

12/14/20

ST ANDREW & ST GEORGE UNITED REFORMED CHURCH CHARITY

FINANCIAL STATEMENTS TO 30 SEPTEMBER 2020

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The registered number of the above Charity is 1128389. The Charity comprises the assets and funds held for charitable purposes by THE UNITED REFORMED CHURCH OF ST ANDREW & ST GEORGE

	Note	Unrestricted Funds General £	Designated £	Restricted Funds £	TOTAL 2019/20 £	TOTAL 2018/19 £
INCOMING RESOURCES						
Incoming resources from generated funds :						
Voluntary income	2	43,222	108,717	3,106	155,045	76,008
Activities for generating funds	3	31,128	-	-	31,128	60,720
Investment income	4	696	-	-	696	763
Total incoming resources		<u>75,046</u>	<u>108,717</u>	<u>3,106</u>	<u>186,869</u>	<u>137,491</u>
RESOURCES EXPENDED						
URC funds	5	26,982	-	-	26,982	28,427
Ministerial costs	6	2,160	-	-	2,160	2,549
Costs of church activities	7	70,879	(650)	-	70,229	108,371
Donations	8	-	5,000	3,106	8,106	3,292
Costs of generating funds	9	1,400	-	-	1,400	2,678
Total resources expended		<u>101,421</u>	<u>4,350</u>	<u>3,106</u>	<u>108,877</u>	<u>145,317</u>
Net incoming / (outgoing) resources before transfers	(15/16)	(26,375)	104,367	-	77,992	(7,826)
Gross transfers between funds	(15 and 16)	-	-	-	-	-
Net movement in funds		(26,375)	104,367	-	77,992	(7,826)
Total funds b/fwd 1 October 2019		39,197	84,488	23,523	147,208	155,034
Total funds c/fwd 30 September 2020		<u>£ 12,822</u>	<u>£ 188,855</u>	<u>£ 23,523</u>	<u>£ 225,200</u>	<u>£ 147,208</u>
		(Note 15)	(Note 16)	(Note 17)		

The notes on pages 3 to 8 form part of these financial statements

ST ANDREW & ST GEORGE UNITED REFORMED CHURCH CHARITY

BALANCE SHEET AS AT 30 SEPTEMBER 2020

	Note	Unrestricted Funds General £	Designated £	Restricted Funds £	TOTAL 2019/20 £	TOTAL 2018/19 £
FIXED ASSETS						
Tangible assets	10	-	-	-	-	-
Investments	11	720	-	-	720	720
		<u>720</u>	<u>-</u>	<u>-</u>	<u>720</u>	<u>720</u>
CURRENT ASSETS						
Bank, cash and deposits	12	12,123	188,855	24,863	225,841	157,694
Debtors	13	10,608	-	-	10,608	9,929
		<u>22,731</u>	<u>188,855</u>	<u>24,863</u>	<u>236,449</u>	<u>167,623</u>
CURRENT LIABILITIES						
Creditors payable within one year	14	(10,629)	-	(1,340)	(11,969)	(21,135)
NET CURRENT ASSETS						
		<u>12,102</u>	<u>188,855</u>	<u>23,523</u>	<u>224,480</u>	<u>146,488</u>
TOTAL NET ASSETS						
		<u>£ 12,822</u>	<u>£ 188,855</u>	<u>£ 23,523</u>	<u>£ 225,200</u>	<u>£ 147,208</u>
THE FUNDS OF THE CHARITY						
Unrestricted funds :						
General	15	12,822	-	-	12,822	39,197
Designated	16	-	188,855	-	188,855	84,488
Total					<u>201,677</u>	<u>123,685</u>
Restricted funds	17	-	-	23,523	23,523	23,523
		<u>£ 12,822</u>	<u>£ 188,855</u>	<u>£ 23,523</u>	<u>£ 225,200</u>	<u>£ 147,208</u>

APPROVED by the ^{ELDER} Church Meeting held on 12/12/2020
and signed on its behalf by

NICOLA JONES (SECRETARY)

NO AGM DUE TO COVID RESTRICTIONS

The notes on pages 3 to 8 form part of these financial statements

ST ANDREW & ST GEORGE UNITED REFORMED CHURCH CHARITY

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2020

GENERAL NOTE

On 30th November 2008, the Church Meeting of the United Reformed Church of St Andrew & St George (the 'Church') agreed that, in accordance with the requirements of the Charities Act 2006, a charity called 'St Andrew & St George United Reformed Church Charity' (the 'Charity') be set up and comprise all the assets and funds held for charitable purposes by the Church. It was also agreed that the members of the Elders' Meeting of the Church should be collectively the Charity Trustees of the Charity. On 4th March 2009, the Charity was registered with the Charity Commissioners, registered number 1128389. These accounts of the Charity reflect the activities of the Church during the financial year.

1 ACCOUNTING POLICIES

1a Basis of Accounting

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2015) issued by the Charity Commission, and the United Reformed Church guidance. The accruals basis of accounting has been adopted, and the principal accounting policies set out below are applied consistently.

1b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant.

1c Tangible Fixed Assets

Freehold property : the custodian trustees of the church buildings are the URC (North-Western Province) Trust Ltd.

Expenditure incurred on the church is written off in the year it is incurred.

Furniture and equipment : depreciation is provided at annual rates calculated to write off assets over 3 to 10 years, dependent on the estimated useful lives of the assets concerned.

Expenditure under £5,000 (and all expenditure out of designated funds) is written off in the year it is incurred.

1d Incoming Resources

All voluntary giving, including legacies, is included in the financial statements for the period in which it is received.

Tax recoverable from donations under Gift Aid in respect of the tax year to 5th April is recognised as income in the financial year to the following 30th September.

All other income is generally recognised when it is receivable.

1e Resources Expended

The URC Ministry & Mission Fund contribution is paid by twelve monthly instalments and is included in the financial statements for the year to which it relates.

Resources expended are recognised in the period in which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.

As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

1f Taxation

The charity is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

1. The first step in the process of developing a business plan is to conduct a thorough market research. This involves identifying the target market, understanding the needs and preferences of the customers, and analyzing the competitive landscape. Market research can be conducted through various methods, including surveys, interviews, and focus groups.

THE UNIVERSITY OF CHICAGO

2. *Journal of the American Statistical Association*, 96(456), 1039-1052.

The following information is provided for the purpose of illustrating the use of the model. The information is not intended to be used as a basis for making a decision. The information is provided for informational purposes only. The information is not intended to be used as a basis for making a decision. The information is provided for informational purposes only.

1. *Chlorophyll a* (Chl *a*)

© 2002 Blackwell Science Ltd *Journal of Internal Medicine* 252: 111–118

[illegible]

Journal of Management Inquiry 18(4) 403-417

The following table shows the results of the regression analysis for the dependent variable *Perceived Organizational Support*. The independent variables are *Organizational Commitment*, *Organizational Identification*, and *Organizational Attraction*. The table includes the regression coefficients, standard errors, and t-statistics for each variable.

1999:199, 200:200, 201:201, 202:202, 203:203, 204:204, 205:205, 206:206, 207:207, 208:208, 209:209, 210:210, 211:211, 212:212, 213:213, 214:214, 215:215, 216:216, 217:217, 218:218, 219:219, 220:220, 221:221, 222:222, 223:223, 224:224, 225:225, 226:226, 227:227, 228:228, 229:229, 230:230, 231:231, 232:232, 233:233, 234:234, 235:235, 236:236, 237:237, 238:238, 239:239, 240:240, 241:241, 242:242, 243:243, 244:244, 245:245, 246:246, 247:247, 248:248, 249:249, 250:250, 251:251, 252:252, 253:253, 254:254, 255:255, 256:256, 257:257, 258:258, 259:259, 260:260, 261:261, 262:262, 263:263, 264:264, 265:265, 266:266, 267:267, 268:268, 269:269, 270:270, 271:271, 272:272, 273:273, 274:274, 275:275, 276:276, 277:277, 278:278, 279:279, 280:280, 281:281, 282:282, 283:283, 284:284, 285:285, 286:286, 287:287, 288:288, 289:289, 290:290, 291:291, 292:292, 293:293, 294:294, 295:295, 296:296, 297:297, 298:298, 299:299, 300:300, 301:301, 302:302, 303:303, 304:304, 305:305, 306:306, 307:307, 308:308, 309:309, 310:310, 311:311, 312:312, 313:313, 314:314, 315:315, 316:316, 317:317, 318:318, 319:319, 320:320, 321:321, 322:322, 323:323, 324:324, 325:325, 326:326, 327:327, 328:328, 329:329, 330:330, 331:331, 332:332, 333:333, 334:334, 335:335, 336:336, 337:337, 338:338, 339:339, 340:340, 341:341, 342:342, 343:343, 344:344, 345:345, 346:346, 347:347, 348:348, 349:349, 350:350, 351:351, 352:352, 353:353, 354:354, 355:355, 356:356, 357:357, 358:358, 359:359, 360:360, 361:361, 362:362, 363:363, 364:364, 365:365, 366:366, 367:367, 368:368, 369:369, 370:370, 371:371, 372:372, 373:373, 374:374, 375:375, 376:376, 377:377, 378:378, 379:379, 380:380, 381:381, 382:382, 383:383, 384:384, 385:385, 386:386, 387:387, 388:388, 389:389, 390:390, 391:391, 392:392, 393:393, 394:394, 395:395, 396:396, 397:397, 398:398, 399:399, 400:400, 401:401, 402:402, 403:403, 404:404, 405:405, 406:406, 407:407, 408:408, 409:409, 410:410, 411:411, 412:412, 413:413, 414:414, 415:415, 416:416, 417:417, 418:418, 419:419, 420:420, 421:421, 422:422, 423:423, 424:424, 425:425, 426:426, 427:427, 428:428, 429:429, 430:430, 431:431, 432:432, 433:433, 434:434, 435:435, 436:436, 437:437, 438:438, 439:439, 440:440, 441:441, 442:442, 443:443, 444:444, 445:445, 446:446, 447:447, 448:448, 449:449, 450:450, 451:451, 452:452, 453:453, 454:454, 455:455, 456:456, 457:457, 458:458, 459:459, 460:460, 461:461, 462:462, 463:463, 464:464, 465:465, 466:466, 467:467, 468:468, 469:469, 470:470, 471:471, 472:472, 473:473, 474:474, 475:475, 476:476, 477:477, 478:478, 479:479, 480:480, 481:481, 482:482, 483:483, 484:484, 485:485, 486:486, 487:487, 488:488, 489:489, 490:490, 491:491, 492:492, 493:493, 494:494, 495:495, 496:496, 497:497, 498:498, 499:499, 500:500, 501:501, 502:502, 503:503, 504:504, 505:505, 506:506, 507:507, 508:508, 509:509, 510:510, 511:511, 512:512, 513:513, 514:514, 515:515, 516:516, 517:517, 518:518, 519:519, 520:520, 521:521, 522:522, 523:523, 524:524, 525:525, 526:526, 527:527, 528:528, 529:529, 530:530, 531:531, 532:532, 533:533, 534:534, 535:535, 536:536, 537:537, 538:538, 539:539, 540:540, 541:541, 542:542, 543:543, 544:544, 545:545, 546:546, 547:547, 548:548, 549:549, 550:550, 551:551, 552:552, 553:553, 554:554, 555:555, 556:556, 557:557, 558:558, 559:559, 560:560, 561:561, 562:562, 563:563, 564:564, 565:565, 566:566, 567:567, 568:568, 569:569, 570:570, 571:571, 572:572, 573:573, 574:574, 575:575, 576:576, 577:577, 578:578, 579:579, 580:580, 581:581, 582:582, 583:583, 584:584, 585:585, 586:586, 587:587, 588:588, 589:589, 590:590, 591:591, 592:592, 593:593, 594:594, 595:595, 596:596, 597:597, 598:598, 599:599, 600:600, 601:601, 602:602, 603:603, 604:604, 605:605, 606:606, 607:607, 608:608, 609:609, 610:610, 611:611, 612:612, 613:613, 614:614, 615:615, 616:616, 617:617, 618:618, 619:619, 620:620, 621:621, 622:622, 623:623, 624:624, 625:625, 626:626, 627:627, 628:628, 629:629, 630:630, 631:631, 632:632, 633:633, 634:634, 635:635, 636:636, 637:637, 638:638, 639:639, 640:640, 641:641, 642:642, 643:643, 644:644, 645:645, 646:646, 647:647, 648:648, 649:649, 650:650, 651:651, 652:652, 653:653

1. The first step in the process of identifying a problem is to determine the nature of the problem. This involves a thorough understanding of the situation and the factors that may be contributing to the problem. Once the problem has been identified, the next step is to develop a plan of action. This plan should outline the steps that will be taken to address the problem and the resources that will be required. The third step is to implement the plan. This involves putting the plan into action and monitoring the progress. Finally, the fourth step is to evaluate the results. This involves assessing the effectiveness of the plan and making any necessary adjustments.

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When a person is injured or killed in a car accident, the victim's family may be entitled to compensation for medical expenses, lost wages, and pain and suffering. The amount of compensation will depend on the severity of the injuries and the extent of the damages.

ST ANDREW & ST GEORGE UNITED REFORMED CHURCH CHARITY

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2020

- continued

	Unrestricted Funds		Restricted Funds	TOTAL	TOTAL
	General	Designated	Funds	2019/20	2018/19
	£	£	£	£	£
2 VOLUNTARY INCOME					
Direct giving :					
Envelope and direct offerings	31,043			31,043	33,757
Weekly offering plate	998			998	2,512
Tax refunds under Gift Aid	10,626			10,626	7,976
	<u>42,667</u>	<u>-</u>	<u>-</u>	<u>42,667</u>	<u>44,245</u>
Donations and legacies	555	10,000		10,555	28,151
Commitment for Life			2,403	2,403	3,015
Other voluntary income		98,717	703	99,420	597
	<u>43,222</u>	<u>108,717</u>	<u>3,106</u>	<u>155,045</u>	<u>76,008</u>
3 ACTIVITIES FOR GENERATING FUNDS					
Concerts (see also note 9)	2,318			2,318	4,157
Lettings - church properties	28,810			28,810	56,563
	<u>31,128</u>	<u>-</u>	<u>-</u>	<u>31,128</u>	<u>60,720</u>
4 INVESTMENT INCOME					
Bank and deposits	670			670	731
Other investments	26			26	32
	<u>696</u>	<u>-</u>	<u>-</u>	<u>696</u>	<u>763</u>
5 URC FUNDS					
Ministry & Mission Fund	26,982			26,982	28,427
	<u>26,982</u>	<u>-</u>	<u>-</u>	<u>26,982</u>	<u>28,427</u>
The church makes contributions to the central M & M Fund based on a per capita assessment set by the North-West Synod. The fund is used for training and stipendiary costs of ministers, running the denomination and the wider mission of the national church.					
6 MINISTERIAL COSTS					
Motor expenses	755			755	695
Minister's telephone and broadband	310			310	513
Manse expenses	742			742	806
Other ministerial costs	353			353	535
	<u>2,160</u>	<u>-</u>	<u>-</u>	<u>2,160</u>	<u>2,549</u>

ST ANDREW & ST GEORGE UNITED REFORMED CHURCH CHARITY

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2020

- continued

	Unrestricted Funds General £	Designated £	Restricted Funds £	TOTAL 2019/20 £	TOTAL 2018/19 £
7 COSTS OF CHURCH ACTIVITIES					
Worship expenses :					
Visiting preachers	230			230	590
Organist's fees	560			560	1,115
Organ/piano repairs and music	1,458			1,458	1,452
Educational and worship materials	924			924	800
	<u>3,172</u>	<u>-</u>	<u>-</u>	<u>3,172</u>	<u>3,957</u>
Administration etc. :					
Printing, stationery and postage	652			652	553
Telephone and broadband	1,707			1,707	1,828
Miscellaneous	88			88	236
Communications	1,195			1,195	1,170
	<u>3,642</u>	<u>-</u>	<u>-</u>	<u>3,642</u>	<u>3,787</u>
Property expenses :					
Wages and fees	32,159			32,159	40,189
Cleaning and miscellaneous expenses	4,329			4,329	4,370
Heat, light and water	12,953			12,953	14,458
Insurance	7,488			7,488	7,005
Repairs and maintenance - general	7,136	(650)		6,486	34,605
	<u>64,065</u>	<u>(650)</u>	<u>-</u>	<u>63,415</u>	<u>100,627</u>
	<u>70,879</u>	<u>(650)</u>	<u>-</u>	<u>70,229</u>	<u>108,371</u>
8 DONATIONS					
Wider Work Fund		5,000		5,000	75
Commitment for Life			2,403	2,403	3,015
Other			703	703	202
	<u>-</u>	<u>5,000</u>	<u>3,106</u>	<u>8,106</u>	<u>3,292</u>
9 COSTS OF GENERATING FUNDS					
Concerts	1,400			1,400	2,678
	<u>1,400</u>	<u>-</u>	<u>-</u>	<u>1,400</u>	<u>2,678</u>

Note A proportion of property expenses (shown in note 7 above) include costs which are attributable to the generation of funds through the letting of property, but it is not considered feasible to arrive at an accurate apportionment of such costs.

ST ANDREW & ST GEORGE UNITED REFORMED CHURCH CHARITY

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2020

- continued

	Unrestricted Funds General £	Designated £	Restricted Funds £	TOTAL 2019/20 £	TOTAL 2018/19 £
10 TANGIBLE ASSETS					
Church buildings - not valued				-	-
Furniture and equipment - fully depreciated				-	-
	-	-	-	-	-
11 INVESTMENTS					
Charinco Common Investment Scheme	520			520	520
£200 3.5% M/cr Ship Canal Debenture Stock	200			200	200
	720	-	-	720	720
12 BANK, CASH AND DEPOSITS					
Bank current account	12,073	7,779	24,863	44,715	79,052
Bank deposit accounts		55,705		55,705	50,705
Deposits		125,371		125,371	27,887
Cash	50			50	50
	12,123	188,855	24,863	225,841	157,694
13 DEBTORS					
Amounts owed to the charity	6,276			6,276	5,085
Prepayments	4,332			4,332	4,844
	10,608	-	-	10,608	9,929
14 CREDITORS PAYABLE WITHIN 1 YEAR					
Amounts owed by the charity	(10,629)		(1,340)	(11,969)	(12,683)
Income received in advance				-	(8,452)
	(10,629)	-	(1,340)	(11,969)	(21,135)

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ST ANDREW & ST GEORGE UNITED REFORMED CHURCH CHARITY

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2020

- continued

15 GENERAL FUND

Balance as at 1/10/19
* Net incoming resources for year before transfers
Transfers to Designated Funds as at 30/9/20
Balance as at 30/9/20

TOTAL 2019/20 £	TOTAL 2018/19 £
39,197	43,323
(26,375)	(4,126)
-	-
12,822	39,197

* total for 2019/20 as per Statement of Financial Activities (page 1)

16 DESIGNATED FUNDS

The Charity operates the following Designated Funds :

Fixed Asset Replacement Fund (FAR) - this fund was set up out of the General Fund and it is intended to meet the replacement costs of major fixed assets such as church chairs and carpets

Major Repairs Fund (MRF) - this fund is established to meet significant improvement and maintenance costs of the church buildings, organ and audio and video equipment etc. The fund receives transfers from the General Fund at levels approved by Church Meeting as well as donations for this specific purpose.

Mission - this fund is established by the grant received from Synod following transfer of the manse.
The suggestion by Synod is that it be used for mission in all its many forms.

Wider Work Fund (WWF) - this fund makes contributions to charitable causes as agreed by the church meeting.
The fund receives transfers from the General Fund at levels also approved by the church meeting.

Movements on the Designated Funds during the year were :

	FAR	MRF	Mission	WWF	TOTAL 2019/20 £	TOTAL 2018/19 £
	£	£	£	£		
Balances as at 1/10/19	20,000	57,213	-	7,275	84,488	88,188
Transfer between funds					-	
Expenditure				(5,000)	(5,000)	(29,095)
Donations		10,650	97,250	1,467	109,367	25,395
* Net incoming/(outgoing) resources	-	10,650	97,250	(3,533)	104,367	(3,700)
Transfers from General Fund at 30/9/20					-	-
Balances as at 30/9/20	<u>20,000</u>	<u>67,863</u>	<u>97,250</u>	<u>3,742</u>	<u>188,855</u>	<u>84,488</u>

* total for 2019/20 as per Statement of Financial Activities (page 1)

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ST ANDREW & ST GEORGE UNITED REFORMED CHURCH CHARITY

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2020

- continued

17 RESTRICTED FUNDS

Trust Funds

TOTAL 2019/20	TOTAL 2018/19
<u>23,523</u>	<u>23,523</u>

During the course of the year, the Charity operates certain Restricted Funds where the monies can only be used for the specific purpose for which they were entrusted to the Charity. These monies are not available for any other purpose. The principal such fund is Commitment for Life, whereby church members and adherents make donations which are sent via the URC central office. Additionally the church or its organisations occasionally make appeals or hold events to raise funds specifically for external projects or charities. The proceeds of such funds have all been accounted for during the course of the year.

The Charity holds 17 trust funds totalling £23,523 which were taken over from the two predecessor churches. Very little is known about the terms of the trusts, but some of them are believed to contain restrictions on their use. In the absence of further information, the trust funds are shown as Restricted Funds on the Charity's balance sheet. In accordance with established practice over many years, income from the trust funds is credited to General Fund.

Editorial Board

Editor

Editorial Board

Editorial Board

Editorial Board

The International Journal of the History of Linguistics is a quarterly journal devoted to the study of the history of linguistics. It is the only journal in the field to publish original research in the history of linguistics. The journal is published by the International Association of Linguists (IAL) and is available to members of the IAL at a special rate. The journal is also available to non-members at a regular rate. The journal is published by the International Association of Linguists (IAL) and is available to members of the IAL at a special rate. The journal is also available to non-members at a regular rate.

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ST ANDREW & ST GEORGE UNITED REFORMED CHURCH CHARITY

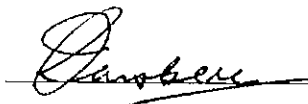
FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2020

FINANCE COMMITTEE CONVENOR'S STATEMENT

I have prepared the financial statements on pages 1 to 8 for the year ended 30 September 2020

John Swarsbrick

signed



date

30.11.20

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of the St. Andrew & St. George United Reformed Church Charity for the year ended 30 September 2020, which are set out on pages 1 to 8.

Respective Responsibilities

The Charity is responsible for the preparation of the financial statements, and considers that the audit requirement of section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 43(7)(b) of the Act, 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 of the Charity Commissioners. 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 financial statements, and seeking explanations 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 financial statements.

Independent Examiner's Statement

In connection with my examination of the Charity's funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the Charity, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner



date

30/11/20

Name and address of the Independent Examiner :

Crossley & Davis
Chartered Accountants
52 Chorley New Road
Bolton
BL1 4AP

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