

Christian Outreach Centre - Aberdeen

Scotland · Charity number SC025645

Details

Known as	The Junction Church Aberdeen
Status	Active
Legal form	Trust (founding document is a deed of trust) (other than educational endowment)
Registered	1996-11-26
Register	View on the OSCR register

Contact

Address	5 Bon Accord Terrace Aberdeen AB11 6DP
Website	www.thejunctionchurch.com

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the prevention or relief of poverty','the advancement of education','the advancement of religion'

What the charity does: Christian Outreach Centre is a Christian community church that provides facilities for many within the Community from creche age, youth, young adults to young professionals, families and elderly and is also helping those within the church to develop their faith. It also helps fellow Christians across the UK and the nations building strong loving community churches.

Beneficiaries: 'No specific group, or for the benefit of the community'

Objectives: The advancement of the Christian Faith in accordance with the doctrines set out in the aforementioned First Schedule as restated below and the worship of God in the United Kingdom and elsewhere by any means whatsoever including (but not by way of limitation) the preaching and proclamation of the Christian Gospel and the teaching of Christian doctrine and principles and the pastoral care of Christian people and the printing and distribution of the Bible and Christian literature including video audio recordings and tapes discs compact discs and by any other media which is or may become available.

Geography

- **Main operating location:** Aberdeen
- **Geographical spread:** Operations cover all or most of Scotland

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£301,291	£228,347	-	5
2024-03-31	£202,269	£184,563	-	4
2023-03-31	£173,038	£150,140	-	4
2022-03-31	£149,207	£138,013	-	5
2021-03-31	£142,408	£120,028	-	6

Accounts

CHRISTIAN OUTREACH CENTRE (ABERDEEN)

Working Name – The Junction Church

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR TO 31 MARCH 2025

REPORT OF THE TRUSTEES FOR THE YEAR TO 31 MARCH 2025

The Trustees have pleasure in presenting the Annual Report and Financial Statements of the Charity for the year ended 31 March 2025.

Objectives:

The prime objectives of Christian Outreach Centre (Aberdeen), as set out in the constitution, are:

- The advancement of the Christian faith in accordance with the doctrines set out in the constitution.
- The relief of persons who are in conditions of need, hardship, distress or who are aged or sick.
- The advancement of education on the basis of Christian principles.

Activities and Achievements:

Reaching Aberdeen/Scotland

Sunday Church Meetings - The church currently holds one regular service on Sunday, starting at 10.30am with occasional Sunday evening meetings and special events as planned by the church leadership. The church services offer worship, preaching/teaching of biblical and life principles giving instruction for daily living for the church members. Non-members are always welcome.

The aim of the church services is to connect man to God and to one another. The church service also allows opportunity for up-and-coming leaders in the church to develop their personal gifting and calling.

Mid-Week Groups - These are run within the church; they have been instrumental in the daily life of the church over a long period. Held on an evening during the week, they provide encouragement, support and fellowship to all church members and associates. It is an aim of the church that everyone should attend and be supported by a Mid-Week Group so that pastoral cover can be given to all as the church grows.

Children's Church - The Junction Kids, geared towards the ages of 5-11 and Junction Tots, geared towards the ages of 1-5 are services provided in parallel to the Sunday morning service in the church. This ministry emphasises the teachings and stories from the Bible, illustrated by arts and crafts, multimedia, songs and games.

Youth - This is a group geared towards the ages of 12-17 and aims to strengthen relationships among those of this age group, providing a more relevant environment geared towards their emotional and spiritual needs. The young people meet their friends and get relevant biblical teaching, games etc. and gain experience expressing themselves and developing their giftings and calling.

Young Adults/Student Outreach - Young Adults are geared towards the ages of 18-30 and meet every week. Student Outreach includes young adults creating connections and networking with the students of this city to help them feel welcome and at home in Aberdeen.

Route 66 - Leadership training academy to facilitate personal development within the church and enable people to gain breakthrough in their lives through coaching and training whilst equipping future leaders which will ultimately help to facilitate church growth.

Reaching Nations

Denmark, Malta & Other Countries - Relationships have been forged with a church network in Denmark and a Maltese church whereby Pastors [REDACTED] Upton and teams under them have gone by invitation to these countries to minister to local congregations and give encouragement through teaching and testimonies etc.

International ministry visits by Pastors [REDACTED] undertaken when invited. The visits are to encourage and support the local churches in those locations and to train up people to better advance in their Christian life and in leadership. Trips to other countries are considered essential in bringing life, hope and sound biblical principles to congregations in the areas.

Training & Oversight - [REDACTED] also oversee and support the Junction Church Inverness. [REDACTED] attend International conferences for training and development of their role.

REPORT OF THE TRUSTEES (CONT) FOR THE YEAR TO 31 MARCH 2025

Procurement and Refurbishment

During the year new chairs were purchased for the auditorium at a cost of £2,050 and a Clavia Nord piano was purchased for £2,059 with funds donated by a member of the congregation. General upkeep of church and manse buildings was undertaken throughout the year as required at a cost of £3,534.

Financial review:

The financial statements present the financial activities and position of the Charity for the year to 31 March 2025 compared to the prior year then ended 31 March 2024.

During the year to 31 March 2025, Christian Outreach Centre (Aberdeen) received income of £301,291 (2024: £202,269) and expended £228,347 (2024: £184,563). This resulted in a net surplus of £72,944 (2024: £17,706).

Reserves policy:

The church has a target of keeping at least one month of running cost in reserve. Although the majority of funding comes direct from donations, the church has a long track record of maintaining a steady level of funding through the congregational giving.

The reserves will be used in situations where changes in circumstances impact regular income streams to ensure continuation of service and to provide an appropriate level of security to employees of the church. The reserves may also be used for maintenance of the building or to improve services where an investment would exceed regular income but improvement is necessary. The trustees will continue to review this requirement annually.

The Charity had a net reserve of £686,247 as at 31 March 2025 (2024: £613,303), £3,695 of which are restricted (2024: £4,837) and £682,552 are unrestricted (2024: £608,466).

Risk management:

The Trustees assess the major risks to which the charity is exposed on an ongoing basis and, as a result of this process, establish procedures to mitigate those risks that are identified. A risk and opportunity matrix is maintained in order to assist in managing and mitigating risks.

Financially the church mortgage and the pastors and staff wages are the largest expense/commitment the church processes each month, totalling around £10,600 in 2024/25. Approximate monthly expenses total £17,200 in 2024/25. Issues which could cause a loss of revenue and potentially affect the payment of these bills include:

- A church split
- A lawsuit taken out against Christian Outreach Centre (Aberdeen)
- Loss of church building for a period due to unforeseen circumstances
- Loss of church manse for a period due to unforeseen circumstances
- Death/sustained absence of senior pastors.

In order to mitigate these risks, the church does have insurance through Church of Scotland Insurance Company (church building), Kingdom Bank Insurance Brokers (manse) and Keegan & Pennykid (legal expenses) for most situations which could occur. This policy is reviewed periodically to ensure it captures the requirements of the church. The review of the insurance policies will be undertaken as part of the risk assessment process. In particular, the church's leadership and succession development has proved effective in providing structure for church growth and minimising many of the risks arising.

Structure, Governance and Management:

Christian Outreach Centre (Aberdeen), SC025645 was founded as a church and registered as a charity in November 1996. It is established as an Unincorporated Association and is governed under the terms of its constitution dated August 2000. In 2011 the working name of "The Junction Church" was adopted.

Trustees are all appointed at the AGM by nomination of the Chair and seconding by the members to manage the affairs of the charity. Training/advice is periodically requested through several in-house members of the church and connected professionals with leadership training skills. The church has access to business professionals who can advise on the best operating practices in different areas of its activities. The trustees are committed to improvement of internal processes. This includes timeous submission of OSCR year end reports and accounts.

**REPORT OF THE TRUSTEES (CONT)
FOR THE YEAR TO 31 MARCH 2025**

Day to day running of the church is undertaken on a full time basis by [REDACTED] (Senior Pastor/Chair) and [REDACTED] (Senior Pastor). They are assisted by [REDACTED] (Assistant Pastor – part time) and [REDACTED] (Assistant Pastor – part time since October 2024, previously voluntary) and a Core Leadership Team who serve in a voluntary capacity.

The church administrators are [REDACTED] (Church Accounts Administrator – part time) and [REDACTED] (Administrator – part time). In addition [REDACTED] is the part-time church cleaner and [REDACTED] looks after media production on a part-time basis.

All major decisions for the church are referred to the trustees who meet on a regular basis to discuss the situation of the church.

Church members regularly volunteer to assist with the church functions with church meetings including voluntary services from musicians, ushers, childcare workers (in compliance with child protection legislation) and café staff. For small groups during the week and for special occasions, volunteers contribute to leading and administering their needs on an ongoing basis.

The church provides training to facilitate this voluntary work and support volunteers in their own developmental needs. A structure is in place to monitor the quality of the voluntary services provided and to ensure that support is available.

Plans for future:

The long term strategy will be to move to a larger principal address in or around Aberdeen which has the amenities and parking available to facilitate current and future church requirements.

Reference and administrative information:

Charity name: Christian Outreach Centre (Aberdeen)

Working name: The Junction Church

OSCR registration number: SC025645

Trustees:

Principal address:

Independent
Examiner:

Principal Bankers:

Royal Bank of Scotland
40 Albyn Place
Aberdeen, AB10 1YN

REPORT OF THE TRUSTEES (CONT)
FOR THE YEAR TO 31 MARCH 2025

Statement of Trustees' Responsibilities

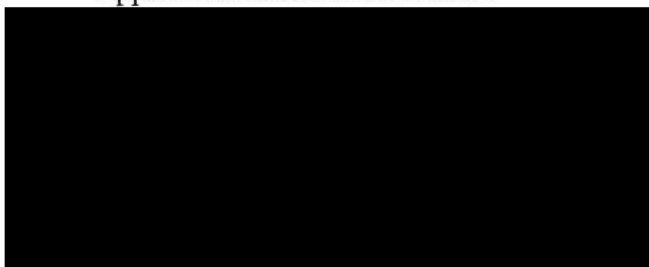
The Trustees are responsible for preparing their Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (UK GAAP).

The law applicable to charities in Scotland 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 financial statements which give a true and fair view, the Trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and which enable them to ensure that the financial statements comply with the applicable law and regulations. 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.

Approved on behalf of the Trustees



Date:

14/12/25.

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025**

	General Fund	Restricted Funds	Total 2025	General Fund	Restricted Funds	Total 2024
	£	£	£	£	£	£
Income and endowments from:						
Donations and legacies (note 2)	269,491	17,997	287,488	189,830	2,856	192,686
Grants awarded			-		3,500	3500
Charitable activities (note 3)	12,574		12,574	1,590	3,927	5,517
Interest received	1,229		1,229	566		566
Total income	283,294	17,997	301,291	191,986	10,283	202,269
Expenditure on:						
Charitable activities (note 4)	187,027	14,842	201,869	154,813	5,225	160,038
Investment management	11,446		11,446	12,522		12,522
Governance	10,360		10,360	8,364		8,364
Other (depreciation)	4,272	400	4,672	3,198	441	3,639
Total expenditure	213,105	15,242	228,347	178,897	5,666	184,563
Net income/(expenditure)	70,189	2,755	72,944	13,089	4,617	17,706
Transfers between funds	3,897	(3,897)	-			-
Net movement in funds	74,086	(1,142)	72,944	13,089	4,617	17,706
Reconciliation of funds:						
Total funds brought forward	608,466	4,837	613,303	595,377	220	595,597
Total funds carried forward	682,552	3,695	686,247	608,466	4,837	613,303

BALANCE SHEET AS AT 31 MARCH 2025

	General Fund	Restricted Funds	2025	2024
	£	£	£	£
ASSETS AND LIABILITIES				
Fixed assets				
Tangible assets (note 6)	684,373	1,600	685,973	685,756
Current assets				
Debtors (note 7)	7,993		7,993	4,439
Cash at Bank and In hand	102,885	2,095	104,980	50,970
	110,878	2,095	112,973	55,409
Current liabilities				
Creditors due within one year (note 8)	28,983		28,983	6,994
Net Current Assets	81,895	2,095	83,990	48,415
Total assets less current liabilities	766,268	3,695	769,963	734,171
Creditors: falling due after one year (note 9)	83,716		83,716	120,868
NET ASSETS	682,552	3,695	686,247	613,303
REPRESENTED BY:				
Restricted Funds (note 12)			3,695	4,837
Unrestricted Funds (note 12)			682,552	608,466
			686,247	613,303

Date: 14/12/25

**NOTES TO THE ACCOUNTS
FOR THE YEAR TO 31 MARCH 2025**

1. BASIS OF PREPARATION AND ACCOUNTING POLICIES

1.1 Basis of Preparation

The Financial Statements have been prepared on a going concern basis under the historical cost convention and in accordance with the Charities and Trustee Investment (Scotland) Act 2005, the Charity Accounts (Scotland) Regulations 2006 (as amended), Section 1A "Small Entities" of the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Charities SORP (FRS102) second edition issued October 2023.

Exemption is taken from the requirements of FRS 102 to prepare a Cash Flow Statement on the grounds that it is a small entity.

1.2 Accounting Policies

The principal accounting policies, which have been applied consistently, are set out below.

Incoming Resources

All incoming resources are credited to the SOFA when the charity is legally entitled to the income and the amount can be quantified with reasonable certainty.

Resources Expended

All expenditure is accounted for on an accruals basis and is recognised when there is a legal or constructive obligation to pay and has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible Fixed Assets and Depreciation

All tangible fixed assets are initially recorded at cost. Assets are capitalised if they have a useful life of more than one year. Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Furniture and equipment	20% straight line
Motor vehicles	20% straight line

Depreciation is not charged on buildings. In the opinion of the trustees, the value of property is expected to increase over time and therefore depreciation is not considered appropriate.

Debtors and Creditors

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Debtors arising due to notification of funding awards are recorded in line with the award amount, whether due within or after the end of one year.

Fund Accounting

For the purpose of the Statement of Financial Activities, funds are defined as follows:

Unrestricted funds comprise grants and other income received for the objectives of the Charity without further specified purpose and are available to be used at the discretion of the Trustees.

Restricted funds comprise grants and other income which has been received for the objectives of the Charity for a purpose specified by the donor or when funds are raised for particular restricted purposes and must only be applied for the purpose specified.

Taxation

Christian Outreach Centre (Aberdeen) is recognised as a charity for the purpose of applicable taxation legislation and is therefore not subject to tax on its charitable activities. The charity is not registered for VAT and expenditure therefore includes irrecoverable input VAT.

Donated Services and Facilities

Donated services and facilities are recognised as income when the charity has control over them and related conditions have been met. They are recognised on the basis of the value to the charity being the amount the charity would have been willing to pay for services or facilities of equivalent economic benefit. A corresponding amount is recognised as expenditure in the period of receipt.

**NOTES TO THE ACCOUNTS
FOR THE YEAR TO 31 MARCH 2025 (cont)**

2. INCOME FROM DONATIONS AND LEGACIES

	General Fund	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Tithes and offerings	224,165	950	225,115	160,625
Gift Aid recoverable	40,030	-	40,030	29,205
Donations	-	16,155	16,155	-
Special offerings & sponsorship	5,296	892	6,188	2,856
	269,491	17,997	287,488	192,686

Of the £192,686 of income from donations receivable in 2024, £189,830 was for the General Fund and £2,856 was restricted.

3. INCOME FROM CHARITABLE ACTIVITIES

	General fund	Restricted funds	Total 2025	Total 2024
	£	£	£	£
Conference and school fees	5,530	-	5,530	3,881
Sale of books, etc	2,135	-	2,135	916
Outreach programmes	4,909	-	4,909	720
	12,574	-	12,574	5,517

Of the £5,517 of income from charitable activities receivable in 2024, £1,590 was for the General Fund and £3,297 was restricted.

4. EXPENDITURE ON CHARITABLE ACTIVITIES

	General fund	Restricted funds	Total 2025	Total 2024
	£	£	£	£
Church improvements	1,512		1,512	1,438
Salaries and staff costs	86,979		86,979	59,566
Manse improvements	2,022		2,022	4,557
Church resources	1,536		1,536	1,146
Sunday services	3,801		3,801	6,656
Cleaning	6,804		6,804	4,455
Special offerings – gifts	3,404	12,788	16,192	7,697
Leaders' expenses	6,051		6,051	12,184
Rent, rates and insurance	9,566		9,566	7,027
Heat, light and power	17,447		17,447	20,651
Equipment maintenance and hire	4,814		4,814	4,139
Telephone	1,339		1,339	1,274
External conferences	8,762		8,762	1,579
Stat./printing/post/computer	914		914	1,826
Visiting minister accom.	6,386		6,386	4,608
Travel and motor insurance	8,583		8,583	3,857
Youth and young adults	998		998	653
Hospitality and catering	1,672		1,672	3,498
Subscriptions	5,850		5,850	4,725
Other (conf.fees, leadership train)	2,343		2,343	3,827
Events	2,688		2,688	3,615
Other ministry activities	1,714	2,054	3,768	-
Financial charges	1,842		1,842	1,060
	187,027	14,842	201,869	160,038

Of the £ 160,038 of expenditure on charitable activities for 2024, £154,813 was from the General Fund and £5,225 was from Restricted Funds.

**NOTES TO THE ACCOUNTS
FOR THE YEAR TO 31 MARCH 2025 (cont)**

5. STAFF COSTS AND NUMBERS

	2025	2024
	£	£
Wages and salaries	82,292	56,304
Employer NI costs	-	-
Pension contributions	4,687	3,262
	86,979	59,566

Average number of employees during the year 5 4

No employee received emoluments of over £60,000 during the year (2024 – Nil)

6. TANGIBLE FIXED ASSETS

	Freehold property £	Motor vehicles £	Furniture & equipment £	Total £
Cost				
At 1 April 2024	675,020	20,471	113,059	808,550
Additions	-	-	4,889	4,889
Disposals	-	-	(68,323)	(68,323)
At 31 March 2025	675,020	20,471	49,625	745,116
Depreciation				
At 1 April 2024	-	20,471	102,323	122,794
Disposals	-	-	(68,323)	(68,323)
Charge for year	-	-	4,672	4,672
At 31 March 2025	-	20,471	38,672	59,143
Net book value				
At 31 March 2025	675,020	-	10,953	685,973
At 31 March 2024	675,020	-	10,736	685,756

7. DEBTORS

	2025	2024
	£	£
Other debtors	2,000	2,000
Prepayments and accrued income	5,993	2,439
	7,993	1,158

8. CREDITORS: amounts falling due within one year

	2025	2024
	£	£
Bank loans and mortgages	24,140	-
Other taxes and social security costs	1,346	776
Accrued expenses	3,497	6,218
	28,983	6,994

9. CREDITORS: amounts falling due after one year

	2025	2024
	£	£
Bank loans and mortgages	83,716	120,868

**NOTES TO THE ACCOUNTS
FOR THE YEAR TO 31 MARCH 2025 (cont)**

10. TRUSTEES' REMUNERATION

During the year [REDACTED] was employed as Senior Pastor and received a salary of £23,795 (2024 - £17,834) plus pension contributions of £1,904 (2024 - £1,427). In addition, [REDACTED] received accommodation free of charge at a cost to the church of £11,137 (2024 - £9,165).

The church also reimbursed [REDACTED] for travel and similar expenses of £5,964 (2024 - £5,908) incurred in the performance of his duties as Senior Pastor plus telephone and internet costs of £334 (2024 - £311).

During the year [REDACTED] Assistant Pastor received a salary of £19,036 (2024 - £17,339) plus pension contributions of £571. In addition, [REDACTED] received contributions towards rent of £780 (2024 - £780) as reimbursement for the use of his home for church activities and was reimbursed for travel and similar expenses of £1,712 (2024 - nil).

No other trustee received any remuneration or expenses from the church.

11. RELATED PARTIES

During the year [REDACTED] was employed as Senior Pastor and received a salary of £23,795 (2024 - £16,255) plus pension contributions of £1,904 (2024 - £1,300).

The church also reimbursed [REDACTED] for travel and similar expenses of £6,078 (2024 - £4,897) incurred in the performance of her duties as Senior Pastor plus telephone and internet costs of £334 (2024 - £311).

During the year [REDACTED] Assistant Pastor, received a salary of £10,311 (2024 - nil) plus pension contributions of £309. In addition, [REDACTED] received contributions towards her rent of £780 (2024 - £780) as reimbursement for the use of her home for church activities and was reimbursed for travel and similar expenses of £1,712 (2024 - nil).

12. FUNDS

	Balance at 01.04.24 £	Income £	Expenditure £	Transfers £	Balance at 31.03.25 £
Unrestricted funds					
General fund	608,466	283,294	(213,105)	(16,103)	662,552
Pensions fund	-			20,000	20,000
	608,466	283,294	(213,105)	3,897	682,552
Restricted funds					
Hope House	100				100
Red Frogs	240		(122)		118
Grants received	1,659			(1,659)	-
Drums and roof	1,977			(1,977)	-
Special off./events	861	310	(310)	(861)	-
Love offerings	-	12,478	(12,478)		-
Missions	-	1,367	(1,040)		327
Piano	-	2,000	(400)		1,600
Welfare fund	-	950		600	1,550
Youth conference	-	892	(892)		-
	4,837	17,997	(15,242)	(3,897)	3,695
	613,303	301,291	(228,347)	-	686,247

Explanation of funds

The General Fund comprises all income and expenditure relating to the activities of the charity, other than those for which funding is restricted.

The Pensions fund is comprised of amounts provided in the past to assist with pension funding which the trustees have now decided to designate for this purpose.

Restricted funds are comprised of donations received for specific stated purposes or for passing on to other organisations. The balances represent the amounts not yet applied to these stated purposes or which remain undepreciated if restricted funds are used to purchase assets.

**NOTES TO THE ACCOUNTS
FOR THE YEAR TO 31 MARCH 2025 (cont)**

13. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	General Fund 2025 £	Designated Funds	Restricted Funds 2025 £	Total Funds 2025 £
Tangible fixed assets	684,373		1,600	685,973
Current assets excl cash	5,993	2,000		7,993
Cash	84,885	18,000	2,095	104,980
Current liabilities	(28,983)			(28,983)
Long term liabilities	(83,716)			(83,716)
	662,552	20,000	3,695	686,247

	General Fund 2024 £	Designated Funds	Restricted Funds 2024 £	Total Funds 2024 £
Tangible fixed assets	685,500		256	685,756
Current assets excl cash	4,439			4,439
Cash	46,389		4,581	50,970
Current liabilities	(6,994)			(6,994)
Long term liabilities	(120,868)			(120,868)
	608,466	-	4,837	613,303

**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES
FOR THE YEAR TO 31 MARCH 2025**

I report on the accounts of the charity for year ended 31 March 2025 which are set out on pages 4 to 10.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charity Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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 seeks explanations from the trustees concerning any 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 audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
- to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Date:

15/12/25