

# Lancaster Churches Housing Projects

England & Wales · Charity number 1200112

## Details

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**Other names** ST THOMAS, LANCASTER HOUSING PROJECTS

**Status** Registered

**Legal form** CIO

**Registered** 2022-08-18

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** The Sanctuary  
46a Slyne Road  
Lancaster  
LA1 2HU

**Phone** 00000000000

**Email** [info@lchp.org.uk](mailto:info@lchp.org.uk)

**Website** [www.lchp.org.uk](http://www.lchp.org.uk)

## Activities

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**Objects:** FOR THE PUBLIC BENEFIT, THE RELIEF OF THOSE IN NEED BECAUSE OF FINANCIAL HARDSHIP OR OTHER DISADVANTAGE INCLUDING, BUT NOT EXCLUSIVELY, REFUGEES, VULNERABLE PEOPLE AND OTHERS AT RISK OF BECOMING HOMELESS IN LANCASTER AND THE SURROUNDING AREA, IN PARTICULAR BUT NOT LIMITED TO PROVIDING ACCOMMODATION AND OTHER SUPPORT AND ASSISTANCE.

**Activities:** FOR THE PUBLIC BENEFIT, THE RELIEF OF THOSE IN NEED BECAUSE OF FINANCIAL HARDSHIP OR OTHER DISADVANTAGE INCLUDING, BUT NOT EXCLUSIVELY, REFUGEES, VULNERABLE PEOPLE AND OTHERS AT RISK OF BECOMING HOMELESS IN LANCASTER AND THE SURROUNDING AREA, IN PARTICULAR BUT NOT LIMITED TO PROVIDING ACCOMMODATION AND OTHER SUPPORT AND ASSISTANCE.

## Classification

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- **How:** Provides Buildings/facilities/open Space, Provides Advocacy/advice/information
- **What:** Disability
- **Who:** Other Defined Groups

## Geography

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- Lancashire

## Finances

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Period end	Income	Expenditure	Assets	Employees
2024-12-31	£55,283	£8,623	-	-
2023-12-31	£25,706	£11,720	-	-

## Trustees

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Name	Role	Appointed
CHRISTOPHER JOHN GIBBONS		2022-08-18
ROBYN VIRGINIA REMKE		2022-08-18
Robert Holdbrook		2022-08-18

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**Lancaster Churches Housing Projects**

England & Wales - Charity number 1200112

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# Accounts

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CHARITY REGISTRATION NUMBER: 1200112



**ANNUAL REPORT AND ACCOUNTS**

**FOR THE YEAR ENDING**

**31st DECEMBER 2024**

# **ST THOMAS, LANCASTER HOUSING PROJECTS**

## **FINANCIAL STATEMENTS**

**YEAR ENDED 31st DECEMBER 2024**

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# ST THOMAS, LANCASTER HOUSING PROJECTS

## TRUSTEES' ANNUAL REPORT

YEAR ENDED 31st DECEMBER 2024

The trustees present their report and the unaudited financial statements of the charity for the year ended 31st December 2024.

### REFERENCE AND ADMINISTRATIVE DETAILS

**Registered charity name** St Thomas, Lancaster Housing Projects

**Charity registration number** 1200112

**Principal office** St Thomas Church  
Marton Street  
Lancaster  
LA1 1XX

### THE TRUSTEES

Dr P Gager (Chair) (Resigned 17th August 2025)  
Mr C Gibbons  
Mr R Holdbrook  
Sr R Remke  
Mr J Stephens (Treasurer) (Resigned 17th August 2025)

**INDEPENDENT EXAMINER** Phillip Dennison ACA FCCA  
20 Mannin Way  
Lancaster Business Park  
Caton Road  
Lancaster  
LA1 3SW

# ST THOMAS, LANCASTER HOUSING PROJECTS

TRUSTEES' ANNUAL REPORT *(continued)*

YEAR ENDED 31st DECEMBER 2024

## OBJECTIVES AND ACTIVITIES

### Purposes of the Charity

St Thomas, Lancaster Housing Projects is a registered charity, legally structured as a Charitable Incorporated Organisation (CIO Foundation), and registered with the Charity Commission for England and Wales on 18th August 2022.

Our stated charitable objectives are as follows:

FOR THE PUBLIC BENEFIT, THE RELIEF OF THOSE IN NEED BECAUSE OF FINANCIAL HARDSHIP OR OTHER DISADVANTAGE INCLUDING, BUT NOT EXCLUSIVELY, REFUGEES, VULNERABLE PEOPLE AND OTHERS AT RISK OF BECOMING HOMELESS IN LANCASTER AND THE SURROUNDING AREA, IN PARTICULAR BUT NOT LIMITED TO PROVIDING ACCOMMODATION AND OTHER SUPPORT AND ASSISTANCE.

### Public Benefit

The Charity Commission issues guidance on delivering public benefit, which in summary requires that our activities

1. deliver benefits that outweigh any potential detrimental effects
2. benefit the public in general, or a sufficient section of the public, rather than providing excessive personal benefit to individuals or organisations

The Trustees have had regard to this guidance in managing the activities of the Charity and believe our activities meet these requirements. Specifically, our activities provide benefit to those who live in the area administered by Lancaster City Council.

Our activities during the period of this report have been centred on finalising the purchase of a property from which to offer the supported accommodation in our stated objectives, and the subsequent necessary refurbishment of the property to enable it to be used as intended. Additionally, several fundraising events to support the project have been held during the year.

Legal completion of the purchase was achieved on 22nd February 2024, at which point the refurbishment project started in earnest. The property was made habitable towards the end of May 2024, and our house hosts took residence at that point.

Significant further refurbishment work was still necessary, and we are grateful to the house hosts for bearing with the Trustees whilst this has been going on around them.

# ST THOMAS, LANCASTER HOUSING PROJECTS

## TRUSTEES' ANNUAL REPORT *(continued)*

YEAR ENDED 31st DECEMBER 2024

### STRUCTURE, GOVERNANCE AND MANAGEMENT

St Thomas, Lancaster Housing Projects is a registered charity, legally structured as a Charitable Incorporated Organisation (CIO Foundation), and registered with the Charity Commission for England and Wales on 18th August 2022.

#### Board of Trustees

The constitution specifies there must be a minimum of three Trustees, but no maximum number. Trustees are appointed for a term of three years, and can serve a maximum of three terms consecutively, but may be appointed again after a break of at least one year. All Trustee appointments must be approved by the PCC of St Thomas Lancaster, and no Trustee receives remuneration.

There are currently five Trustees, all of whom served from the formation of the CIO through to the end of the period of this report.

Dr Philip Gager	Chair of Trustees (until 17th August 2025)
Mr Chris Gibbons	Trustee
Mr Robert Holdbrook	Trustee
Dr Robyn Remke	Trustee
Mr John Stephens	Trustee and Treasurer (until 17th August 2025)

Formal and informal Trustee meetings are held frequently, and at least monthly – either in person or virtually.

As an addendum, during the first part of 2025 Philip Gager and John Stephens both tendered their resignations from the board of trustees, to take effect at the end of their three-year term on 17th August 2025. The remaining trustees have opted to continue serving and work is underway to secure additional trustees to strengthen the board.

#### Management Committee

During 2024, the Management Committee was re-instated, albeit in a different form, primarily to support the host couple in their responsibilities and to put in place a structure to oversee the operations of the property once it was up and running. The committee reports to the Board of Trustees, and members do not receive remuneration.

The initial composition of the committee was

Mrs Karen Shackleton Chair  
Rev Angela Letchford Clergy Representative  
Prof Richard Eglese PCC Treasurer  
Dr Robyn Remke STLHP Trustee and PCC Representative  
Mr Andrew Malcolm Property Maintenance Lead  
Mr John Stephens STLHP Treasurer and Trustee

This committee met monthly from June 2024, with several successes especially in organising fundraising and community awareness, and supporting the refurbishment efforts, but ultimately disbanded at the end of 2024 because of other commitments on the part of a few of the members. Temporary arrangements to support the host couple were put in place by the Trustees at that point.

#### Banking and Finance

Our main business banking facility is with National Westminster Bank, Barrow-in-Furness branch at 113 Dalton Road, Barrow-in-Furness, Cumbria. LA14 1WY.

## **ST THOMAS, LANCASTER HOUSING PROJECTS**

**TRUSTEES' ANNUAL REPORT** *(continued)*

**YEAR ENDED 31st DECEMBER 2024**

Capital funding for our activities has mainly been sourced through loans and gifts from the members of St Thomas Church Lancaster, and associated parties.

### **Accounting and Audit**

For the period of this report, audit and accounting services have been provided by

CWR Chartered Accountants Ltd  
Mannin Way, Lancaster Business Park, Caton Road, Lancaster. LA1 3SW

### **Legal**

During the period of this report, legal services have been provided by the following in connection with the drawing-up of loan agreements and the conveyancing work necessary for the purchase of freehold property.

Arnold Greenwood LLP  
Exchange Chambers, 8 & 10 Highgate, Kendal, Cumbria. LA9 4SX

# ST THOMAS, LANCASTER HOUSING PROJECTS

## TRUSTEES' ANNUAL REPORT *(continued)*

### YEAR ENDED 31st DECEMBER 2024

#### ACHIEVEMENTS AND PERFORMANCE

2024 was a busy year for the project, starting with the finalising of the property purchase and the associated financial and legal activities, followed by an intense period of refurbishment work to bring the property up to standard.

Alongside this, liaison with Lancaster City Council to secure planning permission for a change of use category for the property was required, which led on to activities to prepare for and complete an HMO licence application.

#### Purchase and Refurbishment

With the purchase process successfully completing on 22nd February 2024, we saw the start of a significant refurbishment project. We are grateful to God for His significant provision of both financial resources and gifts of time and energy through a wide range of individuals – too many to thank individually here - over the course of the project.

Additional rooms were created to expand the capacity of the property and to provide suitable living space for the host family. All bathrooms were replaced, and additional shower capacity was fitted. The existing kitchen and dining rooms were merged into one large kitchen-diner area and re-fitted with new large kitchen setup – in effect two kitchens in one – to provide sufficient space and capacity for the intended 6 occupants.

All rooms were decorated, and new carpets or flooring was installed throughout the property, including the restoration of some original parquet flooring discovered under the old carpeting on the ground floor.

Significant upgrading of the plumbing and heating systems were required, and installation of modern smoke/fire detection equipment and new internal fire doors was completed to ensure compliance with building regulations.

Externally, we are grateful to the various volunteers who contributed their time to improve the gardens at the front and rear of the property over the summer period.

#### Planning and Licensing

Alongside the refurbishment project, several other administrative exercises were required to ensure the property was compliant with legislation and local requirements prior to being able to function as intended.

A condition of the sale was that the property had to be re-named without any reference to its prior function as a vicarage. Agreement was sought from the Diocese of Blackburn to name the property 'The Sanctuary', which was accepted, and an application was made to re-name the property with Lancaster City Council. This was also approved along with a mandated house number to comply with local policy.

Given the intended change of use from a domestic single dwelling to an HMO, a planning permission application was required. Navigating this process took much longer and was substantially more complex than anticipated. Several versions of detailed plans were required, even though no external changes to the property were proposed, and the Trustees are deeply grateful to Robin Dunnington for his contributions in this aspect, without which the process would have been considerably longer and more expensive.

Eventually the planning approval to change the use class of the property was granted in November 2024, which opened the way for HMO licensing.

## ST THOMAS, LANCASTER HOUSING PROJECTS

### TRUSTEES' ANNUAL REPORT *(continued)*

#### YEAR ENDED 31st DECEMBER 2024

Further assessment was required prior to submission of the HMO licence application, including visits from the Housing Standards team at Lancaster City Council, and a fire risk assessment, culminating in the submission of an HMO Licence application in February 2025.

As an addendum, the HMO licence was granted on 5th March 2025, enabling the property to finally move towards an operational status.

#### **Fundraising**

During the period of this report, several fundraising activities were organised to support the refurbishment project, and the Trustees are especially grateful to Karen Shackleton for her commitment and energy in overseeing these events.

In addition, several applications to grant-making trusts were made, to support the future capital improvement of the property. These were focussed on energy efficiency, with specific plans for improving windows and replacing an older gas boiler with a modern one. The Trustees are grateful for the efforts of David Dawson in this respect.

#### **Publicity**

One such event was the very successful Open Day, held in September 2024, to officially 'launch' the project after the refurbishment works were well underway. We were proud to welcome the Mayor of Lancaster, Cllr Abi Mills, and the MP for Lancaster and Wyre, Cat Smith, alongside representatives of the Diocese of Blackburn, St Thomas, Lancaster and other local churches, charities, supporters and volunteers.



# ST THOMAS, LANCASTER HOUSING PROJECTS

## TRUSTEES' ANNUAL REPORT *(continued)*

YEAR ENDED 31st DECEMBER 2024

### FINANCIAL REVIEW

#### Going Concern

After making appropriate enquiries, the board of Trustees has a reasonable expectation that the CIO has adequate resources to continue operational existence for the foreseeable future. For this reason, it has adopted the going concern basis in preparing the financial statements.

#### Financial Report

The CIO's accounts have been inspected by our accountants CWR for approval by the board of Trustees at its meeting in October 2025.

As noted in the review of activities above, the period of this report covers the initial purchase and refurbishment of the property, and as such only limited 'trading' activities were carried out.

We remain grateful to God for the generous donations of the church members and other associated parties at St Thomas Lancaster, who have kindly given and lent substantial funds to enable the project to continue. The only revenue generated through 'trading' in the period of this report relates to rental income from the host couple, who moved into the property in May 2024.

Total income during 2024 of some £55,000 relates largely to substantial further donations from members and associates of St Thomas, Lancaster. In addition, the Trustees were able to submit Gift Aid claims to HMRC for the first time, releasing significant further income to re-invest in the property works.

Total operational expenses during 2024 of some £9,000 relate mainly to insurances, utility costs and council tax incurred, albeit a reduction was agreed with Lancaster City Council in respect of the period the property was empty and being refurbished.

Capital expenditure on the property amounted to £56,000 in the period, relating entirely to the refurbishment works and investment in the new kitchen and bathroom facilities to prepare the property for hosting guests.

As a result, we closed 2024 with net equity of £60,000, although with limited liquid funds in the bank. The outlook for 2025 remains positive as we look to finalise the remaining renovation works on the property and welcome guests for the first time, enabling the revenue stream to commence and the project to deliver on its intended purpose.

As an addendum, despite some organisational delays during H1 2025, the first tenants moved in early in September 2025, turning the project vision into reality for the first time. We praise God for his unfailing love and his wonderful deeds. (Ps107v31)

#### Reserves Policy

As an interim arrangement, the Trustees have agreed to retain £5000 as a reserves fund to allow for emergency expenditure if required whilst the refurbishment project is underway. It is agreed that this policy will be reviewed once the property is actively hosting guests and generating income and expense more consistently.

#### Investment Policy

Any investments are agreed by the Trustees, which has regard to the Charity Commission guidance in relation to Charity investment policy.

# ST THOMAS, LANCASTER HOUSING PROJECTS

## TRUSTEES' ANNUAL REPORT *(continued)*

YEAR ENDED 31st DECEMBER 2024

### Risk Management

The Trustees examine the major risks that the Charity faces and incorporate these into the budgeting and financial planning activities. At this stage of the charity's development, formal policies and risk mitigation systems have yet to be implemented but will be put in place as the charity becomes financially operational.


### Trustees Responsibility in Relation to the Financial Statements

Law applicable to Charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the Charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the Trustees are required to:


- Select suitable accounting policies and then apply them consistently
- Make judgments and estimates that are reasonable and prudent
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departure disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume the Charity will continue in business

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees' annual report was approved on <sup>23/10/2025</sup> ..... and signed on behalf of the board of trustees by:

Signed by:  
  
454640DAA70F425...

Mr C Gibbons  
Trustee

Signed by:  
  
0C433A033C2942E...

Mr R Holdbrook  
Trustee

# ST THOMAS, LANCASTER HOUSING PROJECTS

## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST THOMAS, LANCASTER HOUSING PROJECTS

YEAR ENDED 31st DECEMBER 2024

I report to the trustees on my examination of the financial statements of St Thomas, Lancaster Housing Projects ('the charity') for the year ended 31st December 2024.

### RESPONSIBILITIES AND BASIS OF REPORT

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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



Phillip Dennison ACA FCCA  
Independent Examiner

20 Mannin Way  
Lancaster Business Park  
Caton Road  
Lancaster  
LA1 3SW

**ST THOMAS, LANCASTER HOUSING PROJECTS****STATEMENT OF FINANCIAL ACTIVITIES****YEAR ENDED 31st DECEMBER 2024**

		<b>Year to 31 Dec 24</b>		Period from 18 Aug 22 to 31 Dec 23
		Restricted funds	<b>Total funds</b>	Total funds
	<b>Note</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Income and endowments</b>				
Donations and legacies	<b>4</b>	51,110	51,110	25,706
Charitable activities	<b>5</b>	4,157	4,157	–
Investment income	<b>6</b>	16	16	–
<b>Total income</b>		<u>55,283</u>	<u>55,283</u>	<u>25,706</u>
<b>Expenditure</b>				
Expenditure on charitable activities	<b>7,8</b>	8,623	8,623	12,140
<b>Total expenditure</b>		<u>8,623</u>	<u>8,623</u>	<u>12,140</u>
<b>Net income and net movement in funds</b>		<u>46,660</u>	<u>46,660</u>	<u>13,566</u>
<b>Reconciliation of funds</b>				
Total funds brought forward		13,566	13,566	–
<b>Total funds carried forward</b>		<u>60,226</u>	<u>60,226</u>	<u>13,566</u>

The statement of financial activities includes all gains and losses recognised in the year.  
All income and expenditure derive from continuing activities.

The notes on pages 12 to 17 form part of these financial statements.


# ST THOMAS, LANCASTER HOUSING PROJECTS

## STATEMENT OF FINANCIAL POSITION

31st DECEMBER 2024

	Note	2024 £	£	2023 £
<b>FIXED ASSETS</b>				
Tangible fixed assets	12		430,104	–
<b>CURRENT ASSETS</b>				
Debtors	13	–		300
Cash at bank and in hand		5,768		152,687
		<u>5,768</u>		<u>152,987</u>
<b>CREDITORS: amounts falling due within one year</b>	<b>14</b>	<u>1,644</u>		<u>420</u>
<b>NET CURRENT ASSETS</b>			4,124	152,567
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			<u>434,228</u>	<u>152,567</u>
<b>CREDITORS: amounts falling due after more than one year</b>	<b>15</b>		374,002	139,001
<b>NET ASSETS</b>			<u>60,226</u>	<u>13,566</u>
<b>FUNDS OF THE CHARITY</b>				
Restricted funds			60,226	13,566
<b>Total charity funds</b>	<b>16</b>		<u>60,226</u>	<u>13,566</u>

These financial statements were approved by the board of trustees and authorised for issue on 23/10/2025, and are signed on behalf of the board by:

Signed by:  
  
 454640DAA70F425...  
 Mr C Gibbons  
 Trustee

Signed by:  
  
 0C433A033C2942E...  
 Mr R Holdbrook  
 Trustee

The notes on pages 12 to 17 form part of these financial statements.

# **ST THOMAS, LANCASTER HOUSING PROJECTS**

## **NOTES TO THE FINANCIAL STATEMENTS**

**YEAR ENDED 31st DECEMBER 2024**

### **1. GENERAL INFORMATION**

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is St Thomas Church, Marton Street, Lancaster, LA1 1XX.

### **2. STATEMENT OF COMPLIANCE**

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

### **3. ACCOUNTING POLICIES**

#### **BASIS OF PREPARATION**

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

#### **GOING CONCERN**

There are no material uncertainties about the charity's ability to continue.

#### **JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY**

In the application of the charity's accounting policies the trustees 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 estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

In the opinion of the trustees there have been no significant judgements made in the process of applying the accounting policies.

#### **FUND ACCOUNTING**

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

# ST THOMAS, LANCASTER HOUSING PROJECTS

## NOTES TO THE FINANCIAL STATEMENTS *(continued)*

YEAR ENDED 31st DECEMBER 2024

### 3. ACCOUNTING POLICIES *(continued)*

#### INCOMING RESOURCES

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

#### RESOURCES EXPENDED

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

#### TANGIBLE ASSETS

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

# ST THOMAS, LANCASTER HOUSING PROJECTS

## NOTES TO THE FINANCIAL STATEMENTS *(continued)*

### YEAR ENDED 31st DECEMBER 2024

#### 3. ACCOUNTING POLICIES *(continued)*

##### TANGIBLE ASSETS *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

##### IMPAIRMENT OF FIXED ASSETS

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

#### 4. DONATIONS AND LEGACIES

	Restricted Funds £	<b>Total Funds 2024 £</b>	Restricted Funds £	Total Funds 2023 £
<b>DONATIONS</b>				
Donations	51,110	51,110	25,706	25,706

#### 5. CHARITABLE ACTIVITIES

	Restricted Funds £	<b>Total Funds 2024 £</b>	Restricted Funds £	Total Funds 2023 £
Rental income	<u>4,157</u>	<u>4,157</u>	<u>–</u>	<u>–</u>

#### 6. INVESTMENT INCOME

	Restricted Funds £	<b>Total Funds 2024 £</b>	Restricted Funds £	Total Funds 2023 £
Bank interest receivable	<u>16</u>	<u>16</u>	<u>–</u>	<u>–</u>

# ST THOMAS, LANCASTER HOUSING PROJECTS

## NOTES TO THE FINANCIAL STATEMENTS *(continued)*

YEAR ENDED 31st DECEMBER 2024

### 7. EXPENDITURE ON CHARITABLE ACTIVITIES BY FUND TYPE

	Restricted Funds £	Total Funds 2024 £	Restricted Funds £	Total Funds 2023 £
Domestic items	409	409	–	–
Loan interest and finance costs	9	9	–	–
Other property costs	1,635	1,635	1,860	1,860
Property repairs	152	152	–	–
Rents, rates and insurances	5,803	5,803	4,201	4,201
Services provided	177	177	289	289
Legal and professional fees	–	–	5,370	5,370
Support costs	438	438	420	420
	<u>8,623</u>	<u>8,623</u>	<u>12,140</u>	<u>12,140</u>

### 8. EXPENDITURE ON CHARITABLE ACTIVITIES BY ACTIVITY TYPE

	Activities undertaken directly £	Support costs £	Total funds 2024 £	Total fund 2023 £
Domestic items	409	–	409	–
Loan interest and finance costs	9	–	9	–
Other property costs	1,635	–	1,635	1,860
Property repairs	152	–	152	–
Rents, rates and insurances	5,803	–	5,803	4,201
Services provided	177	–	177	289
Legal and professional fees	–	–	–	5,370
Governance costs	–	438	438	420
	<u>8,185</u>	<u>438</u>	<u>8,623</u>	<u>12,140</u>

### 9. INDEPENDENT EXAMINATION FEES

	Year to 31 Dec 24 £	Period from 18 Aug 22 to 31 Dec 23 £
Fees payable to the independent examiner for:		
Independent examination of the financial statements	<u>438</u>	<u>420</u>

### 10. STAFF COSTS

The average head count of employees during the year was Nil (2023: Nil).

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

### 11. TRUSTEE REMUNERATION AND EXPENSES

None of the trustees (or any persons connected with them) received any remuneration during the year (2024: £nil).

# ST THOMAS, LANCASTER HOUSING PROJECTS

## NOTES TO THE FINANCIAL STATEMENTS *(continued)*

YEAR ENDED 31st DECEMBER 2024

### 12. TANGIBLE FIXED ASSETS

	Freehold property £
<b>Cost</b>	
At 1st January 2024	–
Additions	430,104
<b>At 31st December 2024</b>	<u>430,104</u>
<b>Depreciation</b>	
At 1st January 2024 and 31st December 2024	–
<b>Carrying amount</b>	
At 31st December 2024	<u>430,104</u>
At 31st December 2023	<u>–</u>

### 13. DEBTORS

	2024 £	2023 £
Prepayments and accrued income	<u>–</u>	<u>300</u>

### 14. CREDITORS: amounts falling due within one year

	2024 £	2023 £
Trade creditors	631	–
Accruals and deferred income	1,013	420
	<u>1,644</u>	<u>420</u>

### 15. CREDITORS: amounts falling due after more than one year

	2024 £	2023 £
Loans	<u>374,002</u>	<u>139,001</u>

Loans were given to the charity by individuals to assist with the purchase of the property, none of which are repayable within one year.

## ST THOMAS, LANCASTER HOUSING PROJECTS

### NOTES TO THE FINANCIAL STATEMENTS *(continued)*

YEAR ENDED 31st DECEMBER 2024

#### 16. ANALYSIS OF CHARITABLE FUNDS

##### Restricted funds

	At 1st January 20 24	Income £	Expenditure £	At 31st December 2024 £
Restricted Fund	13,566	55,283	(8,623)	60,226

	At 18th August 2 022 £	Income £	Expenditure £	At 31st December 2023 £
Restricted Fund	–	25,706	(12,140)	13,566

#### 17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Restricted Funds £	Total Funds 2024 £
Tangible fixed assets	430,104	430,104
Current assets	5,768	5,768
Creditors less than 1 year	(1,644)	(1,644)
Creditors greater than 1 year	(374,002)	(374,002)
<b>Net assets</b>	<u>60,226</u>	<u>60,226</u>

	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	–	–
Current assets	152,987	152,987
Creditors less than 1 year	(420)	(420)
Creditors greater than 1 year	(139,001)	(139,001)
<b>Net assets</b>	<u>13,566</u>	<u>13,566</u>

**Lancaster Churches Housing Projects**

England & Wales - Charity number 1200112

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# Accounts

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**THE SANCTUARY**  
ST THOMAS LANCASTER

**Annual Report and Accounts**  
**for Period Ending 31<sup>st</sup> December 2023**

St Thomas, Lancaster Housing Projects  
Registered Charity 1200112

St Thomas Church, Marton Street, Lancaster LA1 1XX  
[housing@st.tees.org.uk](mailto:housing@st.tees.org.uk)

## Purposes of the Charity

St Thomas, Lancaster Housing Projects is a registered charity, legally structured as a Charitable Incorporated Organisation (CIO Foundation), and registered with the Charity Commission for England and Wales on 18<sup>th</sup> August 2022.

Our stated charitable objectives are as follows:

FOR THE PUBLIC BENEFIT, THE RELIEF OF THOSE IN NEED BECAUSE OF FINANCIAL HARDSHIP OR OTHER DISADVANTAGE INCLUDING, BUT NOT EXCLUSIVELY, REFUGEES, VULNERABLE PEOPLE AND OTHERS AT RISK OF BECOMING HOMELESS IN LANCASTER AND THE SURROUNDING AREA, IN PARTICULAR BUT NOT LIMITED TO PROVIDING ACCOMMODATION AND OTHER SUPPORT AND ASSISTANCE.

## Public Benefit

The Charity Commission issues guidance on delivering public benefit, which in summary requires that our activities

1. deliver benefits that outweigh any potential detrimental effects
2. benefit the public in general, or a sufficient section of the public, rather than providing excessive personal benefit to individuals or organisations

The Trustees have had regard to this guidance in managing the activities of the Charity and believe our activities meet these requirements. Specifically, our activities provide benefit to those who live in the area administered by Lancaster City Council.

Our activities in the period from formation to the end of 2023 have been preparatory in nature, with all project efforts dedicated to securing the purchase of a property from which to offer the supported accommodation in our stated objectives.

Unfortunately, we were unable to complete our original plan of purchasing 23 Yealand Drive early in 2023, and at the end of 2023 were close to completion on an alternative property elsewhere in Lancaster. The vision and objectives remain the same, and we expect to begin to deliver on these late in 2024 once the property purchase and refurbishment project have been completed.

Mr Richard Eglese	PCC Treasurer
Mr Robert Holdbrook	STLHP Trustee and PCC Representative
Mr Sim Lane-Dixon	Property Maintenance Lead
Mr John Stephens	STLHP Treasurer and Trustee

This committee was disbanded in February 2023, when it became apparent that our planned purchase of the property at 23 Yealand Drive was unable to proceed. It has since been re-instated with a number of changes now that the property at St Luke's Vicarage has been successfully purchased.

## Governance

St Thomas, Lancaster Housing Projects is a registered charity, legally structured as a Charitable Incorporated Organisation (CIO Foundation), and registered with the Charity Commission for England and Wales on 18<sup>th</sup> August 2022.

### Board of Trustees

The constitution specifies there must be a minimum of three Trustees, but no maximum number. Trustees are appointed for a term of three years, and can serve a maximum of three terms consecutively, but may be appointed again after a break of at least one year. All Trustee appointments must be approved by the PCC of St Thomas Lancaster, and no Trustee receives remuneration.

There are currently five Trustees, all of whom served from the formation of the CIO through to the end of the period of this report.

Dr Philip Gager	Chair of Trustees
Mr Chris Gibbons	Trustee
Mr Robert Holdbrook	Trustee
Dr Robyn Remke	Trustee
Mr John Stephens	Trustee and Treasurer

Formal and informal Trustee meetings are held frequently, and at least monthly – either in person or virtually.

### Management Committee

In addition, a Management Committee has been formed, ostensibly to oversee the day-to-day running of the property and to support the host couple in their responsibilities. The committee reports to the Board of Trustees, and members do not receive remuneration.

The initial composition of the committee was

Mr Robert Peck	Chair
Mrs Angela Letchford	Clergy Representative
Mr Richard Eglese	PCC Treasurer
Mr Robert Holdbrook	STLHP Trustee and PCC Representative
Mr Sim Lane-Dixon	Property Maintenance Lead
Mr John Stephens	STLHP Treasurer and Trustee

This committee was disbanded in February 2023, when it became apparent that our planned purchase of the property at 23 Yealand Drive was unable to proceed. It has since been re-instated with a number of changes now that the property at St Luke's Vicarage has been successfully purchased.

## Banking and Finance

Our main business banking facility is with National Westminster Bank, Barrow-in-Furness branch at 113 Dalton Road, Barrow-in-Furness, Cumbria. LA14 1WY.

Capital funding for our activities has mainly been sourced through loans and gifts from the members of St Thomas Church Lancaster, and associated parties.

## Accounting and Audit

For the period of this report, audit and accounting services have been provided by

CWR Chartered Accountants Ltd

Mannin Way, Lancaster Business Park, Caton Road, Lancaster. LA1 3SW

## Legal

During the period of this report, legal services have been provided by the following in connection with the creation of the CIO, the drawing-up of loan agreements, and the conveyancing work necessary for the purchase of freehold property.

Shakespeare Martineau LLP

Waterfront House, Waterfront Plaza, Nottingham. NG2 3DQ

Arnold Greenwood LLP

Exchange Chambers, 8 & 10 Highgate, Kendal, Cumbria. LA9 4SX

## Phase 2

After much prayer and discussion, the Trustees and the project team regrouped and agreed to continue to pursue the project. Soon afterwards, we received substantial offers of financial support – loans and gifts – which allowed the Trustees to believe that an outright property purchase (of a different property) might be possible, thereby avoiding the need to provide trading history to source commercial funding.

Within a few weeks, we found that the Diocese of Blackburn were marketing the former St Luke's Vicarage in Skerton, Lancaster for sale, as it was no longer needed for clergy accommodation. Whilst the property was un-modernised and in need of renovation, it was a suitable size and location to be able to provide the kind of accommodation we intended to offer, and so initial enquiries were made of the Diocese with a view to purchasing the property.

A purchase was agreed, and the remainder of 2023 was spent pursuing legal and financial works to enable the completion of the purchase, and preparation for renovations to convert the property into an HMO suitable for up to four guests in addition to a host couple/family.

As an addendum, the property purchase was completed on 22<sup>nd</sup> February 2024.

# Review of Activities

The period from CIO formation through to December 2023, as covered by this report, comprised two very different phases in our activities.

## Phase 1

The charity was formed with the intention of purchasing the property 23 Yealand Drive in Lancaster from the current owners, who had already converted the property into an HMO and were successfully running it to provide accommodation for a number of single residents – initially international students, and latterly refugees with leave to remain.

The owners were due to relocate elsewhere in the UK, and wanted the church to be able to carry on the work of providing refugee accommodation after their departure. As a result, a project team was formed in October 2021, and the CIO was formed in August 2022 as a vehicle through which to purchase and run the property.

Commercial funding was sought and offered, along with several church members agreeing to support the purchase financially with gifts and loans, and legal work was commenced to formalise the purchase.

Unfortunately, in January 2023, when the commercial funding drawdown was requested, it became clear that the loan offer agreed in principle was going to be withdrawn by the bank, and as a result the purchase of 23 Yealand Drive became unachievable.

## Phase 2

After much prayer and discussion, the Trustees and the project team regrouped and agreed to continue to pursue the project. Soon afterwards, we received substantial offers of financial support – loans and gifts – which allowed the Trustees to believe that an outright property purchase (of a different property) might be possible, thereby avoiding the need to provide trading history to source commercial funding.

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## Financial Review

### Going Concern

After making appropriate enquiries, the board of Trustees has a reasonable expectation that the CIO has adequate resources to continue operational existence for the foreseeable future. For this reason, it has adopted the going concern basis in preparing the financial statements.

### Financial Report

The CIO's accounts have been inspected by our accountants CWR for approval by the board of Trustees at its meeting in October 2024

As noted in the review of activities above, the period from formation to December 2023 as covered within this report was spent in pre-operational activity. There was no 'trading' activity, and all financial transactions related to setup of the CIO, the aborted purchase of 23 Yealand Drive and the preparations for the purchase of St Luke's Vicarage.

We are grateful to God for the generous donations of the church members and other associated parties at St Thomas Lancaster, who have kindly given and lent substantial funds to enable the project to continue.

Much of the initial funding was received late in 2022, at which point we expected to purchase 23 Yealand Drive early in 2023. Some £20,000 in gifts and £130,000 in loans had been received at that point.

Total expenses during 2022 of some £10,000 relate largely to legal and professional fees for the setup of the CIO (£5,000) and expenditure on the setup and short-term running of 23 Yealand Drive under a temporary agreement with the owners, prior to the purchase being aborted.

Moving into 2023, despite the aborted purchase, almost all the lenders and donors agreed to continue their support for the project. As a result, our liquid funds remained in the bank ready for purchase of an alternative property.

Some further gifts (£4000 in total) were received during 2023 and only a small balance of expenditure (£1250) on the aborted 23 Yealand Drive property was needed.

As a result, we closed 2023 with substantial funds in the bank, mainly as a result of loans from church members, ready to complete the purchase of St Luke's Vicarage early in 2024.

The outlook for 2024 remains positive as we look to complete renovations of the property and welcome guests for the first time.

Philip Baker, Chair of Trustees

## **Reserves Policy**

As an interim arrangement, the Trustees have agreed to retain £5000 as a reserves fund to allow for emergency expenditure if required whilst the refurbishment project is underway. It is agreed that this policy will be reviewed once the property is actively hosting guests and generating income and expense more consistently.

## **Investment Policy**

Any investments are agreed by the Trustees, which has regard to the Charity Commission guidance in relation to Charity investment policy.

## **Risk Management**

The Trustees examine the major risks that the Charity faces and incorporate these into the budgeting and financial planning activities. At this stage of the charity's development, formal policies and risk mitigation systems have yet to be implemented but will be put in place as the charity becomes financially operational.

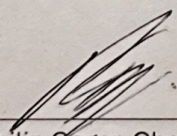
## **Trustees Responsibility in Relation to the Financial Statements**

Law applicable to Charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the Charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Make judgments and estimates that are reasonable and prudent
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departure disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume the Charity will continue in business

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees report was approved by the board of Trustees on 14<sup>th</sup> October 2024 and signed on its behalf by:

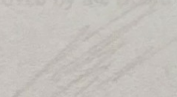
  
Philip Gager, Chair of Trustees

ST THOMAS, LANCASTER HOUSING PROJECTS

STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE PERIOD ENDED 31ST DECEMBER 2023

	Note	Unrestricted Funds	Restricted Funds	Total 2023 £
<b>INCOME AND ENDOWMENTS</b>				
Voluntary Income	2	-	25,706	25,706
<b>TOTAL INCOME</b>		<u>-</u>	<u>25,706</u>	<u>25,706</u>
<b>EXPENDITURE</b>				
Charitable Activities	3	-	11,720	11,720
Support and Governance Costs	3	-	420	420
<b>TOTAL EXPENDITURE</b>		<u>-</u>	<u>12,140</u>	<u>12,140</u>
<b>NET INCOME FOR THE PERIOD AND NET MOVEMENT IN FUNDS</b>				
		-	13,566	13,566
<b>TOTAL FUNDS CARRIED FORWARD AT 31ST DECEMBER 2023</b>		<u>-</u>	<u>13,566</u>	<u>13,566</u>

Approved by the Board of Trustees and signed on its behalf by:

  
Philip Cooper  
Chair of Trustees

17<sup>th</sup> October 2024

Date

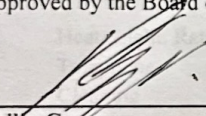
ST THOMAS, LANCASTER HOUSING PROJECTS

BALANCE SHEET

AS AT 31ST DECEMBER 2023

	Note	2023
		£
<b>FIXED ASSETS</b>		
<b>CURRENT ASSETS</b>		
Debtors and Prepayments	4	300
Cash at Bank		<u>152,687</u>
<b>TOTAL CURRENT ASSETS</b>		<u>152,987</u>
<b>CURRENT LIABILITIES</b>		
Creditors	5	<u>420</u>
<b>NET CURRENT ASSETS</b>		152,567
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>152,567</u>
<b>AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR</b>		
Creditors	6	139,001
<b>NET ASSETS</b>		<u>13,566</u>
<b>FUNDS</b>		
Restricted		13,566
Unrestricted		-
<b>TOTAL FUNDS</b>		<u>13,566</u>

Approved by the Board of Trustees and signed on its behalf by:

  
 \_\_\_\_\_  
 Philip Gager  
 Chair of Trustees

14<sup>th</sup> October 2024

Date

ST THOMAS, LANCASTER HOUSING PROJECTS

NOTES TO THE ACCOUNTS FOR THE PERIOD ENDED 31ST DECEMBER 2023

1 ACCOUNTING POLICIES

**Basis of Accounting**

The financial statements have been prepared under the historical cost convention and have been prepared in accordance with the Charities Act 2011 and in compliance with the provisions of FRS102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland'.

**Incoming resources**

Voluntary income is accounted for on receipt.

**Resources expended**

Expenditure is included on an accruals basis. Costs of Charitable Activities and Governance comprise primarily costs arising in connection with fulfilling the objects and statutory obligations of the Charity.

2 ANALYSIS OF INCOMING RESOURCES

No related party transactions took place in the year.

	Total 2023 £
<b><u>Voluntary Income</u></b>	
Restricted	
Donations	25,706
	<u>25,706</u>

3 ANALYSIS OF RESOURCES EXPENDED

**Charitable Activities**

Heat, Light, Rates and Water	3,901
Telephone	301
Cleaning	288
Legal and Professional Fees	5,370
Other Expenses	1,860
	<u>11,720</u>

**Support and Governance Costs**

Accountancy and Independent Examiners Fee	<u>420</u>
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ST THOMAS, LANCASTER HOUSING PROJECTS

NOTES TO THE ACCOUNTS FOR THE PERIOD ENDED 31ST DECEMBER 2023 (continued)

4	<b><u>DEBTORS</u></b>	2023	
		£	
	Prepayments	300	
		<u>300</u>	
5	<b><u>CREDITORS</u></b>		
	Repayable within one year		
	Accruals	420	
		<u>420</u>	
6	<b><u>CREDITORS</u></b>		
	Repayable after more than one year		
	Loans	139,001	

7 **RELATED PARTY TRANSACTIONS**  
 No related party transactions took place in the year.

**INDEPENDENT EXAMINER'S STATEMENT**

Since the gross income for the year exceeds the amount provided in section 14(3) of the Act, I am not qualified to act as independent Examiner under the provisions of that section of the Act and that my appointment is shown below:

In connection with my examination, no matter has come to my attention:

- a. which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the 2011 Act and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act, have not been met; or
- b. in which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Philip Davidson*  
 Philip Davidson ACA FCCA  
 Chartered Accountant  
 29-31 Market Way  
 Lancaster LA1 1RN  
 Lancashire

**ST THOMAS, LANCASTER HOUSING PROJECTS**

**INDEPENDENT EXAMINER'S REPORT TO ST THOMAS, LANCASTER HOUSING PROJECTS  
FOR THE PERIOD ENDED 31ST DECEMBER 2023**

I report on the accounts of the St Thomas, Lancaster Housing Projects for the period ended 31st December 2023, which are set out on pages 9 to 12.

**RESPECTIVE RESPONSIBILITIES OF THE TRUSTEES AND EXAMINER**

The charity's trustees are responsible for the preparation of the accounts. The charity's 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.

it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

**BASIS OF INDEPENDENT EXAMINER'S REPORT**

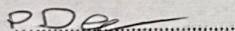
My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or 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**

Since the gross income for the year exceeds the amount provided in section 145(3) of the Act, I confirm that I am qualified to act as Independent Examiner under the provisions of that section of the Act and that my qualification is shown below.

In connection with my examination, no matter has come to my attention:

- a. which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the 2011 Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act, have not been met; or
- b. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



10/10/24

Phillip Dennison ACA FCCA      Date  
C W R  
Chartered Accountants  
20 Mannin Way  
Lancaster Business Park  
Caton Road  
LANCASTER  
LA1 3SW