



# Charity Commission Annual Return 2021

## TIFERETH BENEVOLENT FUND LIMITED

Charity registration number: 251737

Most of the information you give in this form will become publicly available on the Register of Charities. Any field that the Charity Commission will not display will be clearly marked.

This document is a record of the information provided in the Annual Return 2021.

## PART A - Charity information

### Financial period

Financial period start date

01/04/2020

Financial period end date

31/03/2021

### Income and spending

Income £

£ 188,076

Spending £

£ 113,656

### Serious Incidents

**For the period of this return, were there any serious incidents in your charity that have not been reported to the Charity Commission?**

No

## Fundraising - professional fundraiser

**Did your charity raise funds from the public?**

No

## Grantmaking

**Was grant making the main way your charity carried out its purposes?**

Yes

## Government contracts

**During the financial period for this annual return, did the charity receive income from contracts (other than grant agreements) with central government or local authorities?**

No

## Government grants

**During the financial period for this annual return, did the charity receive income from grants from central government or local authorities?**

No

## Income from outside the UK

**Did your charity receive income from outside the UK ?**

No

## Spending outside England & Wales

**Did your charity operate outside England and Wales?**

No

**Total Spending outside England & Wales****Trading subsidiaries****Did the charity have any subsidiaries?****Were any of the trustees also directors of the charity's subsidiaries?****Trustee payments****Did any of the trustees receive any remuneration, payments or benefits from the charity other than refunds of legitimate trustee expenses?****Did any of the trustees resign and then take up employment with the charity?****Employees' salaries****Did any of your charity's staff receive total employee benefits of £60,000 or more?  
Select No if your charity does not have any staff or does not pay any staff.****For your highest paid member of staff only, what was the total value of their employee benefits?****(For example if your highest paid member of staff received £35,000 enter 35000). If you do not have any staff or did not pay any staff, enter 0 (zero)****Volunteers****How many UK volunteers, excluding trustees, did the charity have during the financial period?****Financial controls**

**Did your charity review its internal financial controls?**

Yes

**Privacy statement**

Any information you give us will be held securely and processed only in accordance with the rule on data protection. We will not disclose your personal details to anyone unconnected to the Charity Commission unless:

- you have consented to their release; or
- we are legally obliged to disclose them; or
- we regard disclosure as either (a) necessary so that we can properly carry out our statutory functions or (b) necessary in the public interest.

We may share and disclose information about you with relevant public authorities, regulatory bodies and agencies, outside the Charity Commission but only if:

- we can lawfully do so; and
- we decide that disclosure is necessary for national security, crime detection, prevention, and law enforcement, or other issues in the public interest

Information we collect about you

We will use this information:

To enable us to carry out our statutory functions and duties;

This will include the following actions:

- (a) update, consolidate, and improve the accuracy of our records;
- (b) undertake crime detection and prevention and law enforcement and assist the third parties specified above to investigate or prevent crime and carry out law enforcement;
- (c) data analysis, testing, research, statistical and survey purposes

Information we receive from other sources.

Information we receive from other sources

We may combine this information with information you give to us and information we collect about you.

We may use this information and the combined information for the purposes set out above (depending on the types of information we receive).

We will ensure that any such disclosure and use is proportionate; considers your right to respect for your private life; and is done fairly and lawfully in accordance with the data protection principles of the Data Protection Act.

The Data Protection Act 1998 regulates the use of 'personal data', which is essentially any information, however stored, about identifiable living individuals.

**As a 'data controller' under the Act, the Charity Commission must comply with it. Any changes we may make to our privacy statement in the future will be set out in the replacement version of this form.**

**Please check back frequently to see any updates or changes to our privacy policy.**

## **Declaration**

**This annual return has not been submitted and no Declaration has been made**

Charity Registration No. 251737

Company Registration No. 00836699 (England and Wales)

**TIFERETH BENEVOLENT FUND LIMITED**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2021**

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## **TIFERETH BENEVOLENT FUND LIMITED**

### **LEGAL AND ADMINISTRATIVE INFORMATION**

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|                             |                                                                                                                     |
|-----------------------------|---------------------------------------------------------------------------------------------------------------------|
| <b>Governors</b>            | Mrs Mina Weiss<br>Mr Henry Neumann<br>Mr Philip Weiss<br>Mr Hyman Weiss<br>Mr Pinchas Neumann<br>Mr Maurice Neumann |
| <b>Charity number</b>       | 251737                                                                                                              |
| <b>Company number</b>       | 00836699                                                                                                            |
| <b>Principal address</b>    | Heaton House<br>148 Bury Old Road<br>Manchester<br>M7 4SE                                                           |
| <b>Registered office</b>    | Heaton House<br>148 Bury Old Road<br>Manchester<br>M7 4SE                                                           |
| <b>Independent examiner</b> | Lopian Gross Barnett & Co<br>1st Floor, Cloister House<br>Riverside<br>New Bailey Street<br>Manchester<br>M3 5FS    |

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# **TIFERETH BENEVOLENT FUND LIMITED**

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## **TIFERETH BENEVOLENT FUND LIMITED**

### **GOVERNORS' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2021**

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The governors present their annual report and financial statements for the year ended 31 March 2021.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: 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)" (as amended for accounting periods commencing from 1 January 2016).

#### **Objectives and activities**

The charity's objectives are to aid the advancement of religion in accordance with the Orthodox Jewish faith and the relief of poverty and other charitable purposes for the public benefit. The policies adopted in furtherance of these objects are to identify Orthodox Jewish Charities which carry out activities such as providing Orthodox Jewish education and other activities which advance religion in accordance with the Orthodox Jewish faith or which relieve poverty and there has been no change in these during the year.

Each year, the governors confirm that they have referred to guidance contained in the Charity Commission general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities and setting the grant making policy for the year.

The charity's income is generated from its subsidiary and charitable donations which are then distributed to meet the above objectives.

The governors have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

#### **Achievements and performance**

During the year the charity made donations to a variety of charities within the Jewish community. The governors are pleased with the investment performance by the charity's subsidiary and with the level of donations given to worthy causes.

#### **Financial review**

The governors' investment powers are governed by the charity's Memorandum of Association which permits the company to invest as may be determined by the governors.

The charity's subsidiary continues to generate its income from investing in property and to pay its taxable profit to the charity.

The charity received income of £188,075 from its subsidiary and bank interest of £1. Accordingly, the total of incoming resources was £188,076, which left a surplus of £186,010 after expenses of £2,066.

The charity distributed £111,590 to various charities for the relief of poverty and the advancement of religion in accordance with the Orthodox Jewish faith, resulting in a £74,420 increase in reserves.

There is no formal policy to maintain a set level of reserves.

The governors' investment powers are governed by the charity's memorandum of association that permits the charity to invest as may be determined by the governors.

The governors have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

#### **Structure, governance and management**

The charity is a company limited by guarantee. It was incorporated on 04 February 1965 and registered as a charity on the same day. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of association.

## **TIFERETH BENEVOLENT FUND LIMITED**

### **GOVERNORS' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2021**

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The governors, who are also the directors for the purpose of company law, and who served during the year were:

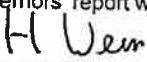
Mrs Mina Weiss  
Mr Henry Neumann  
Mr Philip Weiss  
Mr Hyman Weiss  
Mr Pinchas Neumann  
Mr Maurice Neumann

Governors are recommended and appointed by the board of governors, training would be offered to new governors by the existing governors.

None of the governors has any beneficial interest in the charity. All of the governors are members of the charity and guarantee to contribute an amount not exceeding £1 in the event of a winding up.

All decisions made on behalf of the charity are made by the governors who are responsible for the provision of means to distribute charitable donations to worthy causes.

The governors' report was approved by the Board of Governors.

  
.....  
Mr Hyman Weiss  
Governor  
Dated: 29/03/2022

## **TIFERETH BENEVOLENT FUND LIMITED**

### **INDEPENDENT EXAMINER'S REPORT**

#### **TO THE GOVERNORS OF TIFERETH BENEVOLENT FUND LIMITED**

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I report to the governors on my examination of the accounts of Tifereth Benevolent Fund Limited (the charity) for the year ended 31 March 2021, which are set out on pages 4 to 10.

#### **Respective responsibilities of governors and examiner**

As the governors of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### **Independent examiner's statement**

I have completed my examination. I confirm that no 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 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 financial statements to be reached.



Alex Kahan FCA

Lopian Gross Barnett & Co

Chartered Accountants  
1st Floor, Cloister House  
Riverside  
New Bailey Street  
Manchester  
M3 5FS

Dated: 29/3/2022

# TIFEREETH BENEVOLENT FUND LIMITED

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

|                                                           | Notes | 2021<br>£            | 2020<br>£              |
|-----------------------------------------------------------|-------|----------------------|------------------------|
| <b><u>Income from:</u></b>                                |       |                      |                        |
| Donations and legacies                                    | 2     | 188,075              | 14,133                 |
| Investments                                               | 3     | 1                    | 6                      |
| <b>Total income</b>                                       |       | <u>188,076</u>       | <u>14,139</u>          |
| <b><u>Expenditure on:</u></b>                             |       |                      |                        |
| Charitable activities                                     | 4     | 111,590              | 3,785                  |
| Other                                                     | 8     | 2,066                | 1,846                  |
| <b>Total resources expended</b>                           |       | <u>113,656</u>       | <u>5,631</u>           |
| <b>Net income for the year/<br/>Net movement in funds</b> |       | <u>74,420</u>        | <u>8,508</u>           |
| Fund balances at 1 April 2020                             |       | (26,446)             | (34,954)               |
| <b>Fund balances at 31 March 2021</b>                     |       | <u><u>47,974</u></u> | <u><u>(26,446)</u></u> |

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

# TIFERETH BENEVOLENT FUND LIMITED

## BALANCE SHEET

AS AT 31 MARCH 2021

|                                                       | Notes | 2021<br>£     | £             | 2020<br>£     | £               |
|-------------------------------------------------------|-------|---------------|---------------|---------------|-----------------|
| <b>Fixed assets</b>                                   |       |               |               |               |                 |
| Investments                                           | 10    |               | 100           |               | 100             |
| <b>Current assets</b>                                 |       |               |               |               |                 |
| Debtors                                               | 11    | 11,967        |               | 1,000         |                 |
| Cash at bank and in hand                              |       | 40,507        |               | 17,262        |                 |
|                                                       |       | <u>52,474</u> |               | <u>18,262</u> |                 |
| <b>Creditors: amounts falling due within one year</b> | 12    | (4,600)       |               | (44,808)      |                 |
| <b>Net current assets/(liabilities)</b>               |       |               | 47,874        |               | (26,546)        |
| <b>Total assets less current liabilities</b>          |       |               | <u>47,974</u> |               | <u>(26,446)</u> |
| <b>Income funds</b>                                   |       |               |               |               |                 |
| Unrestricted funds                                    |       |               | 47,974        |               | (26,446)        |
|                                                       |       |               | <u>47,974</u> |               | <u>(26,446)</u> |

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2021.

The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Governors on 29/03/2022

H Weiss

Mr Hyman Weiss  
Governor

Company Registration No. 00836699

# **TIFEREETH BENEVOLENT FUND LIMITED**

## **NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2021**

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### **1 Accounting policies**

#### **Charity information**

Tifereth Benevolent Fund Limited is a private company limited by guarantee incorporated in England and Wales and a registered charity in England and Wales. The registered office is Heaton House, 148 Bury Old Road, Manchester, M7 4SE.

#### **1.1 Accounting convention**

The accounts have been prepared in accordance with the charity's Deed of Trust, the Companies Act 2006 and "Accounting and Reporting by Charities: 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)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

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

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

#### **1.2 Going concern**

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

#### **1.3 Charitable funds**

Unrestricted funds are available for use at the discretion of the governors in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Funds held by the charity are all unrestricted. These being funds which can be used in accordance with the charitable objects at the discretion of the governors.

#### **1.4 Incoming resources**

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

#### **1.5 Resources expended**

Charitable distributions represent donations paid to religious, educational and similar charities.

## TIFERETH BENEVOLENT FUND LIMITED

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

#### 1 Accounting policies

(Continued)

##### 1.6 Fixed asset investments

A subsidiary is an entity controlled by the charity. Control is the power to govern the financial and operating policies of the entity so as to obtain benefits from its activities.

##### 1.7 Cash and cash equivalents

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

##### 1.8 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

##### *Basic financial assets*

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method. Financial assets classified as receivable within one year are not amortised.

##### *Basic financial liabilities*

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction.

##### 1.9 Group accounts

The financial statements present information about the charity as an individual undertaking and not about its group. The charity and its subsidiary undertaking comprise a small-sized group. The charity has therefore taken advantage of the exemptions provided by section 399 of the Companies Act 2006 not to prepare group accounts.

#### 2 Donations and legacies

|                     | Unrestricted<br>funds | Unrestricted<br>funds |
|---------------------|-----------------------|-----------------------|
|                     | 2021<br>£             | 2020<br>£             |
| Donations and gifts | 188,075               | 14,133                |

Donations include £188,075 (2020 : £14,133) from the company's subsidiary.

# TIFERETH BENEVOLENT FUND LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

### 3 Investments

|                     | Unrestricted funds | Unrestricted funds |
|---------------------|--------------------|--------------------|
|                     | 2021               | 2020               |
|                     | £                  | £                  |
| Interest receivable | 1                  | 6                  |

### 4 Charitable activities

|                                          | 2021    | 2020  |
|------------------------------------------|---------|-------|
|                                          | £       | £     |
| Grant funding of activities (see note 5) | 111,590 | 3,785 |

### 5 Grants payable

|                                                        | 2021    | 2020  |
|--------------------------------------------------------|---------|-------|
|                                                        | £       | £     |
| Orthodox Jewish Education and religious studies        | 15,550  | 500   |
| Advancement of religion and the Orthodox Jewish faith  | 7,990   | -     |
| Relief of hardship and poverty in the Jewish community | 88,050  | 3,285 |
|                                                        | 111,590 | 3,785 |

Material grants were made to the following bodies in the following amounts:

|                                 | £       |
|---------------------------------|---------|
| United Institute of Ger         | 25,000  |
| Telz Talmudical Academy         | 15,000  |
| Friends of Tay                  | 15,000  |
| Asser Bishvil                   | 11,650  |
| Beis Minchas Yitzchok           | 10,000  |
| Chasdei Yoel Charitable Trust   | 7,440   |
| Friends of Assos Chesed         | 6,000   |
| Bederech Kovod                  | 6,000   |
| Kol Yom Trust                   | 5,500   |
|                                 | 101,640 |
| Other grants (less than £5,000) | 9,950   |
|                                 | 111,590 |

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## TIFERETH BENEVOLENT FUND LIMITED

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

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**5 Grants payable** (Continued)

**6 Governors**

None of the governors (or any persons connected with them) received any remuneration during the year.

**7 Employees**

There were 0 employees during the year (2020 - 0).

**8 Other**

|                           | 2021          | 2020          |
|---------------------------|---------------|---------------|
|                           | £             | £             |
| Accountancy fees          | 1,500         | 1,500         |
| Sundry expenses           | 493           | 313           |
| Bank charges and interest | 73            | 33            |
|                           | <u>      </u> | <u>      </u> |

**9 Taxation**

The activities of Tifereth Benevolent Fund Limited are exempt from direct taxation under Part 11 of Corporation Tax Act 2010.

**10 Fixed asset investments**

|                                 | Unlisted<br>investments<br>£ |
|---------------------------------|------------------------------|
| <b>Cost or valuation</b>        |                              |
| At 1 April 2020 & 31 March 2021 | 100                          |
| <b>Carrying amount</b>          |                              |
| At 31 March 2021                | <u>100</u>                   |
| At 31 March 2020                | <u>100</u>                   |

# TIFERETH BENEVOLENT FUND LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

### 11 Debtors

|                                         | 2021<br>£     | 2020<br>£    |
|-----------------------------------------|---------------|--------------|
| Amounts falling due within one year:    |               |              |
| Amounts owed by subsidiary undertakings | 3,967         | -            |
| Other debtors                           | 8,000         | 1,000        |
|                                         | <u>11,967</u> | <u>1,000</u> |

### 12 Creditors: amounts falling due within one year

|                                         | 2021<br>£    | 2020<br>£     |
|-----------------------------------------|--------------|---------------|
| Trade creditors                         | 1,800        | -             |
| Amounts owed to subsidiary undertakings | -            | 42,008        |
| Other creditors                         | 1,000        | 1,000         |
| Accruals and deferred income            | 1,800        | 1,800         |
|                                         | <u>4,600</u> | <u>44,808</u> |

### 13 Related party transactions

There were no disclosable related party transactions during the year (2020- none).

## **TIFERETH BENEVOLENT FUND LIMITED**

### **INDEPENDENT EXAMINER'S REPORT**

#### **TO THE GOVERNORS OF TIFERETH BENEVOLENT FUND LIMITED**

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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 financial statements to be reached.



Alex Kahan FCA

Lopian Gross Barnett & Co

Chartered Accountants  
1st Floor, Cloister House  
Riverside  
New Bailey Street  
Manchester  
M3 5FS

Dated: 29/3/2022