THE MOTHERS' UNION DIOCESE OF GUILDFORD



ANNUAL REPORT AND ACCOUNTS FOR YEAR ENDING 31ST DECEMBER 2018



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All Saints' Church Hall Office, 564 Woodham Lane, Woking, Surrey, GU21 5SH

Registered Charity No - 249931

Patron - H. M. The Queen

Annual Report and Accounts year ended 31st December 2018

Mrs. Antonia Wilson.

Officers

Diocesan President

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Vice President	Mrs. Karen Rand,	61, Kingswood Road, Tadworth,
		KT20 5EF
Administrator	Mrs. Lesley Templeman,	Cornerways, Horsell Park
		Woking GU21 4LY
Treasurer	Mr. Stephen Moore	10, Badger Close, Guildford
		GU2 9PJ

64. Claygate Lane, Esher, KT10 0BJ

Chaplain Rev'd Jackie Richardson All Saints' Weston Green, Chestnut Avenue, Esher, KT10 0JQ

Banker Lloyds Bank Plc 147, High Street, Guildford GU1 3AD Independent Examiner Mr. Gavin Loveday 3 Fellow Green, West End GU24 9LL

Trustees

Diocesan President Mrs. Antonia Wilson,
Vice President Mrs. Karen Rand

Unit Co-ordinators Mrs. Elizabeth Shutt, Mrs. Carol Hagon, Mrs. Sylvia Taylor

Mrs. Sheila Sutherland.

General Trustees Mr. Edwin Catt, Mrs. Kate Ellis, Mrs. Jane Endean and

Mrs. Shirley Martin.

Aims and Objectives

The Aim of the Mothers' Union is the advancement of Christian Religion in the sphere of marriage and family life, and in furtherance of the said aim (but not otherwise) to carry out all or any of the following objects.

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

Organisation



Lesley Templeman Administrator and Antonia Wilson President.

at the end of the year.

Management of the Charity is by the Board of Trustees which is made up of elected members and four non-voting members, the Administrator, the Treasurer, the Diocesan Chaplain and the Editor of the Diocesan Newsletter The organisation is represented in all twelve Deaneries and there are 45 branches across the Diocese.

There are two Members' Meetings per year and the Annual Lady Day Service in Guildford Cathedral. The trustees meet a minimum of four times per year as required by the

constitution, and produce two copies of The Angel, the diocesan magazine. A weekly enews-letter was started but technical problems were encountered; these were being resolved

Financial Statement

There were no unexpected problems financially this year. The trustees continued to review of the amount that was held in reserve. The high reserves are gradually being reduced as required. A further £12,000.00 was given to continue the worldwide work of the charity. A Gift Aid claiming system was set up and a Reserve policy adopted, both are being implemented. The electronic

claiming system used by Her Majesty's Revenue and Customs is now in operation and 2 claims were made. A full statement is shown at the end of this report.

Funds and Activities

- 1. **Parenting Programme**: providing Parenting Training courses for members and Clergy, including post training support.
- 2. Away From It AII: a scheme to provide holidays for needy families.
- 3. **Women's Refuges**: support and practical help for women in refuges and who are trying to rebuild their lives, through the Surrey and North East Hampshire Women's Refuges.
- 4. **Hospital Emergency Admissions**: supplying comprehensive toiletry bags for emergency hospital admissions. Direct liaison for speedy provision.
- 5. **Prisons**: in three prisons across the Diocese. Support for families with one partner in prison. Providing play workers and toys to engage with children visiting, encouraging a family environment and giving parents/adults space and time to talk. We also supply facilitators for a parenting course in one prison.
 - Running craft sessions and 'Friday Club' enabling inmates to make cards and write letters to their families. Providing gifts at Christmas and support for families in need.
- 6. Advocacy, Lobbying and Consultation on Women's issues and Family matters both in the UK and Internationally. Many campaigns have been spearheaded by the MU and taken up by the government of the day, resulting in changes to the law in favour of women, children and families.

Additionally:

- 7. Information and Communication via the Diocesan Website; The Angel bi-annual magazine newsletter; weekly e-newsletter which has been revamped to meet the requirements of the organisation...
- 8. A sales and literature service for Information and Fundraising. Includes Marriage Packs suitable for clergy and lay persons.

Faith Based Activities

- A. Annual Lady Day Service on Feast of the Annunciation.
- B. Monthly Pilgrimage of Prayer at Guildford Cathedral, led by deaneries by rotation

- C. Intercessory Prayer: Emails are sent out when a particular emergency prayer is required. In some cases, small groups convene to concentrate prayer for these requests. When possible an update on the situation is reported to members and appreciation acknowledged.
- D. Silent Retreats are held twice a year one at Ladywell Convent, Godalming and the other at the House of Prayer at >>>>>
- E. Support for The Mothers' Union central projects through branch fundraising and supporting national and international appeals.
- F. Maintaining links with and support of Mothers' Union members around the world, especially through our Wave of Prayer



President's Report

I have continued in my role as Diocesan President from 1st January 2018 for the third year of my current three-year term.

The Board of Trustees have worked hard together as in the previous year and have made considerable progress in matters of legal importance and including from our Diocesan Plan;

- a) Updating of diocesan website in line with the national website. We have created some generic contacts with local branches and officers, thus working towards full data protection of local officers' personal details
- b) Visited many branches and met up with clergy. More meetings already planned thus improving our two-way communication with all clergy, creating better support for our work
- c) Prepared the updates our Pilgrimage of Prayer service, including support for worldwide projects such as 16 Days of Activism and Wave of Prayer further improving prayer resources.
- d) Mary Sumner House (Central Office of The Mothers' Union) has worked with the Trustees throughout the year working on our GDPR responsibilities, including ensuring correct personal membership details have been acquired and encrypted.
- e) I have represented the trustees at two World Wide Council meetings, two Provincial Meetings and other officer meetings, training for the implementation of MULOA (Mothers' Union Listens Observes Acts). Arranging meetings with our local members and communities and relaying outcomes to MSH.

During 2018 our activities, fundraising and distribution of funds continued to flourish within the Guildford Diocese. Sadly, we have lost members through age or illness – particularly two previous Diocesan Presidents who each pushed forward some of the projects and activates that endure today. Membership fluctuates, and groups are considering ways to modernise, possibly change meeting styles and encourage new members. Members have now begun the process of online payments for subscriptions. Groups are passing on funds raised more efficiently as well, through online banking where possible.

Members have continued to work together on local projects in MU groups wherever parish or other activities are undertaken.

Communication from our Administrator, Trustees and between members has been greatly improved with the introduction of our 'Weekly Newsletter'. We focus on two or three specific events or activities and members continue to find this helpful.



At our annual Lady Day Eucharist Service in March the Mothers' Union The Revd Canon Dr. Paul Smith presided, and Archdeacon Paul Bryer preached on the theme of the year, 'In Mary Sumner's Footsteps'. There were many members at the service were uplifted and encouraged by what they heard.

At the Members' Meeting in May Daniel McAlistair, Head of Communication and Fundraising at MSH spoke about GDPR and the importance of personal responsibility, encouraging all members to protect their own and others personal data. Members found the meeting very helpful and informative as it was 24th May, with GDPR rules coming into law on 25th May.

In November the Members' Meeting welcomed three speakers: Becky Weaver-Boyes, Regional Development Manager UK from MSH; Emma Coy, Children and Families Minister for the Diocese of Guildford who spoke of the importance of families and indicated a willingness to work closely with MU; and Susan Barry, Head of Fundraising for Guildford Cathedral who spoke of possible joint fundraising projects. Members were able to hear and discuss the joined up plans that we could have through the speakers.

Our Diocesan clergy are learning more about MU and are supportive in the main. Some are already members of MU and encouraging their branches and local groups in local initiatives. Both Bishop Andrew and Bishop Jo continue to be supportive, as members of MU.

There are now volunteers ready to start helping at HMP Downview, Women's Prison, one of the four prisons supported in our Diocese. These volunteers will be supporting the children's play area for visitors, giving the adults time and space together.

The refuges, as previously, are still supported generously by members. Toiletries and other basic requirements are met along with larger items when requested and many of the ladies and children enjoyed a day out in the summer. Grateful thanks were expressed by the organisers and ladies in the refuges.

The Parenting programme has again been run in prison, as well as with groups around the diocese. We continue to supply Marriage Packs to other Dioceses when requested.

MUe's (Mothers' Union Enterprises) sales have been very good and this helps with the financial support of local projects Sales of MU and activities. branded cards and other goods gives members the opportunity of presenting MU in a friendly way when giving gifts. Boxes of cards have been available for meetings and local activities to increase our sales and aive others opportunity to buy our products and discuss our work.

As in previous years, members of the Guildford Mothers' Union have given their time and expertise generously throughout 2018.



Cards and products are available at major meetings and boxes are available to branches as requested

Members serve their communities and bring relief and joy to those in need. Unquantifiable in either time or monetary value, the activities and support by members is given freely and through a sense of belonging as members of the Worldwide Charitable organisation that is Mothers Union. Supported by fellow members, prayerfully and physically, our work with families in the widest sense is in keeping with the Aim and Objects our charity.

MU Services, Training Days and Conferences attended by members of the Trustee Board and other Members.

Bi-monthly Trustee Board meetings - Trustees, Chaplain, Administrator & Treasurer

Monthly Pilgrimage of Prayer services are held in the Lady Chapel of Guildford

Cathedral, led by deaneries in rotation.

February & July Worldwide Council/MULOA training— Antonia Wilson

April Lady Day Eucharist service in Guildford Cathedral for all members

April & October Prayers Days of Refreshment open to all members

May and November Members' Meetings for all members – well attended

May & October Canterbury Provincial at High Leigh, Antonia Wilson

August Summer party for members, friends and supporting local families

Approximately 100 attendees.

September Annual Service and General Meeting of the MU, Swansea

16 Guildford MU Members (c1000 worldwide MU members attended)

November Prison Ministry conference at Holy Trinity Brompton – Antonia Wilson

Tri-annual Prison chaplains' meetings – Antonia Wilson and prison volunteer rep

Regular (3-4) Cluster Meetings for Diocesan Presidents – Antonia Wilson

Antonia Wilson visited branches/groups to conduct MULOA meetings – interactive sessions where members and guests enjoyed working together to understand more fully their own involvement and connection within MU. These sessions had the effect that members were reenergised for the work of MU and refreshed as to their purpose.

Reports from Co-ordinators

Away from it All Programme

The AFIA Co-ordinator changed during 2018 and over the programme in June 2018 and had a number of enquiries but only one of these returned the forms and a holiday was arranged for a mother and her 2 children in a caravan at a site in Sussex.

We received a thank you from the family and the caravan owner who was very generous with 'extras' was more than happy with the family. Currently we have 4 requests for 2019.

Prisons:

HMP Send and Downview

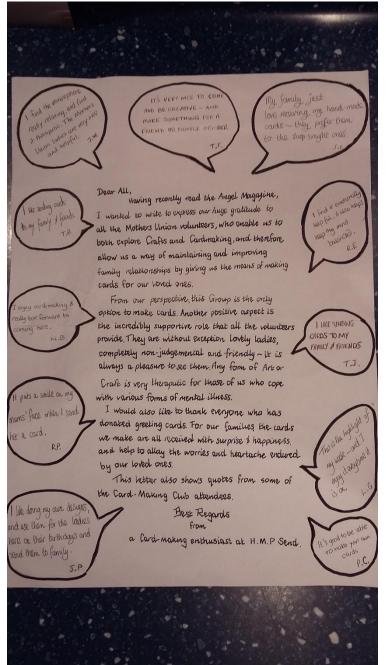
In 2018, we ran 3 parenting courses at Send Prison lasting 6 weeks each. We had an average of 8 people for the length of each course and although hard work at times, there was plenty of positive feedback from the prisoners. Other activities included were a quite time for the over fifties and card making for younger prisoners

At Downview we have managed to get 6 volunteers to man the children's play area. These volunteers are waiting for clearance and we hope to form a rota soon.

HMP Coldingley

MU runs two projects in this prison:

1) <u>Kidzone</u> on Thursday and Saturday afternoons, when MU Volunteers play with the children while their mums visit their menfolk. Activities include painting, crayoning, reading stories and playing with toys which some of the children would never normally have the chance to play with. We also assist with Family Days, so that prisoners, who are shortly to be released, can bond with their families.



2) Friday Club is run twice a month on the afternoon when the industrial side of the prison is shut down. Friday Club is run in conjunction with the Prison Chaplin, Rev. Roderick Sanders, and the Imam, Athar Mahmud. At Friday Club Mothers Union enables inmates of the prison communicate with their families by making cards and writing letters. We also offer a very good 'listening' and 'chat' service. If a prisoner can prove that they have tried to communicate with their children whilst in prison, he stands a good chance of being able to see them on his release from prison. Very often the mother of the children have moved on to another relationship and want to have nothing further to do with the father. The prisoner can then apply through the Court to see his children at a Family Contact Centre.

During 2017 the windows in the Prison Chapel (and along the entire third floor) needed to be changed, to comply with Health and Safety, and we were found accommodation in one of the dining rooms on the ground floor. At first, we found this a little strange and we had to request the table tops to be cleaned. "I'll organize that for you miss", was the response from one prisoner and the table tops have been clean ever since. Being on the ground floor we get a lot of 'through traffic', prisoners passing to and from the gym, prisoners coming through from their Drug Rehab courses, and those

doing their laundry. The tables in the dining room seat four, and we have found this ideal as when they 'sign-in', they inform us what they want to do, collect their materials and sit at one of the tables and can work undisturbed. When we were upstairs on the Chapel area, the prisoners worked at two large tables and there was continual banter between them, not always helpful.

When the new windows on the third floor were finally installed and we moved back upstairs, our numbers started to decline, so we requested to return to our old dining room on the ground floor. Traffic and chat are continuous. Sweaty bodies arrive after 3pm, likewise the recovering druggies. We also keep account of the rolled bright green bedding deposited on the side table whilst the prisoner work. We have to make certain the prisoner claims the right bed roll.

We have had a continual need for Children's Birthday cards.

We are allowed now to 'carry keys', so we are no longer dependent on the Imam having to escort us across the prison. Margaret Broad, together with John Gloster, edit the Coldingley quarterly newsletter, 'Volunteers Matter'.

Refuges

The refuges have seen many ladies and children pass through their doors this year- many not in a good health both mentally and physically.

In Guildford they can take up to 10 women and their children. They are always extremely grateful for everything we take. We missed the last 2 women who left just before Christmas so, as yet, have not given any 'leaving vouchers' from Mothers Union. The Refuge is now run by Salvation Army not Chapter One. The three women who joined us for the Mary Sumner Summer party

enjoyed it, as did their children.

Many arrive with nothing but with the generous donations at the Members Meetings and Harvest donations from branches and churches. We ask for various items e.g. Clothes, baby equipment, kitchen items etc and members and friends come up trumps. This year especially we have paid for school uniforms and other special items

On leaving the refuge we give the ladies a gift voucher to help them buy items for their new home.

Some of the ladies and children attended our annual Summer party - the Mothers Union paid for transport to get the families there and gave them lunch - the feedback was that they had a great time just having normal fun!

At Christmas Hinchley Wood Branch gave each lady a gift bag with personal presents in. Ripley and Send branches and their churches also donated gifts for the children and ladies in all 4 refuges we support in Woking, Guildford and Aldershot. At Easter, Easter Eggs were given to each child.



The collection of Easter Eggs

Parenting

We have co-facilitated 3 Time Out for Parents courses at Send Prison together with the Send parenting team led by Tracy Sickel, Free Church Chaplain and Director of Imago Dei Prison Ministry. The courses each ran for 6 sessions from February 14th, July 11th and October 10th.

Also we co-facilitated the Autism Spectrum Disorder (A. S. D.) Time Out for parents course with Gill Jacobs who wrote the course. The course was 4 sessions starting on 15th March. She also ran a second A.S.D. course supported by Louise Barnard. This course ran from 27th September. There were 12 attendees including 3 dads at the first and 11 including 3 dads at the second course. Both courses were held in Fleet.

A 7 week Teenagers course was held in February for 10 parents of which 3 dads attended.

Communications

LADY DAY SERVICE 14TH APRIL 2018

For the first time I can remember the banner bearers did not have to battle with the wind on the steps outside Guildford Cathedral. It was glorious sunshine and this year all the banners were there. The High Sheriff of Surrey Mr. Robert Napier, CBE DL looked resplendent in his uniform. The Ven. Paul Bryer, the Archdeacon of Dorking gave the address and Revd Cannon Dr. Paul Smith presided.150 members attended the service.

SUMMMER PARTY 9TH AUGUST 2018

Summer Party celebrating Mary Sumner Day took place at Normandy Village Hall on 9th August. Members, families and friends enjoyed a day of fun, games, craft and much more. Crochet butterflies with details of Mothers' Union email and website were handed out as people left. One family said, "There was something for everyone to do, you catered for all age groups. Thank you and please do it again". Members continue to promote their events making sure it contains the following information, What, Who, When, Where, Why. They are also encouraged to wear their MU Badges at all times.

The Angel has been produced twice this year and has undergone a minor redesign.

Christine Andrews who ran our Guildford website stepped down at the end of 2018. We thank her for all she has done, over the last few years, to update our website.

Reports from Branches

Other Activities



These mini quilts were produced for local neo-natal units, for local hospitals.

COBHAM BRANCH.

In July, we invited members from within the deanery

of Leatherhead to join us for an afternoon during which we talked about "the person we would most like to meet and why". Various people were mentioned such as Captain Cook, Cliff Richard, Jesus and Florence Nightingale. Members then took part in a quiz on famous people. Tea was served before members left for home.



Following the service on Sunday 23rd September we held a cake stall at which £122 was raised in aid of the Summer of Hope appeal.

Statement of Financial Activities

	Notes	Unrestricted Funds	Restricted Funds	Total	Total 2017
Incoming Resources		runus	Fullus	2018	
Membership and Legacies	1	19,194		19,194	29,749
Gift Aid Received	ı	9,910		9,910	29,749
Income from Charitable activities		7,271	6,203	13,474	14,770
Other trading activities		3,924	0,203	3,924	4,650
Investments income					
Other income		1,680		1,680	1,717
Total Income		1,632	6 202	1,632	1,048
Total income		43,611	6,203	49,814	51,934
Expenditure					
Subscriptions to M S H	2	30		30	7,942
Families First		0	5,412	5,412	11,056
Direct Charitable Expenses		1,160		1,160	7,933
Retreats and conferences		4,772	31,632	36,404	15,695
Management and Administration		16,339		16,339	16,784
MU Presentation gift		0		0	30,000
Loss/Gain on Investments		-4,387		-4,387	-3,394
Total Expenditure		17,914	37,044	54,958	86,016
Net income over expenditure before		25,697	(30,841)	(5,144)	(34,082)
transfer					
Balance Sheet					
Funds Held in Bank 31/12/18	4	3,731	0	3,731	1,790
Funds Invested (office) 31/12/18	5	41,519	0	41,519	42,148
Funds held by branches 31/12/18	6	8,858	0	8,858	14,565
Restricted Funds to MSH	7	0,030	0	0,030	0
Designated Funds for Diocesan projects	8	13,049	20,869	33,918	36,401
Value of MUe Stock	9	4,900	20,003	4,900	3,000
Debtors	10	4,900	0	4,900	0,000
Fixed Assets (Office Equipment)	11	0	0	0	165
Times record (office Equipment)			U	0	100
December 11 of the 1			00.555	20.555	00.000
Reconciliation of funds		72,057	20,869	92,926	98,069

Fund	B/Fwd.	Income	Expenditure	Balance in the year	C/Fwd
Away from it all	9,933	1,429	1,541	-112	9,821
Women's Refuge	1,466	1,200	2064	-864	602
Diocesan Fund Note 3	26,410	665	27,075	-26,410	0
Work in Prisons	4,587	843	1,055	-212	4,375
Families in Distress	396	0	396	-396	0
Parenting	177	394	279	115	292
Literacy	3,311	1,487	474	1,013	4,324
Mothers' Union Enterprises	1,456	0	0	0	1,456
Marriage Packs Note 3	3,946	187	4,133	-3,946	0
Other Note 3	28	0	28	-28	0
Total	51,710	6,203	37,044	-30,841	20,869

Expenditure

	Notes	Unrestricted	Restricted	Total	Total
		Funds	Funds	2018	2017
Outgoing Resources					
Office Rent		4,200		4,200	3,500
Salaries		8,975		8,975	7,581
Telephone and Broadband		1,465		1,465	2,925
Postage		36		36	31
Insurance		0		0	0
Trustees' Expenses		377		377	1,014
Travel Conference and Training					0
Web Site		259		259	191
Depreciation					165
Miscellaneous (Bank Charges, Stationery, Printing and Photocopying		1,027		1,027	1,377
Total		16,339		16,339	16,784

Notes

- 1) Membership and Legacies
 - We have not received any legacies this year. The Income comes from membership and donations to various funds. The portion that is sent to Mary Sumner House for their use and the various appeals where monies have been raised has been passed on.
- 2) This cost is for the production of the Angel, the running of the office and trustees' expenses incurred carrying out their duties. No trustee was paid anything other than expenses in this year.
- 3) It was agreed by the trustees that funds should be transferred during this financial year from restricted funds to unrestricted general funds.
- 4) Funds are held in the General and Trading Bank Accounts.
- 5) Funds invested are in Shares administrated by the Guildford Diocese Board of Finance. We hold 2,577 shares in the fund; after rising in early 2018, the value decreased towards the end of the year.

- 6) These funds are held by the Deanery and Branch organisations at year end and do not contain membership for the next year. Some of these funds are allocated for certain projects after the year end.
- 7) These funds are destined for Mothers' Union from appeals during the year. The majority of these funds were transferred before the end of the year. The outstanding amount is a late input for the summer appeal.
- 8) These funds are for the use of their designated use for work within the Diocese or as the Trustees decided.
- 9) This is the current value of the stock held for sale. Stock is held by the MUe rep. and the office.
- 10) We had no debtors at the end of the year.
- 11) We have only the computers as fixed assets. The office computer is of zero value. We also bought a basic laptop for the accounts package. The value was written off by 25% each year.

Accounting Policies

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

Investments

Funds are invested by Mothers' Union Guildford Diocese with the Central Board of Finance of the Church of England in their investment fund as income shares. We have 2,577.30 Shares as of 31st December 2018. The remaining Investments are invested with the Guildford Diocesan Board of Finance and consist of 311.39 units in Guildford Board of Finance Investment Fund

Administrator and Treasurer

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

Trustees' Remuneration and Expenses

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

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

Risk Assessment

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

Reporting of Serious Incidents

The Trustees confirm that they are aware of their requirement to report any serious incidents which could cause harm to the charity. For the financial year 1st January 2018 to 31st December 2018 we can report that no serious incidents have occurred which have resulted in a significant loss of funds or risk to the work, beneficiaries or reputation of the charity during this period.

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

Independent Examiners Report.

This report on the financial statements for the Guildford Diocese Mothers' Union for the Year ended 31st December 2018, are set out above, in respect of an examination carried out in accordance with Church Accounting Regulations 2006 ("the regulations) and s.4 of the charities act 1993 ("the act") and in accordance of the new Charities Commission guidance.

Respective responsibilities of the Trustees and the examiner.

The charity trustees are responsible for the preparation of the accounts. The charity considers that an audit is not required for this year (under section 43(2) of the Charities Act 1993 ("the 1993 act") as amended by section 28 of the Charities Act 200)6 and that an independent examination is required.

It is my responsibility to: -

- Examine the accounts (Under section s43(3)(a) of the 1993 Act, as amended).
- To follow procedures laid down by General Directions given by the Charity Commission (Under section 43(7) of the 1993 Act, as amended); and
- To state whether particular matters have come to my attention.

Basis of the report

My examination was carried out in accordance with the General Directions given by the Charities Commission under s. 43(7)(b) of the Act. The examination includes a review of accounting records kept by the Trustees and a comparison of the accounts with those records. It also includes considering any unusual items of disclosures in the financial statements and seeking explanations from you as Trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an opinion on the view of the accounts.

Independent Examiners statement

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

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

Signed:

Gavin Loveday ACCA Examiner

Acceptance of the Report and Accounts.

Antonia Wilson

President

Stephen Moore

Stephy IMorae

Treasurer