

**GORING PAROCHIAL CHURCH COUNCIL
ST THOMAS OF CANTERBURY CHURCH
GORING ON THAMES, OXFORDSHIRE**



Annual Report and Accounts for the year ended 31st December 2024



Registered Charity Number: 1152514

This parish is a part of the Benefice of Goring and Streatley with South Stoke

Overview of Parish activity 2024

St Thomas of Canterbury Church is situated in Goring village near the banks of the river Thames. It has been a place of worship since before the 11th Century. It is one of three parishes forming the Benefice of Goring and Streatley with South Stoke, the other parishes being St Mary's, Streatley and St Andrew's, South Stoke, and part of the Henley Deanery within the Diocese of Oxford.

The Parochial Church Council (PCC) is registered with the Charity Commission since 20th June 2013. Charity number 1152514.

Church members who have served on the PCC in 2024:

Clergy:		
Vicar	Revd Ben Phillips	
Curate	Revd Jo Allen (until 14th January when she moved to the Dorchester Ministry Team)	
Associate Priest	Revd Wendy Middleton	
Permission to Officiate	Revd Liz Dowding	
Licensed Lay Ministers	Mrs Judith Aguda Mrs Judith Hogg	Electoral Roll Officer Deanery Synod rep
Wardens	Brenda Kerr Muir Rob Howard	Lay Vice-Chairman, Deanery Synod rep
Elected members	Bridget Braham Alison Gray Simon Merritt Elizabeth Parkinson Don Shrimpton Christopher Tassell Melissa Walker Matthew Walker	Safeguarding Officer Honorary Treasurer

Mr Henry Parkinson continued as non-voting Honorary Secretary

The structure, governance and activity of the PCC is regulated under the Church Representation Rules 2022. Members of the Church community are encouraged to join the Electoral Roll and stand for election to the PCC. Responsibility for the compilation of the Electoral Roll was held by Judith Aguda. The number on the Electoral Roll reported by Judith at the 2024 Annual Parochial Church Meeting was 116.

The Parish Mission Statement is:

To understand more fully the Good News of our faith and to be more active disciples of Christ in our own community. To make our church a welcoming and relevant place in the life of the village and to take seriously our responsibilities to the wider world.

The normal pattern of services was: first Sunday - Family service and Choral BCP evensong; second and fourth Sundays – Sung Holy Communion Common Worship; and third Sunday – Good News, Service of the Word format. The 8am BCP Holy Communion on Sundays continued weekly, alternating with St Mary's. Holy Communion throughout the year was administered with the presiding priest intincting the wafer before presenting it to the recipient. The monthly Prayer Breakfast continued throughout the year.

The PCC met on 4 occasions during the year under the chairmanship of Revd Ben Phillips. There was a joint meeting of the Benefice PCCs on Wednesday 9th October when every parish was represented, and it was good to be together. The Vicar and Wardens of the Benefice also met approximately every 8 weeks. In between these meetings the Vicar, Churchwardens, PCC Treasurer and Simon Merritt corresponded as a Standing Committee, mostly by email, to consider urgent business and formulate the PCC agenda. The Vicar and Wardens of the Benefice also met approximately every 8 weeks. The APCM on 11am on 28th April was conducted with church members present.

The life of the parish and group activities run to enhance and further the aims of the Mission Statement and *Digging Deeper – Exploring God together* course starting in January and continuing in June. Followed by the Story of Scripture on alternate Tuesday mornings starting in September. We begin a course giving an overview of the story of God's loving purposes revealed in Scripture to help us see the big arcs of narrative amid the trees.

During Christian Aid Week, we planned to deliver envelopes to people's homes with a note asking them to take their donations to Jack's or Inspiration for Goring and Streatley, or the Village Shop in South Stoke. It seemed to work well raising a total of £2,040.

The 4th of July - General Election had a specially prepared booklet following the run-up to the actual day.

Also, in June, we supported the Great Big Green Day held in the Village Hall and Rectory gardens with all sorts of stalls offering bicycle repairs, Re-wild your garden, Local produce stall, Bird Box making etc.

We were part of the Goring Gap Festival with the Papagena concert in the Church, How to make Fabric baskets, Japanese woodblock Printing, Pen and wash Watercolour painting and Acrylic Landscapes workshop all in the Canterbury Room.

Clare Stephenson joined us for the final year of her training, and she was ordained as deacon in Ely Cathedral on Sunday 30th June. Ordination marks the end of her 3-year training at Ripon College, Cuddesdon, and the beginning of ordained ministry in the Church of England. She will be moving from Oxfordshire in June to start a new role as curate at the University Church in Cambridge on July 1st, 2024. She said it was an absolute delight to worship with you in all three of the churches of Goring, Streatley and South Stoke during the last 9 months of her training for the ministry. Her last service at the benefice was on Sunday June 2nd. She will always remember the very warm welcome she had received and your encouragement when she took part in services. She will keep the Benefice in her prayers knowing you will continue to be a great blessing to each other and the parish communities which you have been called in Christ to serve.

We held a Churchyard working party at St Thomas' on Saturday 5th October.

The weekly newsletter continued to be a vital support and communication channel to church members throughout the year. We are most grateful to Jill Kirby for putting it together and to all those who prepared the intercessions - we now used Roots prayers alternate weeks. People continued to be added to the circulation list and a paper copy was delivered to homes for those without internet.

The PCC is indebted to the small band of people who faithfully unlock and lock the church door each day so that the building may be a place of welcome, solace and refuge for those who are passing and choose to enter.

Statistics in the Service Register during 2024 sadly continued to show reduced attendance throughout the year – pre-pandemic 85-90, post-pandemic 45-50. There was success at the services at Easter and Christmas with a lot of people attending. Over the year, we celebrated 2 Baptisms, Bishop Gavin conducted a Confirmation service in July at which Bill Bird and Enrique Dubovicky were confirmed, there were 3 Weddings and 14 Funerals or Thanksgiving services, and 4 funerals held at the Crematorium as well as 4 burials of ashes.

Brenda Kerr Muir & Rob Howard

Brenda Kerr Muir

Rob Howard

FINANCIAL REVIEW for 2024

Unrestricted Funds

Unrestricted Funds consist of the General Fund and a legacy known as the Vicar and Wardens Fund

Income for the two funds in 2024 was £131,240 which was similar to the previous year (£132,741 in 2023).

The PCC is extremely grateful for the on-going support from its regular and occasional donors.

Running costs were lower in 2023 - £134,257 compared to £167,164. This was principally due to a decrease in the cost of major repairs following the last quinquennial report (some £24,000 including VAT in 2024 compared to nearly £64,000 in 2023). This decrease was offset by general repairs to the church drive, the lightning conductor and a new consumer resulting in an overall decrease in costs of some £33,000 (£134,257 compared to £167,164)

As a result, Unrestricted Funds reduced by £3,017 to end the year at £209,334. These results are summarised below.

	In £	Out £	2024 Net £	In £	Out £	2023 Net £
Church Income & Running Costs	131,240	(134,257)	(3,017)	132,741	(167,164)	(34,423)
Transfers (to) / from other funds			0			0
	131,240	(134,257)	(3,017)	132,741	(167,164)	(34,423)
Opening Reserves Jan 1			212,334			246,757
Closing Reserves Dec 31			209,317			212,334

Restricted and Endowment Funds

Restricted Funds are held for specific purposes and cannot be used for general running expenses. They increased slightly during the year from £59,435 at the end of 2023 to £66,126 on 31st December 2024. We now have our first organ scholar who is supported out of the Organ Scholarship Fund. The Music Outreach Fund is funded by donation and fund-raising events to promote music outside the church community using the newly furnished organ and the community piano.

	Opening £	In £	Out £	Transfers £	Closing £
General Repair Fund	5,782	464	0	0	6,246
Church Room Trust	20,585	4,514	0	0	25,099
Bell Ringers Fund	5,967	570	(150)	0	6,387
Choir Fund	3,282	423	(751)	0	2,954
Organ Scholarship Fund	20,082	1,506	(260)	0	21,328
Piano Fund	1,678	0	0	0	1,678
Music Outreach Fund	2,059	1,451	(1,076)	0	2,434
Mission Giving	0	2,219	(2,219)	0	0
	59,435	11,147	(4,456)	0	66,126

The General Repair Fund and Church Room Trust can only be used for major repairs and renovations and the Choir Fund is for choir expenses only.

Mission / Charity Giving raises money for CMS to support the work done by Steve Poulson and other charities including Sue Ryder, DEC, Royal British Legion and The Children's Society.

Endowment Funds During 2024 endowment funds increased in value from £185,567 to £189,814 reflecting changes in the stock market generally.

There are three endowments funds:

The Smallbone Bequest and Church Room Trust are endowments which are held in perpetuity.
Goring PCC Income Fund was established from the PCC's share of the proceeds of sale of the curate's house in Westway, Goring and the income is paid into the General Fund.

The Audited Accounts are attached on pages 5 to 9



Signed: D Shrimpton Treasurer

Date 19/4/25

Parochial Church Council of St Thomas of Canterbury, Goring on Thames
Statement of Financial Activities For the year ending 31 December 2024

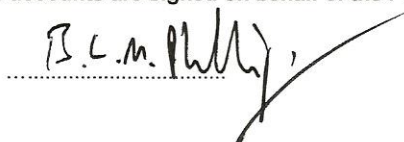
Income & Expenses for the Year		Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	Notes	£	£	£	£	£
Incoming Resources						
Voluntary Income	2(a)	109,418	3,850		113,268	178,354
Activities for generating funds	2(b)	15,164	1,948		17,112	13,024
Income from investments	2(c)	6,658	5,349		12,007	10,072
Total Incoming Resources		<u>131,240</u>	<u>11,147</u>	<u>0</u>	<u>142,387</u>	<u>201,450</u>
Resources Expended						
Parish share & Deanery exs	3(a)	59,786			59,786	59,637
Charitable giving	3(b)	0	2,219		2,219	1,930
Church activities	3(c)	73,931	2,217		76,148	108,816
Church project costs	3(d)				0	33,315
Governance costs	3(e)	540	20		560	540
Total Resources Expended		<u>134,257</u>	<u>4,456</u>	<u>0</u>	<u>138,713</u>	<u>204,238</u>
Net incoming resources before exceptional items, gains and losses on investments and transfers						
		(3,017)	6,691		3,674	(2,788)
Exceptional Items	3(g)				0	0
(Loss) / Gains on investments during the year				4,247	4,247	15,958
Transfers between funds					0	0
Net Movement in Funds		<u>(3,017)</u>	<u>6,691</u>	<u>4,247</u>	<u>7,921</u>	<u>13,170</u>
Balances brought forward 1 January		<u>212,334</u>	<u>59,435</u>	<u>185,567</u>	<u>457,336</u>	<u>444,166</u>
Balances carried forward 31 December		<u><u>209,317</u></u>	<u><u>66,126</u></u>	<u><u>189,814</u></u>	<u><u>465,257</u></u>	<u><u>457,336</u></u>

Balance Sheet at 31st December 2024		Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	Notes	£	£	£	£	£
Fixed Assets						
Office Equipment	7	0			0	0
Investments	7			189,814	189,814	185,567
		<u>0</u>	<u>0</u>	<u>189,814</u>	<u>189,814</u>	<u>185,567</u>
Current Assets						
Debtors	8	3,928	0		3,928	3,664
CAF & CCLA Deposit Funds		118,924	32,742		151,666	165,830
Cash at bank		89,345	33,384		122,729	106,741
		<u>212,197</u>	<u>66,126</u>	<u>0</u>	<u>278,323</u>	<u>276,235</u>
Current Liabilities						
Creditors	9(a)	(2,880)			(2,880)	(4,466)
Loans	9(b)		0		0	0
		<u>(2,880)</u>	<u>0</u>	<u>0</u>	<u>(2,880)</u>	<u>(4,466)</u>
TOTAL NET ASSETS		<u><u>209,317</u></u>	<u><u>66,126</u></u>	<u><u>189,814</u></u>	<u><u>465,257</u></u>	<u><u>457,336</u></u>
Funds of the Church						
Unrestricted Fund						
General Fund	10(b)	122,988			122,988	106,787
Vicar & Wardens Fund		86,329			86,329	105,547
Restricted Funds						
Repair Fund	10(a)		6,246		6,246	5,782
Church Room Trust			25,099		25,099	20,585
Bell Ringers			6,387		6,387	5,967
Choir Fund			2,954		2,954	3,282
Organ Scholarship (formerly Organ Repair) Fund			21,328		21,328	20,082
Piano Fund			2,434		2,434	2,059
Music Outreach Fund			1,678		1,678	1,678
Mission Giving			0		0	0
Investment Funds				189,814	189,814	185,567
TOTAL FUNDS OF THE CHURCH		<u><u>209,317</u></u>	<u><u>66,126</u></u>	<u><u>189,814</u></u>	<u><u>465,257</u></u>	<u><u>457,336</u></u>

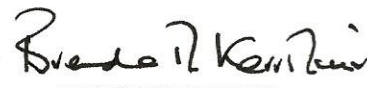
The notes on pages 6 to 8 form part of these accounts.

Approved in draft by the Parochial Church Council on 8th January 2025 and in final form by the Standing Committee of the PCC on 8th February. The accounts are signed on behalf of the PCC by:

Ben Phillips



Brenda Kerr Muir



Parochial Church Council of St Thomas of Canterbury, Goring on Thames

Notes on the Financial Statements for the year ended 31 December 2024

1.1) Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006, the Charities Act 1993, applicable accounting standards and the Statement of Recommended Practice "Accounting and Reporting by Charities" (revised 2005)

The Financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

1.2) Funds

Perpetual Endowment Funds are funds, the capital of which must be maintained in perpetuity; only income arising from the investment of the endowment may be used either as restricted or unrestricted funds depending on the purpose for which the endowment was established

Restricted Funds represent (a) income from trusts of endowments which may be expended only on those restricted objectives provided in the terms of the trust or bequest, and (b) donations or grants received for the specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must normally be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, the interest is apportioned to individual funds on an average balance basis.

Unrestricted funds are general funds which can be used for the PCC ordinary purposes

Incoming Resources

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

Resources expended

Expenditure is accounted for on an accruals basis and is recognised when there is a legal or constructive obligation to pay for goods or services. Grants and charitable giving are accountable for when paid over or when awarded, if the award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and benefice property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 1993. No value is placed on movable church furnishings held by the church wardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this inalienable property. All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA. Equipment used within church premises is depreciated on a straight line basis over five years. Individual items with a purchase of £500 or less are written off when the asset is acquired.

Parochial Church Council of St Thomas of Canterbury, Goring on Thames
Financial Statements for the year ended 31 December 2024

Notes to the Accounts continued

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
2. INCOMING RESOURCES					
2(a) Voluntary Income					
Recurring Income					
Gift Aid Giving	25,871			25,871	27,751
Tax recovered / recoverable	18,463			18,463	18,417
Collections (open plate)	3,777	2,220		5,997	4,955
Parish Giving	46,950			46,950	45,416
	<u>95,061</u>	<u>2,220</u>	<u>0</u>	<u>97,281</u>	<u>96,539</u>
Non-recurring Income					
Donations and legacies	6,330	1,129		7,459	33,967
Loan repayment waived				0	24,669
Tax recovered		241		241	456
Bell ringers peal fees		260		260	153
Grants	80			80	80
Church Flowers	317			317	499
Pick a Flick	400			400	500
Non recurring collections	291			291	162
Other income	2,429			2,429	1,815
VAT recovered	4,317			4,317	18,134
Ride & Stride	193			193	80
Seat Sales	0			0	1,300
	<u>14,357</u>	<u>1,630</u>	<u>0</u>	<u>15,987</u>	<u>81,815</u>
2(a) Total voluntary income	<u>109,418</u>	<u>3,850</u>	<u>0</u>	<u>113,268</u>	<u>178,354</u>
2(b) Activities for generating funds					
Fees - weddings, funerals etc	6,249	663		6,912	5,239
Canterbury room fees	8,556			8,556	5,901
Social events, Concerts & Singing Workshops	351	1,285		1,636	1,880
Sunday coffee contributions	8			8	4
	<u>15,164</u>	<u>1,948</u>	<u>0</u>	<u>17,112</u>	<u>13,024</u>
2(c) Investment Income					
Dividends	2,017	3,541		5,558	7,430
Deposit fund interest	4,641	1,808		6,449	2,642
	<u>6,658</u>	<u>5,349</u>	<u>0</u>	<u>12,007</u>	<u>10,072</u>
TOTAL INCOMING RESOURCES	<u>131,240</u>	<u>11,147</u>	<u>0</u>	<u>142,387</u>	<u>201,450</u>
3. RESOURCES EXPENDED					
3(a) Parish Share	59,277			59,277	59,189
Deanery expenses	509			509	448
3(b) Missionary & Charitable Giving		2,219		2,219	1,930
3(c) Church Activities					
Church running costs	13,770			13,770	17,203
Maintenance of Church and Churchyard	43,292			43,292	74,121
Service costs incl organist and choir	6,965	481		7,446	5,893
Support, Administration & Misc. Costs	3,714	420		4,134	4,208
Curate's house - council tax and water	0			0	1,551
Parish Administrator's salary	5,526			5,526	5,119
Clergy expenses	289			289	221
Charitable Donation	375			375	500
Music Scholarship		260		260	0
Social events, Concerts & Singing Workshops	0	1,056		1,056	0
	<u>73,931</u>	<u>2,217</u>	<u>0</u>	<u>76,148</u>	<u>108,816</u>
3(d) Church Project Costs					
Architect and professional fees		0		0	0
Organ restoration costs		0		0	33,315
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>33,315</u>
3(e) Governance Costs					
Audit & bank fees	540	20		560	540
TOTAL RESOURCES EXPENDED	<u>134,257</u>	<u>4,456</u>	<u>0</u>	<u>138,713</u>	<u>204,238</u>
3(g) Exceptional Item					0
Rent Creditor no longer required	0	0	0	0	11,406

Parochial Church Council of St Thomas of Canterbury, Goring on Thames
Financial Statements for the year ended 31 December 2024

Notes to the Accounts continued

	2024	2023
5 AUDIT FEE		
Audit fee for reporting on the accounts	£ 540	£ 540

6. TRUSTEE REMUNERATION AND EXPENSES

No members of the PC received any remuneration for their work on the PCC. The clergy who are ex officio members do receive a stipend but are not remunerated for their services on the PCC. No members claimed expenses

7 FIXED ASSETS

General Fund - Office Equipment

	2024	2023
Cost Jan 1 - Fixtures & Fittings	£ 0	£ 5,544
Disposals - Photocopier		-5,544
Cost Dec 31 - Fixtures & Fittings	<u>0</u>	<u>0</u>
Depreciation Jan 1	0	5,544
Disposals - Photocopier		-5,544
Depreciation Dec 31	<u>0</u>	<u>0</u>
Net Book Value Dec 31	0	0

Endowment Funds - Investments

	Smallbone Bequest Endowment	Church Room Trust Endowment	Goring PCC Income	Total
	£	£	£	£
	Perpetual Restricted	Perpetual Restricted	Unrestricted	
Opening capital 9 March 1967	200			
Opening capital 23 April 1985		17,885		
Unrealised gain prior years	5,406	104,071		
At 1 January 2024	<u>5,606</u>	<u>121,956</u>	58,005	185,567
Unrealised gain / (loss) current year	128	2,791	1,328	4,247
At 31 December 2024	<u>5,734</u>	<u>124,747</u>	<u>59,333</u>	<u>189,814</u>

The Smallbone Bequest and the Church Room Trust Endowment are perpetual funds, the capital of which must be maintained in perpetuity.

The Church Room Trust is a charity registered under the Charities Act and called the Goring Ecclesiastical Charity (number 250803). It was established out of the proceeds of sale in 1985 of the building formerly known as the Church Room (and now known as Goring Village Hall). The income is restricted and can only be used for the repair of the fabric of the Church and the upkeep and repair of any church hall held by the parish.

The PCC Income Fund is the PCC's share of the proceeds from the sale of the curate's house in Westway, Goring.

8. DEBTORS AND PREPAYMENTS

	Unrestricted	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
Tax refund due	1,840		1,840	1,900
Grants			0	0
Sundry Debtor	2,088		2,088	1,764
	<u>3,928</u>	<u>0</u>	<u>3,928</u>	<u>3,664</u>

9. CREDITORS AND LOANS

9(a)	Professional fees creditor	0	0	0
	Energy creditors	1,800	1,800	1,935
	Expense creditors	530	530	1,981
	Audit fee	550	550	550
		<u>2,880</u>	<u>2,880</u>	<u>4,466</u>

9(b)	Loan to support Organ rebuild		2024	2023
	Opening Balance			0
	Received		0	79,000
	Repaid		0	(54,331)
	Repayment waived		0	(24,669)
	Closing balance		<u>0</u>	<u>0</u>

The loan has now been fully repaid or waived and the balance is nil

10. FUND ANALYSIS

10(a) Restricted Funds	Fund balances brought forward	Incoming Resources	Resources expended	Fund Transfers	Fund balances carried forward
	£	£	£	£	£
Repair Fund	5,782	464			6,246
Church Room Trust	20,585	4,514			25,099
Bell Ringers Fund	5,967	570	(150)		6,387
Choir Fund	3,282	423	(751)		2,954
Organ Scholarship (formerly Organ Repair) Fund	20,082	1,506	(260)		21,328
Piano Fund	1,678				1,678
Music Outreach Fund	2,059	1,451	(1,076)		2,434
Mission Giving		2,219	(2,219)		0
	<u>59,435</u>	<u>11,147</u>	<u>(4,456)</u>	<u>0</u>	<u>66,126</u>

10(b) Unrestricted Funds	General Fund	Vicar & Wardens Fund	Total Unrestricted Funds
Fixed Assets	0	0	0
Bank Balances	107,589	105,547	213,136
Debtors	3,664	0	3,664
Liabilities	(4,466)	0	(4,466)
Unrestricted Funds at 1 January 2024	106,787	105,547	212,334
Incoming resources	124,319	6,921	131,240
Resources expended	(108,118)	(26,139)	(134,257)
Exceptional Item	0	0	0
Unrestricted Funds at 31 December 2024	<u>122,988</u>	<u>86,329</u>	<u>209,317</u>

**INDEPENDENT EXAMINER'S REPORT TO ST THOMAS OF CANTERBURY,
GORING-ON-THAMES PCC**

I report on the accounts for the year ended 31 December 2024, which are attached to this report.

Respective responsibilities of trustees and examiner

As the members of the PCC you are responsible for the preparation of the accounts; you consider that an audit is not required 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 s145 of the 2011 Act;
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under S145(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. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering 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 the matters in the statement below.

Independent examiner's statement

In connection with 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 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and to comply with the requirements of the 2011 Acthave 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.



A Churchill Stone
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Date : 2 Apr 25