

ANNUAL REPORT AND FINANCIAL STATEMENTS
OF
PAROCHIAL CHURCH COUNCIL OF ST CHAD
LICHFIELD
FOR
YEAR ENDED 31ST DECEMBER 2018

Charity Number 1134015

Structure, governance and management.

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. The Electoral Roll declared at the APCM was 257 – 3 removed and 8 added.

Objectives and activities.

St. Chad's PCC has the responsibility under the Parochial Church Council (Powers) Measure 1956 of co-operating with the Incumbent, in promoting within the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC met on five formal occasions since the last APCM and one meeting with invited people when no minutes were taken. At all meetings a financial report has been submitted and mission, prayer and spiritual development also featured regularly on agendas.

In addition to regular business the PCC has considered, and where necessary, approved:

- Lent 2018
- Finance and Maintenance
- Caring for God's Acre (Churchyard)
- Data Protection (GDPR) and its implementation
- Church Building repairs – North Wall Guttering
- Churchyard Path – resurfacing
- Job Vacancies and changes – recruitment of Parish Administrator from 30/1/18
- Worship Review
- Organ repair
- Pastoral Arrangements
- Safeguarding Policy
- Looking at Discipleship; Evangelism and Vocation
- Rev Rod Clark's sabbatical
- Finance and the future – Costs; Projects; Mission Praise; Loose Plate v collection
- Safeguarding report by Safeguarding Coordinator
- Safeguarding online training for PCC members
- New house groups established
- Progress reports on All Age Worship, Baptism, Healing and Places of Welcome
- Encouragements – this is listed every month of what people have done and achieved
- Looking at our beliefs and values
- Looking at Sunday morning worship and Presence services
- Support to Explorers (young children's activity)

St Chad's has also played its part in supporting the diocesan structures at deanery and diocesan level.

Communication

St Chad's aims to communicate its life and activities through a variety of means – including a weekly bulletin, a monthly magazine, a website, a facebook page and printed notices and posters on notice-boards.

Buildings

St Chad's parish has responsibility for four premises - St Chad's Church, Elmhurst Mission, St Chad's Church Hall and Well Cottage

Employed Staff

A part-time Parish Administrator has been in post since February 2018. A part-time Director of Music is paid on a fee earning basis and part-time cleaning staff are employed for the main church building, Well Cottage and the church hall. The paid staff help to implement the aims and objectives of the PCC.

REVIEW OF THE YEAR

Discovering the Heart of God - Worship

Regular congregational worship has been offered on the following pattern:

Every Sunday: Holy Communion (8am Book of Common Prayer) *at St Chad's*

Every Sunday apart from 2nd of month

Sung Eucharist (9.30am Common Worship) *at St Chad's*

Second Sunday of month

All Age Worship (10.30am) *at St Chad's*

Every Wednesday: Holy Communion (10.00am Book of Common Prayer) *at St Chad's*

First and Third Sundays of every month

Holy Communion (11.15am Common Worship) *at Elmhurst Mission*

First Wednesday of every month

Jump for Joy (1.30pm Worship for babies, pre-school children and their parents)
at St Chad's

Third Sunday of every month

'Presence' – (6.15pm worship, teaching and prayer) *at St Chad's*

Other significant acts of worship during the year included:

- A full programme of special services at Easter and Christmas, including many school events in the church building in preparation for Christmas
- Iona worship offered ecumenically on several occasions
- A Memorial services for the bereaved including a Christmas themed service in partnership with a local funeral director
- The Lichfield Deanery Confirmation Service
- Two holy communion services on Ash Wednesday
- 'Fridays in Lent' – prayer and worship each Friday during Lent
- Reception Class services for local primary schools
- School services for Harvest
- Regular Eucharist for St Chad's School
- All age worship on Mothering Sunday
- Songs of Praise and Harvest services at Elmhurst
- Remembrance Sunday worship including the uniformed organizations

Two new emphases were added in 2018 – firstly, the Ministry of Healing, with anointing and the laying on of hands, has become a regular part of our worship on the 1st Sunday of each month. Secondly, the 2nd Sunday of each month now has All Age Worship as the main gathering with a later start time.

There were also significant numbers of the 'occasional offices' of baptism, marriage and funeral services. There were 36 baptisms, 15 weddings, 30 funerals in the church building and 15 funerals at local crematoria. Three adults were confirmed during the year.

There are 257 (as at 31 December 2018) on the Church's electoral roll. The average weekly attendance (Sundays plus midweek) for the year was 132 (including officiating clergy, adults and children), but this number increased significantly at festivals, with 144 attending worship at Easter, 1825 attending worship during the Advent season and 401 attending worship on Christmas Eve and Christmas Day.

Growing Disciples

Christian discipleship has been promoted through small groups, courses of study and various prayer initiatives. These include:

- The Prayer meeting (fortnightly)
- The St Chad's branch of the Mothers Union
- The Reflections group (monthly)
- Two Pilgrim Groups (weekly)
- The Prayer Group
- Midweek House Groups (two new groups in 2018)
- Daily Prayer offered in St Chad's each weekday morning and evening
- 'Say one for me' - each week several streets in the parish are prayed for and each house receives a card in advance asking if there are any prayer requests
- A monthly Christian Meditation Group
- A monthly Julian Prayer meeting (new in 2018)
- Regular offering of healing prayer through a healing team
- A Lenten Quiet Day

Reaching New Generations

The Sunday Explorers group, which started in autumn 2017, has continued to develop and the new All Age Worship aims to offer an inclusive act of worship for all but with opportunities for children to be fully involved.

St Chad's held seventeen separate services of baptism in 2018, with average attendances of 80, including a significant number of children.

St Chad's has continued to work closely with the church school, St Chad's Cof E Primary, and also with several other schools in the parish. In addition to special services focused on children and young people, already referred to in this review, the following work has been carried out:

- Regular liaison and involvement with St Chad's CofE Primary School including collective worship, classroom engagement, prayer and spirituality involvement,
- Regular contact and engagement with five other schools – Nether Stowe High, Charnwood Primary, Willows Primary, Chadsmead Primary and Rocklands Special school.
- Ongoing support for the Mentoring Project, with the Lichfield Christian Schools Work Trust
- Regular visits arranged to the church building for worship and educational events, supporting the Religious Education curriculum.
- During special seasons we have welcomed many children, and their parents, into church.
- Active involvement by church members as school governors at two local schools.
- Development of the Labyrinth Project and meditation in schools.

Transforming Communities

St Chad's focuses its energy on being a welcoming, inclusive community, practicing hospitality. Our community profile is expressed by our open policies on occasional offices and our joy in welcoming worshippers to any of our services. Informal fellowship is encouraged by the sharing of coffee after each main service.

The Pastoral Care Team has continued its work of supporting people. During the year the Pastoral Care Minister retired and one of our retired priest colleagues has taken on oversight of this work. A particular emphasis has been the support for Dementia initiatives, including a number of coffee mornings to raise funds for dementia charities.

The Places of Welcome initiative has been run on a weekly basis at Curborough Community Centre.

The Spires Care Home opened in autumn 2018 and St Chad's has been offering ongoing pastoral support to residents and two services each month.

Several St Chad's members have been involved in the Green Christian movement, three attending an annual retreat and eight taking part in a Green Christian day in Derby.

St Chad's has been an active supporter of the Lichfield Emergency Night Shelter initiative – with the church collections from the Christmas services donated (£1,000); a number of volunteers working for the project and a decision to use the St Chad's church building as a shelter for one night a week.

Many members of St Chad's, as an expression of their Christian faith, are involved in community issues, both locally and globally. Examples include the following, although this is not an exhaustive list

- Various local mental health charities
- Late Night Listeners
- Fusion Credit Union
- Lichfield Foodbank
- Involvement in Churches Together in Lichfield
- Involvement in Lichfield Inter-faith forum
- Bereavement care
- Support for elderly residents
- Girlguiding

Practicing Generosity

During 2018 generosity has been practiced by the sharing of time, talents and resources. Various creative fund raising events, including the Plant Fair and Christmas Fair, have depended on the generosity of members.

St Chad's continues to support Fairtrade and Christian Aid, the latter primarily through the house-to-house collection.

Generosity has also been expressed by the ongoing financial commitment of members. Further details are set out in the financial report, of particular note are the following:

- Subject to resources being available the payment of the parish share to the diocese with a willing and generous heart
- Continued commitment to sound organisation and administration at the heart of parish life through the free offer of time and talents
- Ongoing financial commitment to maintain the post of Parish Administrator as a key element of parish strategy
- Ongoing generosity in supporting the mission endeavours of the church

Financial Review.

Essentially this was a year of clarification and simplification, changing from the more complicated accrual method of presenting the accounts to a simpler receipts and payments format.

Financially a positive year including £21,965 being recovered in Gift Aid. The receipts in the totally unrestricted funds equalled £138,566 as detailed in the financial statements of which £113,099 was spent to provide the Christian Ministry from St Chads Church including an eighty percent contribution to the diocesan parish share which largely provides the stipends and housing of the clergy.

The net result for the year was an excess of income over expenditure in the totally unrestricted funds of £25,468. After adding the current and deposit account balances brought forward at the beginning of the year and applying the revaluation of the investment holdings the balance carried forward in the totally unrestricted funds at the 31st December 2018 was £81,959.

The income into the designated Fabric (Building) Fund was £50, a further £20,359 was spent during 2018 on major repairs to the church building. No activity was reported for the Mission and Ministry Fund. The total balance in the designated funds carried forward at 31st December was £11,430.

Income to the Elmhurst restricted fund during 2018 was £6,077 of this £3,395 was spent to provide the Christian Ministry from Elmhurst Chapel and a further £3,000 was contributed to the above mentioned parish share payment. The net result in the Elmhurst restricted fund at the 31st December 2018 after adding the balances brought forward at the beginning of the year in the current and deposit bank accounts equaled £15,144.

A further small restricted collection fund shows an income of £1,496 and an expenditure of £637 with a resulting balance of £859 at the end of the financial year.

A summary of fund movements can be seen on page 12 of the Statement of Financial Activities.

Reserves Policy

It is the trustee's policy to maintain a balance of unrestricted funds (if possible) which equates to approximately two months unrestricted payments. Due to the noted twenty percent liability in the parish share contribution a larger balance of totally unrestricted funds is held at the end of the Financial Year.

Investment Policy

It is the policy of the trustees to invest our surplus funds in the National Savings, The Church of England Deposit Fund and Global Equity Income Shares.



Reverend P R Clark
Rector and Chairman of the PCC



C Richardson
Honorary Treasurer PCC

PAROCHIAL CHURCH COUNCIL OF ST CHAD, LICHFIELD

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2018

RECEIPTS AND PAYMENTS ACCOUNT

	<u>Note</u>	<u>Unrestricted Funds</u>	<u>Designated Funds</u>	<u>Restricted Funds</u>	<u>Total 2018</u>	<u>Total 2017</u>
<u>RECEIPTS</u>						
Donations and Legacies	3a	102,175	50	2,720	104,946	88,249
Charitable Activities	3b	14,397		841	15,238	19,224
Other Trading Activities	3c	19,078		3,900	22,978	20,579
Investments	3d	1558		111	1,669	1,425
Other Incoming Resources	3e	1,358			1,358	1,390
<u>TOTAL RECEIPTS</u>		<u>138,566</u>	<u>50</u>	<u>7,573</u>	<u>146,189</u>	<u>130,867</u>
<u>PAYMENTS</u>						
Costs of Generating Funds	4a			24	24	76
Charitable Activities	4b	113,099	20,359	7,008	140,466	170,232
<u>TOTAL PAYMENTS</u>		<u>113,099</u>	<u>20,359</u>	<u>7,032</u>	<u>140,490</u>	<u>170,308</u>
<u>EXCESS OF RECEIPTS OVER PAYMENTS /</u>						
<u>(PAYMENTS OVER RECEIPTS)</u>		25,468	(20,309)	541	5,700	(39,441)
<u>Transfers between funds</u>			0		0	0
		<u>25,468</u>	<u>(20,309)</u>	<u>541</u>	<u>5,700</u>	<u>(39,441)</u>
Cash at bank and in hand -						
At 1st January 2018		14,022	22,377	15,462	51,861	91,302
At 31st December 2018		<u>39,490</u>	<u>2,068</u>	<u>16,003</u>	<u>57,561</u>	<u>51,861</u>

PAROCHIAL CHURCH COUNCIL OF ST CHAD, LICHFIELD

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2018

STATEMENT OF ASSETS AND LIABILITIES

Note	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>	<u>Total 2018</u>	<u>Total 2017</u>
	£	£	£	£
Cash at bank and in hand				
CBF Deposit Account	244		244	244
Savings Account		10,464	10,464	10,352
Current Accounts	42,137	4,637	46,774	41,163
Cash	37	43	80	102
	<u>42,418</u>	<u>15,144</u>	<u>57,561</u>	<u>51,861</u>
Investment 5a				
CCLA Global Equity Income Fund	39,541	0	39,541	40,370
Tangible Assets 5b				
Church Hall	478,526	0	478,526	458,358
Other monetary assets				
Amounts owed to the Church				
Gift Aid	7,354		7,354	18,000
Others	256		256	0
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
<u>LIABILITIES</u>				
Amounts owed by the Church				
Parish Share	13,846		13,846	0
Trade creditors	3,825		3,825	9,092
Charity collections		859	859	0
	<u> </u>	<u> </u>	<u> </u>	<u> </u>


The notes on pages 9 to 12 form part of the financial statements

Approved by the Parochial Church Council on 28th April 2019 and signed on their behalf

The Reverend Rod Clark - Incumbent



Mrs Celia Richardson - Treasurer



PAROCHIAL CHURCH COUNCIL OF ST CHAD, LICHFIELD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2018

1. Accounting Basis

During 2018 the Trustees of the charity requested both a clarification and simplification of the accounts so that both the figures and the method of accounting could be understood by the members of the PCC. This resulted in the following:.

The accounting basis of the charity changed from the **Accruals Basis** to **Receipts and Payments**.

The Accruals Basis requires -

A Statement of Financial Activities to be drawn up which takes into account monies owed and owing at the beginning and end of the year, and also includes notional depreciation charges.

A Balance Sheet as at the year end is required.

Receipts and Payments Accounts -

Shows only income and expenditure that has actually been received or paid in the year.

A Statement of Assets and Liabilities at the year end is required instead of a Balance Sheet.

As a consequence the comparative figures for 2017 have been restated on the same basis.

2. Fund Accounting

The PCC maintains the level of resources required to fulfil its objectives. The PCC Members monitor reserves at regular meetings.

Unrestricted Funds

The Unrestricted Fund represents funds arising from the charities activities in previous years.

The funds are spent on the PCC 's general purpose at the discretion of the PCC members.

On occasions the PCC members may specify that amounts of these funds are to be designated for use for specified purposes.

Restricted Funds

These are funds that can only be used for the particular purposes specified by the donor or grantee.

PAROCHIAL CHURCH COUNCIL OF ST CHAD, LICHFIELD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2018

3 Donations, Legacies and Similar Income

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>2018</u>	<u>2017</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
3a Voluntary income/Receipts					
Tax Efficient Planned Giving	39,965	0		39,965	
Other Planned Giving	11,927	0	318	12,245	61,080
Collections at services	6,829	0	2,302	9,132	8,745
Other Tax Efficient Giving	692	0		692	
Gift Aid/Tax Recovered	21,965	0		21,965	
Donations	8,798	0	100	8,898	12,294
Building Fund	0	50		50	
Legacies Received	0	0		0	
Grants	12,000	0		12,000	6,130
	<u>102,175</u>	<u>50</u>	<u>2,720</u>	<u>104,946</u>	<u>88,249</u>

Charitable Activities

3b Church Activities

Statutory Fees (retained by PCC)	11,898	0	0	11,898	15,745
Fundraising Activities					
Plant Fair	921	0	0	921	550
Christmas Fair	1,578	0	0	1,578	1,197
Elmhurst Coffee Mornings etc	0	0	118	118	183
Spring Fair	0	0	393	393	374
Harvest Sale	0	0	330	330	375
Room Hire					800
	<u>14,397</u>	<u>0</u>	<u>841</u>	<u>15,238</u>	<u>19,224</u>

3c Other Trading Activities

Church Hall	16,210	0	0	16,210	15,415
Well Cottage	815	0	0	815	0
Parish Magazine	1,552	0	0	1,552	1,079
Elmhurst Mission Cottage	0	0	3,900	3,900	3,900
Book Stall	232	0	0	232	185
Easter Crosses	70	0	0	70	0
Refreshments	199	0	0	199	
	<u>19,078</u>	<u>0</u>	<u>3,900</u>	<u>22,978</u>	<u>20,579</u>

3d Investments

Dividends	1,553		0	1,553	1,424
Interest	5	0	111	116	1
	<u>1,558</u>	<u>0</u>	<u>111</u>	<u>1,669</u>	<u>1,425</u>

3e Other Income

<u>Administration</u>					
Memorial Book	335	0	0	335	
Refund - over payment of share	875	0	0	875	0
Sundry	148	0	0	148	1,390
	<u>1,358</u>	<u>0</u>	<u>0</u>	<u>1,358</u>	<u>1,390</u>
Total	<u>138,566</u>	<u>50</u>	<u>7,573</u>	<u>146,189</u>	<u>130,867</u>

PAROCHIAL CHURCH COUNCIL OF ST CHAD, LICHFIELD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2018

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
4 EXPENDITURE ON	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>2018</u>	<u>2017</u>
4a Raising Funds	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Fund Raising Costs	0	0	24	24	76
	<u>0</u>	<u>0</u>	<u>24</u>	<u>24</u>	<u>76</u>
4b Charitable Activities					
Church Activities					
Mission Giving and Donations	0	0	637	637	4,984
Diocesan Parish Share	52,605	0	3,000	55,605	68,233
Clergy Expenses	3,112	0	0	3,112	3,837
Children & Young Families Worker					4,029
	<u>55,717</u>	<u>0</u>	<u>3,637</u>	<u>59,354</u>	<u>81,083</u>
Church Expenses					
Sunday School/Youth Work	24	0	0	24	1296
Utility Bills	5,102	0	1,152	6,254	5,569
Insurance	3,042	0	477	3,518	3,594
Routine Maintenance	3,927	0	297	4,224	5,689
Major repairs to Church		20,359		20,359	21,883
Churchyard Maintenance	4,934	0	1,062	5,996	7,110
Upkeep of Services	2,183	0	0	2,183	3,361
Organ/Music	7,981	0	0	7,981	3,284
Choir	747	0	0	747	9,238
Well Cottage	3,946	0	0	3,946	2,286
Elmhurst Cottage	0	0	303	303	3,582
Costs of trading - Church Hall					
Cleaning	3,664	0	0	3,664	3,645
Utility Bills	3,026	0	0	3,026	2,885
Routine Maintenance	1,728	0	0	1,728	1,178
Insurance	915	0	0	915	884
	<u>41,218</u>	<u>20,359</u>	<u>3,290</u>	<u>64,867</u>	<u>75,484</u>
Church management and administration					
Independent Examiner	1,080	0	0	1,080	840
Training	80	0	0	80	
Salary costs	9,697	0	0	9,697	6,806
Telephone	874	0	0	874	760
Printing/Equipment	856	0	75	931	2,669
Christmas Cards	854	0	0	854	425
Stationery & Office	1,815	0	6	1,821	97
	<u>15,256</u>	<u>0</u>	<u>81</u>	<u>15,337</u>	<u>11,597</u>
Other					
Sundry	908	0	0	908	2,068
Fees 2017					
	<u>908</u>	<u>0</u>	<u>0</u>	<u>908</u>	<u>2,068</u>
Total	<u>113,099</u>	<u>20,359</u>	<u>7,032</u>	<u>140,490</u>	<u>170,308</u>

PCC Costs

There were no other transactions made in respect of PCC Members. No PCC Member received remuneration, benefit or reimbursement of travelling or other expenses.

PAROCHIAL CHURCH COUNCIL OF ST CHAD, LICHFIELD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2018

5. Assets

5a INVESTMENT

At 1st January 2018	40,370
Additions	
Disposals	
Revaluations	(829)
Value at 31st December 2018	<u>39,541</u>

5b TANGIBLE FIXED ASSETS

Freehold building
Church Hall - buildings and contents

At 1st January 2018	458,358
Additions	
Disposals	
Revaluation	20,168
Value at 31st December 2018	<u>478,526</u>

Net Book Value	1st Jan 2018	458,358
Net Book Value	31st December 2018	478,526

6. Summary of Fund Movements

	At 1st Jan 2018	Incoming Resources	Resources Expended	Transfers & Revaluations	At 31st Dec 2018
<u>Restricted Funds</u>	£	£	£	£	£
a) Elmhurst	15,462	6,077	(6,395)		15,144
b) Charity Collections	0	1,496	(637)	0	859
	<u>15,462</u>	<u>7,573</u>	<u>(7,032)</u>	<u>0</u>	<u>16,003</u>
<u>Unrestricted Funds</u>	£	£	£	£	
General Fund	503,389	138,566	(113,099)	19,339	548,196
Designated Funds					
Fabric (Building) Fund	22,377	50	(20,359)		2,068
Mission & Ministry Fund	9,362	0	0		9,362
	<u>535,128</u>	<u>138,616</u>	<u>(133,458)</u>	<u>19,339</u>	<u>559,626</u>

**REPORT OF THE INDEPENDENT EXAMINER
TO THE PAROCHIAL CHURCH COUNCIL OF ST CHAD, LICHFIELD**

This report on the accounts of the PCC for the year ended 31st December 2018, which are set out on pages 7 to 12, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 145 of the Charities Act 2011 ("the Act").

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to -

- examine the accounts under section 145 of the Charities Act
- to follow the procedures laid down in the Regulations and the general Directions given by the Charity Commission under section 145(5)(b) of the Act
- 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 under section 145 of the Act and to be found in the Church guidance, 2006 edition. 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 consideration of any unusual items or disclosures in the accounts and seeking 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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

As stated in note 1 to the financial statements, the PCC decided that the financial statements should be compiled in accordance with the Receipts and Payments basis. This has necessitated the restating of the comparative figures for 2017 for consistency and the provision of a Statements of Assets and Liabilities instead of a Balance Sheet.

Subject to the foregoing, in connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



CT Edwards, FCCA

of

CT Edwards Ltd

26 Darnford Moors,
Lichfield,
Staffordshire

28th April 2019