

# DIOCESE OF GUILDFORD

## ANNUAL REPORT AND ACCOUNTS

FOR YEAR ENDING



31ST DECEMBER 2022

This page is left intentionally blank

Registered Charity No – 249931

Patron – H. M. The Queen

Annual Report and Accounts year ended 31<sup>st</sup> December 2022

Officers

Diocesan Presidents	Mrs Sylvia Taylor 47 Northcote Crescent, West Horsley KT24 6LX Mrs Diana Wood 4 Leawood Road, Fleet GU51 5AL	
Vice Presidents	Mrs Kim Darby 10 Taleworth Park, Ashted KT21 2NH Mrs Dorothea Natrass 22a, Scotland Lane, Haslemere GU27 3AL	
Administrator	Mrs Lesley Templeman, Cornerways, Horsell Park, Woking GU21 4LY	
Treasurer	Mr Stephen Moore, 10, Badger Close, Guildford GU2 9PJ	
Chaplain	Revd. Helen Kempster Perrymead, May Close, Headley GU35 8LR	
Banker	Lloyds Bank Plc	147, High Street, Guildford GU1 3AD
Independent Examiner	Mr Gavin Loveday	3 Fellow Green, West End GU24 9LL

Trustees

Diocesan Presidents	Mrs Sylvia Taylor and Mrs Diana Wood
Vice Presidents	Mrs Kim Darby and Mrs Dorothea Natrass
Unit Co-ordinators	Mrs Gillian Martin * Mrs Shirley Martin Mrs Sheila Sutherland
General Trustees	Mrs Jenny Banks Mrs Carol Bingham Mrs Elizabeth Newhouse Mrs Jane Summerfield**

\*Resigned August 2022

\*\*Resigned October 2022

**Vision, Aims and Objectives**

The vision of Mothers' Union is of a world where God's love is shown through loving, respectful and flourishing relationships.

The aim and purpose of Mothers' Union is to demonstrate the Christian faith in action by the transformation of communities worldwide through the nurture of the family in its many forms.

In furtherance of this aim and purpose Mothers' Union Guildford will carry out all or any of the following Objects:

- 2.1 To uphold Christ's teaching on the nature of marriage and to promote its wider understanding;
- 2.2 To encourage parents to bring up their children in the faith and life of the Church;
- 2.3 To maintain a world-wide fellowship of Christians united in prayer, worship and service;
- 2.4 To promote conditions in society favourable to stable family life and the protection of children; and
- 2.5 To help those whose family life has met with adversity.

Mothers' Union is firmly rooted in a voluntary ethos. Its governance, leadership and activities are driven by and undertaken through its members.

## Activities

Many of the activities undertaken by the charity involve face-to-face meetings and in 2022 some of these were still curtailed by the effects of the pandemic.

1. **Parenting programme:** the charity has a number of accredited parenting coordinators across the diocese, who can lead a range of parenting courses. Parenting courses have been run throughout the year at Send Women's prison.
2. **Away from it all (AFIA):** a scheme to offer holidays or short breaks for needy families. One of the general trustees coordinates this scheme, taking on families referred by local parishes or social workers.
3. **Women's refuges:** the charity supports women in a



*Cards made at Send Prison*

number of refuges across the diocese. Members donate food, toiletries and other items, which are collected at the Members' meetings and taken to the refuges by volunteers. Members also respond to ad-hoc appeals for items needed (such as cots or buggies) and

provide Christmas gift bags for the women and Easter eggs for the children. The charity gives a small grant to women leaving the refuge to purchase household goods.

4. **Woking Night Shelter and Guildford Action:** Members support these local charities which offer support to the homeless and those on low incomes by donating goods which are collected at Members' Meetings.
5. **Hospital Emergency Admissions:** a number of branches have direct links with local hospitals to provide small bags of basic toiletries. Members donate items for these bags at Members' Meetings.
6. **Prisons:** MU members were previously involved with four prisons across the diocese, volunteering to help run creches for children visiting a father in prison and running craft sessions and other activities for prisoners. This work is gradually being resumed. Volunteers are now at work in Send prison, and also continue to provide craft packs for prisoners to use on their own, a scheme that was set up during the pandemic. Volunteers have also started to work again at Coldingley prison, working with PACT (Prison Advice and Care Trust).
7. **Advocacy, Lobbying and Consultation:** Many campaigns on women's issues and family matters have been led by Mothers' Union nationally and internationally. Some members from Guildford Diocese form part of a panel feeding in views and opinions in furtherance of such campaigns.
8. **Communications:** the charity has a website which was revamped in 2022 to provide a more accessible and useful portal for members and non-members. Members receive a twice-yearly magazine from the Mothers' Union ("Connected") and another from Guildford



*Banner Procession at the Lady Day Service*

MU ("The Angel"). Regular newsletters are sent out by email to promote MU activities and events.

9. **Lady Day Service:** this traditionally takes place at Guildford Cathedral and is opened by a parade of banners from branches across the diocese. The 2022 service included the

commissioning of the members of the new Trustee Board who had taken up their roles on 1<sup>st</sup> January.

10. **Monthly Pilgrimage of Prayer:** With the easing of pandemic restrictions this service was able to resume at the Lady Chapel in Guildford Cathedral, led by members from various deaneries across the diocese in rotation. Services were made available via Zoom, although technical difficulties in the chapel meant that this was not always completely successful.
11. **Intercessory Prayer:** a coordinator alerts a team by email when a particular emergency or prayer need arises, and in some cases small groups meet to focus on prayer for particular requests.
12. **Wave of Prayer:** Our "Wave of Prayer" is a continuous expression of our commitment in prayer to each other. It runs throughout the year so that the work and members of each and every area in which Mothers' Union is active is prayed for at some point. We include this in our Midday Prayers whenever we meet across the diocese.
13. **Quiet Days:** these have replaced the previous pattern of silent retreats. The Quiet Day in April 2022 attracted 21 people and looked at the theme 'Welcoming Transformation'.

## **Financial Statement**

There were no unexpected problems financially this year. The trustees continued to review the amount that was held in reserve. The high reserves are gradually being reduced as required. Gift Aid was claimed again this year. The account opened to allow payments to be made by transfer is being well used and is now acting as an Agency Account. The account is separate from the main general account.

## **Presidents' Report**

2022 was the beginning of a new triennium and the Guildford Diocese experiment of having two joint presidents, elected on a single ticket. Transformation Now! is our theme for the triennium. Having two presidents is not exactly a transformation, but it is a significant change. This has required the Constitution to be slightly altered to give both presidents one vote each at Board meetings. We take turns to chair board meetings and share the remaining workload according to our availability and skills. Sharing the role - we hope - underlines our message of collaborative working.

Every month deaneries have worked together to create Pilgrimage of Prayer services, generally held in the Lady Chapel of the Cathedral and also shared on Zoom. The services are attended by between ten and twenty members and sometimes family representatives of deceased members being remembered in our Book of Remembrance.



The Board of Trustees has met bi-monthly, meeting sometimes on Zoom and in person at the Chapter House of the Cathedral. Between these meetings Standing Committee has also met and Finance Committee has met on three occasions.

In January Diana spoke at St. Christopher's Hinchley Wood Sunday service on the triennial theme. Trustees received training on Zoom from Mary Sumner House.

In February Bishop Jo, Sylvia and Diana met on Zoom to discuss the Lady Day service arrangements. Meetings also took place to begin the process of producing a new MU Guildford website, working with Zander Creative, which went live in autumn 2022.



*Bishop Andrew planting a tree.*

In March Sylvia and Diana attended the enrolment in Headley of Revd. Helen Kempster (soon to be Diocesan Chaplain), as a MU member. On Lady Day Helen assisted Bishop Jo at our splendid Lady Day service in the Cathedral at the commissioning of our new Joint Presidents and fellow trustees. Bishop Jo spoke of welcoming change and had everyone responding to the question 'Are we change-fit?' with a resounding 'Yes'. March also saw the beginning of a parenting course at H.M.P. Send, facilitated by the Free Church prison chaplain, Diana Wood and Shirley Martin. The Joint Presidents

attended the Diocesan Synod, held via Zoom.

In April Revd. Haydon Wilcox led a varied and interesting Quiet Day at The Bourne, Farnham organized by Faith & Prayer Coordinator, Gillian Martin. At the end of the month the presidents visited Bishop Andrew at Willow Grange for the first time and he invited us to Tent Week - a gathering of various voluntary organisations, to add the new MU Guildford website to the Guildford Diocese website and to invite the presidents back to talk with him twice a year.

In May the presidents went to the informative Provincial Conference at High Leigh, Hertfordshire where the main theme was domestic abuse, in line with the central charity's latest linking with

Women's' Aid. We had a very well received Members' Meeting in May: 74 members attended, 11 on Zoom. Our new Diocesan Chaplain spoke, and the membership were very appreciative of the opportunity to quiz the trustee board. Two AFIA holidays were booked: a cottage for a week and a trip to Legoland.

In June Diana visited Manorhead, Hindhead for the planting by Bishop Andrew of a Platinum Jubilee tree in the house grounds. It was a great opportunity to meet members of the HGB branch, many of whom are residents at Manorhead. Diana also attended the London Diocesan Festival service and commissioning at St Paul's Cathedral.

In July Kim Darby and Liz Newhouse were our excellent representatives at the Re-Imagining MU Conference held in Liverpool.

In August we threw a party at Normandy Village Hall for members, families from the local refuges and some Ukrainian refugees. We hired a coach and two taxis for the refuge families, provided packed lunches, a magic show, soft play, a bouncy castle, craft activities, parachute games, MUe stall, parenting information and a cake stall. Happily, the sun shone, and everyone enjoyed themselves.

In September both presidents went to Horsham to attend the Chichester Diocese commissioning service. That evening Sylvia attended a very uplifting Communion service at St Peter and St Paul, Guildford to mark the closing down of the 32-year-old Guildford Evening Branch. Diana attended the Catholic pilgrimage to The Shrine of Consolation and St Francis in West Grinstead as Her Majesty the late Queen was dying. Diana co-facilitated a 6-week Time Out for Parents course in Fleet. We had a stimulating extraordinary meeting in September, led by our Re-Imagining representatives, where we determined our three actions from the Re-Imagining conference. The main areas for priorities within Guildford Diocese fell under the conference topics of:

- Approaches to handling money
- MU less structured
- Reducing the administrative burden

We re-drafted our diocesan constitution, and began to consider using a system of 'One member, one vote' to replace the existing system which limits votes to office holders (approx. 40 - 45 people).

Nine members from the Diocese went to the Annual Gathering in Belfast and Guildford had an important contribution to the proceedings



*One of many Fund-Raising Cake Stalls*



thanks to one of our vice presidents, Kim Darby. Kim has been chosen for the Re-Imagining steering group of the central charity and presented at the gathering.

A Finance Committee and Standing Committee were instigated.

In October Diana gave a talk to Hawley branch on MU and Parenting.

In November Diana hosted a 'Branch Leaders' Gathering' in Woodham, to share support, encouragement and ideas. The morning was well received, and another is to be planned. We had our Members' Meeting at which the membership approved our updated constitution and agreed on a 'One member one vote' system to elect trustees, the practicalities to be trialled in the spring, as a dummy run, before being used for electing the next triennium's trustees.

The Provincial conference for the presidents was on Zoom.

Stephanie Nunn zoomed a Diocesan Presidents' update from Mary Sumner House.

In December a group of members and supporters from across the diocese stood on the steps of Holy Trinity Church in Guildford High Street for a silent Candlelit Vigil marking our support for the 'No more 1 in 3' campaign to end abuse and violence now. Diana visited the large branch of Cranleigh to give out long service awards at their Christmas communion service.

Much has happened over the year with the governance of the charity being overhauled. Sadly, we have fewer members (from 840 in 2021 to 770 in 2022), and two trustees have resigned this year due to ill health. However, we have moved on from Covid, embracing the technology we discovered so useful during the pandemic. Our remaining trustee board is strongly supported by an excellent administrator, and we look forward to positive growth in 2023.

Sylvia Taylor and Diana Wood

## **Reports from Co-ordinators**

### **Action and Outreach**

#### **Refuges:**

We currently support five refuges across the diocese with our prayers and donations. Easter eggs and Christmas gifts are provided, and everyone is invited to our summer party.

We are also trying to link branches with specific families but are reliant on the refuge managers to nominate suitable families. Milford branch is successfully linked with a mother and her three children and branch leader, Penny Clark, met this family at the summer party.

## **Prisons:**

MU volunteers are just beginning to go back into Coldingley to look after the children of visitors. At HMP Send we are regularly going in twice a month to do card-making, and once a month for an over 50s club then twice a year to do a six-week parenting course.

There are prisons at Downview and High Down where MU volunteers used to be involved, and we hope to re-start this work with new volunteers who live in that part of the Diocese.

A meeting was held in autumn 2022 for all prison volunteers and any others who might be interested in getting involved with this rewarding work.

## **Other activities:**

Some branches are making emergency hospital toiletry bags and we are supporting a women's night shelter and a drop-in centre for homeless families in Guildford.

Members bring donations for these projects and for the refugees to our Members' Meetings which will be held in May and November.

Shirley Martin (Action and Outreach Co-ordinator)

## **AFIA (Away from It All)**

The programme was able to re-start after the difficulties of the pandemic and two AFIA bookings were made through Guildford Diocese in 2022. One family enjoyed being able to take a holiday in a cottage in North Wales, their first time away as a family in more than a decade. Also, three generations of a family had a great day out at Legoland, a much-needed break after family illnesses and spells in hospital.

Liz Newhouse (AFIA coordinator)



*Quiet Day Activities*

## **Faith and Prayer**

### **Pilgrimage of Prayer**

Monthly services were held in the Lady Chapel at Guildford Cathedral, with some members taking part via Zoom (despite some technical difficulties). One service was held in Weybridge as the Lady Chapel was unavailable. The pattern of shared responsibilities between pairs of deaneries continued but is still subject to review by the Faith & Prayer committee.

## Retreats and Prayer Days

19 members and 2 guests enjoyed a Quiet Day at St. Thomas on the Bourne, Farnham on 27 April. The day was led by the Revd. Haydon Wilcox with the theme 'Welcoming Transformation'. There were opportunities for worship at the beginning and end of the day, with a Eucharist service before lunch. All were encouraged to light a candle for a special person and to add a prayer to the prayer tree; these were shared at the end of the day. The Bring and Share Faith lunch resulted in a banquet of savoury and sweet offerings. After lunch there was a meditative prayer walk around the area and creative activities on offer indoors.

## 16 days of Activism against Gender-based Violence

A candle-lit vigil was held outside Holy Trinity Church in Guildford on Saturday 3 December.

Faith & Prayer Committee

## Reports from Branches

Our branches vary in size – a few have just a handful of members while the largest have over 70. Activities vary from branch to branch, but all are involved in fundraising for MU projects and service to their local community.

### Highlights from 2022 included: -

- Our Summer Party held at Normandy Village Hall. We welcomed ten times as many visitors as we had in previous years, some refugees and other families from refuges. Children enjoyed a magic show, bouncy castle, soft play, craft activities, parachute games and the outdoor playground. MU volunteers supervised activities and served refreshments, and MU funds covered the costs of transport to the venue.
- An activity afternoon in September hosted by members at Send branch for forty asylum seekers, ranging in age from three months to 54 years. The event was planned with the Diocesan Adviser on refugees and Guildford Refugee Aid and offered a variety of board games and craft activities which were all much appreciated (the picture on the cover of this report is of a card produced that afternoon). MU Guildford provided the funds to transport the refugees to the event.
- Banstead branch members supported community events, including the May Queen Procession and Fair and the



Banstead Branch

Village Day in July, and raised £425 for MU projects with a stall selling home-made items, garden produce, bric-a-brac, books, and cards.

- Cake stalls were held by many branches over the course of the year. Cobham raised over £150 for AFIA; Great Bookham ran a cake stall and coffee morning; members in Farncombe & Godalming enjoyed a fund-raising afternoon in July.
- Members at Christ Church Epsom Common held a sponsored walk to raise money for the MU Summer of Hope Appeal.
- Walton on the Hill branch organised an Easter Egg hunt and craft afternoon which attracted lots of local families.
- Lyne branch continued their project of producing little welcome packs for parents dropping their children off at the local school for the first time in September.

## **Safeguarding**

On my appointment as a Mothers' Union Trustee Guildford Diocese, I was asked to take on the role/responsibilities relating to Safeguarding.

I have distributed small MU information leaflets wherever possible to raise the members' awareness of safeguarding.

The province arranged a zoom meeting for safeguarding Trustee leads.

We zoomed in from all over the country.

During my first year in this role and as a trustee I have completed all the update training required for the role of Safeguarding lead.

I continue to explore and establish the following:

- correct arrangements for the MU training for trustees and members
- processes for completing DBS checks as required
- safe recruitment practices for MU members including those linked to external agencies and other church activities

Jenny Banks (Safeguarding Trustee)

## Statement of Financial Activities

	Notes	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
<b>Incoming Resources</b>					
Membership and Legacies	1	30,718		30,718	41,800
Advance membership		0		0	0
Gift Aid Received		2,089		2,089	3,395
Income from Charitable activities		406	3,644	4,050	246
Other trading activities		3,801		3,801	1,782
Investments income		1,931		1,931	1,730
Other income		903	2,836	3,739	55
<b>Total Income</b>		<b>39,848</b>	<b>6,480</b>	<b>46,328</b>	<b>49,008</b>
<b>Expenditure</b>					
Subscriptions to M S H	2	21,000		21,000	25,300
Diocesan Projects		0	3,765	3,765	1,096
Direct Charitable Expenses		533		533	566
Retreats and conferences		4,589		4,589	0
Management and Administration		15,988		15,988	15,816
Lady Day Service	3	0		0	300
Loss/Gain on Investments		6,600		6,600	(11394)
<b>Total Expenditure</b>		<b>48,710</b>	<b>3,765</b>	<b>52,475</b>	<b>31,684</b>
<b>Net income over expenditure before transfer</b>		<b>(8,862)</b>	<b>2,715</b>	<b>(6,147)</b>	<b>17,323</b>
<b>Balance Sheet</b>					
Funds Held in Bank 31/12/22	4	11,142	0	11,142	5507
Funds Invested (office) 31/12/22	5	0	53,211	53,211	60,275
Funds held by branches 31/12/22	6	5,144	0	5,144	3069
Restricted Funds to MSH	7	0	0	0	0
Designated Funds for Diocesan projects	8	0	18,352	18,352	20269
Debtors	10	0	0	0	0
Mue Stock	9	0	0	0	1115
Advance payment of Membership	12	0	(5,184)	(5,184)	(15135)
<b>Reconciliation of funds</b>		<b>16,286</b>	<b>66,379</b>	<b>82,665</b>	<b>75100</b>



## Designated Funds for Diocesan Projects

Fund	B/Fwd.	Income	Expenditure	Balance in the year	C/Fwd
Away from it all	6,300	1,699	913	7086	7,086
Women's Refuge	0	1,180	1,000	180	180
Work in Prisons	3,434	300	640	(340)	3094
Parenting	919	0	0	0	919
Literacy	6,364	465	1,212	(747)	5,617
Literature (note 9)	1,456	0	0	1,456	1,456
<b>Total</b>	<b>18,473</b>	<b>3,644</b>	<b>3,765</b>	<b>1335</b>	<b>18352</b>

## Expenditure

	Notes	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
<b>Outgoing Resources</b>					
Office Rent		4,200		4,200	4,200
Salaries and expenses		6,974		6,974	6,801
Telephone and Broadband		1,177		1,177	944
Postage		104		104	14
Insurance		449		449	0
Trustees' Expenses		0		0	502
Travel Conference and Training		665		665	1306
Web Site		0		0	193
The Angel		1,347		1,347	1006
Computer and printers	11	630		630	0
Miscellaneous (Bank Charges, Stationery, Printing and Photocopying)		442		442	443
<b>Total</b>		<b>15,988</b>	<b>0</b>	<b>15,988</b>	<b>14,096</b>

## Notes

### 1) Membership and Legacies

We have received three legacies this year. The Income comes from membership and donations to various funds.

### 2) This is the portion of the membership fee that goes to support Mary Sumner House and its projects.

### 3) Although the service, with limitations, was held at the Cathedral we did not receive any communication afterwards regarding their costs.

### 4) Funds are held in the General and Trading Bank Accounts.

- 5) Funds invested are in Shares administered by the Guildford Diocese Board of Finance. We hold 311.39 shares in the fund. We also hold 5144 shares in the Church of England Income shares administered by CCLA.
- 6) These funds are held by the Deanery and Branch organisations at year end and do not contain membership for the next year. Some of these funds are allocated for certain projects after the year end.
- 7) These funds are destined for Mothers' Union from appeals during the year. The majority of these funds were transferred before the end of the year. The outstanding amount is a late input for the summer appeal.
- 8) These funds are for the use of their designated use for work within the Diocese or as the Trustees decided.
- 9) This is the current value of the stock held for sale. Stock is held by the MUe rep. and the office.
- 10) We had no debtors at the end of the year.
- 11) During the year the ceiling fell in at the office and wrote off the computer and printers. We also replaced and updated the Treasurer's computer. The administrator's computer will need updating in the very near future.
- 12) The request for next year's subscription goes out in November. This is the amount collected in advance. The amount is split between the Diocese and the Main Charity.

### Accounting Policies

These accounts have been prepared under the historical cost convention and in accordance with applicable accounting standards and the Charities Statement of Recommended Accounting of Charities (SORP).

### Investments

Funds are invested by Mothers' Union Guildford Diocese with the Central Board of Finance of the Church of England in their investment fund as income shares. We have 2,577.30 Shares as of 31<sup>st</sup> December 2021. The remaining Investments are invested with the Guildford Diocesan Board of Finance and consist of 311.39 units in Guildford Board of Finance Investment Fund

### Administrator and Treasurer and Web Designer

The number of persons remunerated for working for the charity during the year was three.

## Trustees' Remuneration and Expenses

No remuneration directly or indirectly has been paid out of funds of the Charity for the year to any trustee.

Management and administration costs including expenses reimbursements to trustees in connection with activities of the charity.

## Risk Assessment

Procedures have been put into place to manage any risk, financial or otherwise, which in any way would damage the reputation of the charity or prevent the charity continuing.

## Reporting of Serious Incidents

The Trustees confirm that they are aware of their requirement to report any serious incidents which could cause harm to the charity. For the financial year 1<sup>st</sup> January 2022 to 31<sup>st</sup> December 2022 we can report that no serious incidents have occurred which have resulted in a significant loss of funds or risk to the work, beneficiaries or reputation of the charity during this period.

## Reserve Policy

The trustees have invested funds to protect the future of Mothers' Union Guildford Diocese, investments are detailed above, and in addition the Diocesan Fund provides reserves to allow funding of the future and existing projects within the Diocese. A review of this policy has decided that over the next couple of years these funds will be reduced and the amounts that are held at branch level will be reviewed.

## Independent Examiners Report.

This report on the financial statements for the Guildford Diocese Mothers' Union for the Year ended 31st December 2022, are set out above, in respect of an examination carried out in accordance with Church Accounting Regulations 2006 ("the regulations) and s.4 of the charities act 1993 ("the act") and in accordance with the new Charities Commission guidance.

## Respective responsibilities of the Trustees and the examiner.

The charity trustees are responsible for the preparation of the accounts. The charity considers that an audit is not required for this year (under section 43(2) of the Charities Act 1993 ("the 1993 act") as amended by section 28 of the Charities Act 2006) and that an independent examination is required. It is my responsibility to:

- Examine the accounts (Under section s43(3)(a) of the 1993 Act, as amended).

- To follow procedures laid down by General Directions given by the Charity Commission (Under section 43(7) of the 1993 Act, as amended); and
- To state whether particular matters have come to my attention.

#### Basis of the report

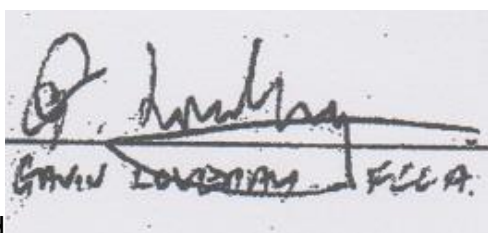
My examination was carried out in accordance with the General Directions given by the Charities Commission under s. 43(7)(b) of the Act.

The examination includes a review of accounting 17 records kept by the Trustees and a comparison of the accounts with those records. It also includes considering any unusual items of disclosures in the financial statements and seeking explanations from you as Trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an opinion on the view of the accounts.

#### Independent Examiners statement

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

1. which gives me reasonable cause to believe that the material respects the requirements,
  - To keep accounting records in accordance with Section 41 of the Act; and
  - To prepare financial Statements, which accord with accounting records and comply with the requirements of the Act and regulations have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable proper understanding of the accounts to be reached.

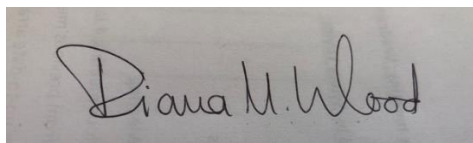


Signed

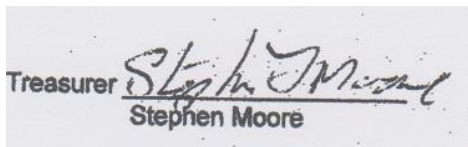
Gavin Loveday Examiner

## Acceptance of the Report and Accounts

Signed

A handwritten signature in dark ink, reading "Diana M. Wood". The signature is written in a cursive style with a large initial 'D'.

Diana Wood Joint President

A handwritten signature in dark ink, reading "Stephen Moore". The signature is written in a cursive style. To the left of the signature, the word "Treasurer" is printed. Below the signature, the name "Stephen Moore" is printed.

Stephen Moore Treasurer