the congregation.

- Several people visit or 'phone other members and friends and the Life and House groups obviously provide pastoral support.

Our church programme continues.

- The monthly church prayer meeting moved from a Tuesday evening to a Tuesday morning, while the remaining Tuesday mornings continue their Praise and Worship focus. Study and fellowship groups meet morning or evening; some have chosen to call themselves 'Life Groups', reflecting our own lives shared with God's.

- Attendance at *Messy Church* fluctuates between holiday times and term time. During the latter there is an average of 18-20 children present plus a similar number of adults, while the former sees slightly higher numbers. The Foodies Team provide marvellous meals and the Activity Team help in all directions from setting up tables and assisting with the Craft Team who are amazingly creative. Themes have been Fishers of Men, Zacchaeus, Harvest, Jesus the Light of the World, Nehemiah, Creation, The Storm, and the Parable of the Sower.

- Coffee and Cake regularly has between 16 and 24 people attending, it is a good atmosphere with lots of chatting and laughing. For several months now we have been having toasted fruit bread, muffins and crumpets as well as homemade cakes. The toasted items have proved very popular just like the cakes.

- A new feature of our church programme was the introduction of monthly *Snack 'n' Chat*, a response to the 'cost-of-living crisis', in which with the other Stubbington churches, we joined the 'Warm Spaces' initiative.

- Involvement with Churches Together in Stubbington continued with support for Good Friday and Remembrance Sunday on Stubbington Green, and the Week of Prayer for Christian Unity.

Organisations we support include Baptist Missionary Society, Home Mission, Missionary Aviation Fellowship, Open Doors, Bible Society and Christian Concern, as well as Tearfund, Operation Agri and Barnabas Fund. Financial and prayer support continue, and we have had visiting speakers from some of the above on occasional Sundays. This period without a minister will possibly allow more opportunity for such visits on some Sundays.

## Section D

## Achievements and performance

Our premises are enjoyed and appreciated by the many who use them. National Childbirth Trust had more than 40 bookings this year which brought nearly £3,000 into church funds. Other regular bookings include Pilates, a couple of Women's Institutes, Friends thru Pain, U3A's Ukulele, Gardening and social events, occasional children's parties, and more recently an NHS Pain Clinic.

We are so grateful to the many who serve us in administration, care of premises, catering, music provision or technical support, cleaning, welcoming, preparing of rooms, leading of worship, preaching and children's and families' work.

## Section E

## Financial review

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

Cash at bank at 31/12/2022 was £59,127.07 in unrestricted funds. The main financial risk to the charity is loss / reduction of donations and giving from church members and attenders. The funds are held to cover 6 months operational costs in the event of a loss of income and to meet any unforeseen expenditure that might occur. The church is also actively seeking a new minister which could involve housing costs, either mortgage or rental.

### Details of any funds materially in deficit

Not applicable

### 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.

The primary source of funds is giving from the church members which includes Gift Aid. This is from planned giving, collections at Church services and donations.

The church also hires out the use of various rooms for various groups. Examples include the local WI, Royal British Legion and NCT.

#### Highlights of the report were:

- the £10,500 increase in the church's Business Reserve account during the year, bringing its total to just over £59,000
- the difference between the income and expenditure figures, that had added £3,260 to the current account and allowed the £10,500 transfer to the reserve account.
- our gift of £1,000 to Tear Fund from our Harvest Appeal
- the full use of the £8,000 allowance for Gift Aid Small Donations Scheme, after researching HMRC's definition of small donations.
- our missionary giving, which had included £1,600 to the DEC Ukraine appeal in March 2022 and financial support to 11 Christian organisations (a review of the charities we support has been suggested and it is likely that, in future, we will support a smaller number of charities with larger sums of money)
- proposed expenditure, which will include our usual 10% of the past year's income (£7,400) for missionary giving, as well as a number of replacement/refurbishment projects that include technology items such as the camera and the Minister's office PC, and upgrades to room 3 and the Minister's office.

## Section F

## Other optional information

Section G

Declaration

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

Signed on behalf of the charity’s trustees

|                                     |                               |  |
|-------------------------------------|-------------------------------|--|
| Signature(s)                        | Dianne Woodhouse              |  |
| Full name(s)                        | Dianne Woodhouse              |  |
| Position (eg Secretary, Chair, etc) | Secretary                     |  |
| Date                                | 10 <sup>th</sup> October 2023 |  |

## **Stubbington Baptist Church**

Jay Close  
Stubbington  
Fareham  
PO14 3TA

Financial Statements for the year ended 31<sup>st</sup> December 2022

Registered Charity number: 1193362

Bank:

National Westminster Bank Plc  
52 West St.  
Fareham  
PO16 0JX

Independent Examiner  
Graham Brown  
Hideaway  
2b Hill Croft  
Fareham  
PO15 5ES

| <b>Financial Statement</b>                                   |                         |                               |               |                |
|--------------------------------------------------------------|-------------------------|-------------------------------|---------------|----------------|
| <b>Stubbington Baptist Church - Business Reserve Account</b> |                         |                               |               |                |
| <b>For the year ended 31 December 2022</b>                   |                         |                               |               |                |
| <b>Date</b>                                                  | <b>Transac<br/>tion</b> | <b>Description</b>            | <b>Amount</b> | <b>Balance</b> |
|                                                              |                         |                               | <b>£</b>      | <b>£</b>       |
| 31/01/2022                                                   | Interest                | Gross interest                | 0.41          | 48,502.15      |
| 28/02/2022                                                   | Interest                | Gross interest                | 0.37          | 48,502.52      |
| 02/03/2022                                                   | Deposit                 | Transfer from current account | 1,000.00      | 49,502.52      |
| 31/03/2022                                                   | Interest                | Gross interest                | 0.42          | 49,502.94      |
| 29/04/2022                                                   | Interest                | Gross interest                | 3.44          | 49,506.38      |
| 30/05/2022                                                   | Deposit                 | Transfer from current account | 500.00        | 50,006.38      |
| 31/05/2022                                                   | Interest                | Gross interest                | 4.34          | 50,010.72      |
| 30/06/2022                                                   | Interest                | Gross interest                | 4.11          | 50,014.83      |
| 29/07/2022                                                   | Interest                | Gross interest                | 3.97          | 50,018.80      |
| 31/08/2022                                                   | Interest                | Gross interest                | 4.52          | 50,023.32      |
| 12/09/2022                                                   | Deposit                 | Transfer from current account | 3,000.00      | 53,023.32      |
| 28/09/2022                                                   | Deposit                 | Transfer from current account | 3,000.00      | 56,023.32      |
| 30/09/2022                                                   | Interest                | Gross interest                | 9.54          | 56,032.86      |
| 28/10/2022                                                   | Deposit                 | Transfer from current account | 3,000.00      | 59,032.86      |
| 31/10/2022                                                   | Interest                | Gross interest                | 18.39         | 59,051.25      |
| 30/11/2022                                                   | Interest                | Gross interest                | 33.97         | 59,085.22      |
| 30/12/2022                                                   | Interest                | Gross interest                | 38.85         | 59,124.07      |

| <b>Financial Statement</b>                                   |                  |                                                          |                  |
|--------------------------------------------------------------|------------------|----------------------------------------------------------|------------------|
| <b>Stubbington Baptist Church - Income &amp; Expenditure</b> |                  |                                                          |                  |
| <b>Salary costs</b>                                          | <b>£</b>         | <b>Income</b>                                            | <b>£</b>         |
| <b>Stipend</b>                                               | 17,437.80        | Cash to bank - plate offerings, food and misc. donations | 17,251.43        |
| <b>PAYE &amp; NI</b>                                         | 3,387.08         | Gift Aid Donation                                        | 33,425.00        |
| <b>Pensions Costs</b>                                        | 2,180.50         | Gift aid tax recovered                                   | 12,261.70        |
| <b>Total</b>                                                 | <b>23,005.38</b> | Non Gift Aid donation                                    | 3,627.08         |
|                                                              |                  | Other Revenue                                            | 1,082.88         |
| <b>Admin &amp; Running Costs</b>                             |                  | Room Hire payments                                       | 5,139.00         |
| <b>Advertising &amp; Marketing (Christmas card)</b>          | 125.00           | SSE/OVO Feed-in-Tariff                                   | 1,230.42         |
| <b>Cleaning</b>                                              | 2,509.00         | <b>Total</b>                                             | <b>74,017.51</b> |
| <b>Computer Equipment</b>                                    | 771.31           |                                                          |                  |
| <b>Direct Expenses</b>                                       | 1,026.20         |                                                          |                  |
| <b>General Expenses</b>                                      | 3,367.78         | <b>Total Income</b>                                      | <b>74,017.51</b> |
| <b>Insurance</b>                                             | 1,584.50         |                                                          |                  |
| <b>IT Software and Consumables</b>                           | 227.54           | <b>Total Expenditure</b>                                 | <b>60,257.35</b> |
| <b>Kitchen supplies</b>                                      | 2,198.79         |                                                          |                  |
| <b>Licences</b>                                              | 728.92           | <b>Total additional funds</b>                            | <b>13,760.16</b> |
| <b>Light, Power, Heating</b>                                 | 6,565.63         |                                                          |                  |
| <b>Maintenance of building</b>                               | 1,831.79         | <b>Transferred to Business Reserve A/c</b>               | <b>10,500.00</b> |
| <b>Maintenance of grounds</b>                                | 190.00           |                                                          |                  |
| <b>Postage, Freight &amp; Courier</b>                        | 77.54            | <b>Total additional funds</b>                            | <b>3,260.16</b>  |
| <b>Printer paper</b>                                         | 48.47            |                                                          |                  |
| <b>Printer/photocopier costs</b>                             | 535.77           |                                                          |                  |
| <b>Printer lease</b>                                         | 782.40           |                                                          |                  |
| <b>Printing &amp; Stationery</b>                             | 23.00            |                                                          |                  |
| <b>Repairs &amp; Maintenance</b>                             | 3,266.52         |                                                          |                  |
| <b>Staff Training</b>                                        | 240.00           |                                                          |                  |

|                                                    |                  |                                 |                  |
|----------------------------------------------------|------------------|---------------------------------|------------------|
| <b>Stationery/office supplies</b>                  | 38.06            | <b>Current Account</b>          | <b>8,788.32</b>  |
| <b>Subscriptions</b>                               | 921.27           |                                 |                  |
| <b>Telephone &amp; Internet</b>                    | 425.87           | <b>Business Reserve Account</b> | <b>59,124.07</b> |
| <b>Windows licences</b>                            | 396.61           |                                 |                  |
| <b>Total</b>                                       | <b>27,881.97</b> |                                 |                  |
|                                                    |                  |                                 |                  |
| <b>Charitable donations - Missionary Giving</b>    |                  |                                 |                  |
| <b>DEC Ukraine Appeal</b>                          | 1,600.00         |                                 |                  |
| <b>Alan &amp; Celia Baker</b>                      | 500.00           |                                 |                  |
| <b>Barnabas Fund</b>                               | 500.00           |                                 |                  |
| <b>Bible Society</b>                               | 400.00           |                                 |                  |
| <b>BMS World Mission</b>                           | 1,400.00         |                                 |                  |
| <b>BUGB SCBA Home Mission</b>                      | 1,200.00         |                                 |                  |
| <b>Christian Concern</b>                           | 500.00           |                                 |                  |
| <b>The Leprosy Mission</b>                         | 400.00           |                                 |                  |
| <b>Mission Aviation Fellowship</b>                 | 500.00           |                                 |                  |
| <b>Open Doors</b>                                  | 500.00           |                                 |                  |
| <b>Operation Agri</b>                              | 500.00           |                                 |                  |
| <b>Tear Fund</b>                                   | 500.00           |                                 |                  |
| <b>Sub-total</b>                                   | <b>8,500.00</b>  |                                 |                  |
| <b>Charitable donations</b>                        |                  |                                 |                  |
| <b>Tear Fund - Harvest Appeal</b>                  | 1,000.00         | Handled separately              |                  |
| <b>Contribution to J Hunt retirement gift</b>      | 50.00            | Paid from church a/c            |                  |
| <b>Barnabas Fund - Les Payce funeral donations</b> | 180.00           | Handled separately              |                  |
| <b>Sub-total</b>                                   | <b>1,050.00</b>  |                                 |                  |
|                                                    |                  |                                 |                  |
| <b>Total</b>                                       | <b>9,550.00</b>  |                                 |                  |

| Missionary Giving - 2022            |           |        |           |        |           |        |           |        |          |
|-------------------------------------|-----------|--------|-----------|--------|-----------|--------|-----------|--------|----------|
| Organisation                        | Date      | Amount | Date      | Amount | Date      | Amount | Date      | Amount | Total    |
|                                     |           | £      |           | £      |           | £      |           | £      | £        |
| Alan and Celia Baker (South Africa) |           |        |           |        | 1-Aug-22  | 250.00 | 19-Nov-22 | 250.00 | 500.00   |
| Barnabas Fund                       |           |        |           |        | 1-Aug-22  | 250.00 | 14-Nov-22 | 250.00 | 500.00   |
| Bible Society                       |           |        |           |        | 1-Aug-22  | 200.00 | 15-Nov-22 | 200.00 | 400.00   |
| BMS World Mission                   | 10-Mar-22 | 350.00 | 10-Jun-22 | 350.00 | 12-Sep-22 | 350.00 | 12-Dec-22 | 350.00 | 1,400.00 |
| Christian Concern                   |           |        |           |        | 1-Aug-22  | 250.00 | 15-Nov-22 | 250.00 | 500.00   |
| Home Mission Fund                   | 10-Mar-22 | 300.00 | 10-Jun-22 | 300.00 | 12-Sep-22 | 300.00 | 12-Dec-22 | 300.00 | 1,200.00 |
| Mission Aviation Fellowship         |           |        |           |        | 2-Aug-22  | 250.00 | 15-Nov-22 | 250.00 | 500.00   |
| Open Doors                          |           |        |           |        | 2-Aug-22  | 250.00 | 15-Nov-22 | 250.00 | 500.00   |
| Operation Agri                      |           |        |           |        | 2-Aug-22  | 250.00 | 14-Nov-22 | 250.00 | 500.00   |

|                                   |                                          |          |  |  |           |          |                                                                            |        |                  |
|-----------------------------------|------------------------------------------|----------|--|--|-----------|----------|----------------------------------------------------------------------------|--------|------------------|
| <b>Tear Fund</b>                  |                                          |          |  |  | 2-Aug-22  | 250.00   | 15-Nov-22                                                                  | 250.00 | 500.00           |
| <b>Harvest Appeal - Tear Fund</b> | Not included in missionary giving totals |          |  |  | 14-Oct-22 | 1,000.00 | <b>Harvest supper/service donations of £709, plus £291 from church a/c</b> |        |                  |
| <b>The Leprosy Mission</b>        |                                          |          |  |  | 2-Aug-22  | 200.00   | 15-Nov-22                                                                  | 200.00 | 400.00           |
| <b>Sub-Totals</b>                 |                                          |          |  |  |           |          |                                                                            |        | £6,900.00        |
| <b>DEC Ukraine Appeal</b>         | 31-Mar-22                                | 1,600.00 |  |  |           |          |                                                                            |        | £1,600.00        |
| <b>Total</b>                      |                                          |          |  |  |           |          |                                                                            |        | <b>£8,500.00</b> |
|                                   |                                          |          |  |  |           |          |                                                                            |        |                  |
|                                   |                                          |          |  |  |           |          |                                                                            |        |                  |
| <b>10% of 2021 Income</b>         | <b>£7,200.00</b>                         |          |  |  |           |          |                                                                            |        |                  |
| <b>Brought Forward from 2021</b>  | <b>£1,600.00</b>                         |          |  |  |           |          |                                                                            |        |                  |
| <b>Total for 2022 giving</b>      | <b>£8,800.00</b>                         |          |  |  |           |          |                                                                            |        |                  |
| <b>Total given</b>                | <b>£8,500.</b>                           |          |  |  |           |          |                                                                            |        |                  |

|                          |         |  |  |  |  |  |  |  |  |
|--------------------------|---------|--|--|--|--|--|--|--|--|
|                          | 00      |  |  |  |  |  |  |  |  |
|                          |         |  |  |  |  |  |  |  |  |
| Remaining to<br>be given | £300.00 |  |  |  |  |  |  |  |  |





Section A

Independent Examiner's Report

|                                       |                                            |                        |          |
|---------------------------------------|--------------------------------------------|------------------------|----------|
| Report to the trustees/<br>members of | Charity Name<br>STUBBINGTON BAPTIST CHURCH |                        |          |
| On accounts for the year<br>ended     | 31 DECEMBER 2022                           | Charity no<br>(if any) | 1193362. |
| Set out on pages                      |                                            |                        |          |

(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.

4-2-23

Signed:

Graham Brown

Date:

30-2-2023

Name:

GRAHAM ALAN BROWN

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

|  |
|--|
|  |
|--|

Address:

|                        |
|------------------------|
| HIDEAWAY 2B HILL CROFT |
| FAREHAM HAMPSHIRE      |
| PO15 5ES               |