

The Parish of St Chad, Rochdale

Annual Report of the Parochial Church Council 2018



Bishop Mark with Confirmees Iman and Aysouda

The Parochial Church Council of the Ecclesiastical Parish of St Chad, Rochdale

For the year ended 31st December 2018

An Anglican Church in the Diocese of Manchester and the Province of York

THE CHURCH
OF ENGLAND
Diocese of Manchester

CHURCH
FOR A
DIFFERENT
WORLD

Administrative information

Parish Office
c/o The Vicarage
89 Clement Royds Street
Rochdale
OL12 6PL

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Email: hellomarkcoleman@gmail.com
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Official correspondence to the Vicar, Revd. Mark Coleman, at the above address.

For the period the following people served as PCC members and trustees of the Charity (unless indicated otherwise):

Incumbent: Revd. Mark Coleman
Licensed Lay Minister: Wendy Ann Cocks, Jane Hyde (licensed Reader June 2017, left June 2018)
Ordinand: Amy Sheridan on placement with St Mellitus College (from September 2017)
Asian Fellowship leader: Elizabeth Julius

Churchwardens: Paul Bollington
Alan Wild

Deputy Churchwardens: Rodney Asten, Peter Arkle, Donald Fletcher, Graham Knox, Norman Frisby
Sidespeople: Rodney Asten, Peter Arkle, Susan Fletcher, Donald Fletcher,
Norman Frisby, Janet Gordon, Margaret Taylor, Hilary Cardona, Lyn Taylor,
Helen Maguire

Deanery Synod Representatives: Helen Maguire
Donald Fletcher

Elected Members: Name
Peter Arkle (Vice Chair)
Helen Maguire (Secretary)
Martin Butterworth (Treasurer)
Graham Knox (Gift Aid Secretary)
Michelle Hanson (to April 2018)
Jill Midgely
Angela Collins (co-opted)

The Electoral Roll Officer was Jill Midgley
The Safeguarding Officer was Angela Collins

Bankers: Yorkshire Bank
Independent Examiner: CS Hobday, Wheatley Road, Halifax
Legal Advisors: The Registry of the Diocese of Manchester.
Architect: Bill Glaister, Overton Architects, IDC Valley Drive, ILKLEY, LS29 8AL.

Day to day management control of the Church was exercised by the Standing Committee. This has comprised the Incumbent, the Vice Chair of the PCC, the Churchwardens, the PCC Secretary, the PCC Treasurer. The Standing Committee is contactable via the Vicar on 01706 632809

Staff

Vergers	Caroline Lucas
Director of Music and Organist	Philip Lowe
Organist	Celia Tope

Structure, Management and Governance

The Parish of St Chad, Rochdale PCC is a body corporate and operates under the Parochial Church Councils (Powers) Measure 1956 and the Church Representation Rules. The Parochial Church Council is not registered with the Charity Commission Registration.

The PCC was formed on the 22nd August 2014 when the previous Parish of St Chad, St Mary and St Edmund Rochdale was dissolved under a scheme made by the Church Commissioners under the Mission and Pastoral Measure 2011. A new Parish of St Mary in the Baum was also created under this measure within the new benefice of St Chad, St Mary in the Baum and St Edmund Rochdale.

The method of appointment of PCC members is set out in the Church Representation Rules. All church members are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC operated one subcommittees: The Standing Committee. Membership comprised in 2018: Incumbent, Vice-Chair, Churchwardens, PCC Secretary and PCC Treasurer.

PCC members normally receive induction training including trustee responsibilities, basic health and safety, risk assessment and management, and child protection procedures.

Related trusts: St Chad's Fold Trust. This trust manages the asset St Chad's Fold which has served as a hall to the church and is now let to Skylight Circus Arts. The Churchwardens and Vicar with 2 members of the PCC (Rod Asten and Susan Arkle) were trustees of the Centre in 2017. The PCC has received grants from the Trust.

Risk Assessments: To identify their major risks, the PCC undertook a programme of risk assessments. Procedures were then put in place to manage those risks and minimize their impact on the life of the church. Action in the main areas of risk has been taken as follows.

Financial Risk: An annual budget is usually prepared to ensure short term viability. Actual results compared with budget are reported to the PCC usually monthly. The investments held by the PCC are reviewed by the PCC. Investments are only made if they are of low risk and approved for charity use. All assets are insured.

Reserve levels are reviewed annually and approved by the PCC. The PCC has approved internal controls for annual accounts; cash and cheque handling.

Health and Safety: Specific procedures for recording accidents are in place. These procedures are reviewed on an annual basis and formally reported to the PCC. All formal risk assessments are listed within the PCCs Risk Register and are reviewed annually. All Wardens and Sidespeople are aware of Fire Safety procedures. Plans have been agreed with the parish church of St Mary's in the Baum for services to be held there in event of the church becoming unusable for a limited period.

Children and Vulnerable Adult Protection: The PCC adopted the Diocesan policies for the protection of Children and Vulnerable Adults. Subsequent revisions of the policy have been noted and implemented. It is the policy of the PCC that all those who work with or alongside children or vulnerable adults make an application and declaration, and obtain 2 references and be in possession of DBS clearance if required.

Objectives and Activities: The PCC aims to consult with the Rector on matters of general concern to the parish and promote in the parish the whole mission of the Church, pastoral, social, evangelistic and ecumenical. The general functions of the PCC are stated within section 2 of the Parochial Church Councils (Powers) Measure 1956.

Achievements and performance: The Church runs several Church groups including a Choir, a Bell Ringers group, and the Altar Guild. There is also a Mothers' Union which although constitutionally separate is associated with the Church. This is currently in abeyance.

Governance: The PCC has a number of members with skills in financial and business management and good representation in terms of gender.

The council meetings were generally well attended and produced some stimulating discussions. Thanks are due to all who gave their time to assist in the running of the church.

Reserves policy: There is no reserves policy.

Plans for the future

In 2018/9 the PCC intends to continue to implement a mission action plan and continue to follow the Diocesan priorities: Growing: growing new disciples in missionary church communities which are younger, more diverse, active and spiritually engaged. Nurturing: increasing vocations, nurturing new and existing disciples, increasing financial giving. Serving: present for all, speaking and acting prophetically for justice, supporting pastorally especially the vulnerable, deprived and excluded.

Vicar's Report for 2018

I am grateful to the PCC for their support for the ministry of the church and the mission of God in the parish of Rochdale. A parish church such as St Chad's has an important role to play in a community with great social and economic needs and a diversity of faiths and cultures. It has been a pleasure to work with other Christian denominations and with local mosques and other people of goodwill in advancing the common good.

In 2018 we worked much more with the growing population of asylum seekers in the town. The work with the homeless became less of a focus as the groups Feeding Rochdale Homeless and Rochdale Soup Kitchen moved out from their residency in the Church in the summer of 2017. Much more advocacy, case work and support has been required for the needs of the asylum seekers and refugees who have left their homes (often in Iran) and changed their faith and come to the UK. They have received a warm welcome at the Church.

It became clear to us that the Salvation Army and St Andrew's Methodist URC Church were similarly involved in care for refugees. We, working together with other churches in the town and the Deanery supported the development of a language class Talk English at the Salvation Army. This work and more conversation led to the setting up of a group aiming to provide housing for destitute refugees which is bearing fruit with the kind donation of a presbytery by the RC Church. .

It has been good to continue the work with Petrus and a delight to host their second Carol service at St Chad's in 2018 at which the Petrus Choir was a delight to listen to. For the 5th year in a row St Chad's was pleased to host an Asian style banquet on Christmas Eve for over 70 vulnerable local citizens. Our thanks to Mr Nadim and his family for their generosity.

This year I am pleased to serve again as the Mayor's chaplain along with Imam Hassanat of the Bilal Mosque. Councillor Zaman has kept his chaplains busy and has supported our setting up of a Clergy/Imam group. St Chad's has continued to be involved in civic events notably the annual Remembrance service at the town's Cenotaph. The Mayor also joined us for an ecumenical town wide service at Pentecost and many local councillors for a special service to mark the end of the First World War commemorations. Other events have been organised at the church - which is very suitable for larger gatherings - these included a second Listening to Refugees event in partnership with Christians Aware.

The Place of Welcome restarted after a hiatus. Problems with recruiting volunteers were solved by the involvement of the asylum seeker members of the congregation as hosts. They were delighted to have a meeting place and an opportunity for volunteering which gave dignity and purpose.

In Easter 2018 we launched Easy Church and this ran until September. This was a key element of our Mission Action Plan produced in 2017. We felt that there was a need for a new expression of church to reach those who were not used to our traditional services and for whom a long service was challenging. An ordinand Amy Sheridan joined us with this being a particular focus on her placement. Sadly this project was not a success, requiring more resource and support than we were able to give it.

The groups at St Chad's continued to play an important part in the life of the church. St Chad's Choir makes excellent music and my thanks are due to Philip Lowe and Celia Tope for their excellent leadership. St Chad's Altar Guild are always supportive of the church's ministry and I was extremely grateful for their help with hospitality on a number of occasions. Also produced by the Guild are the beautiful weekly flowers at church. These are always a source of pleasure and greatly enhance the experience of coming to St Chad's. St Chad's Bell Ringers make a fine sound and we are grateful for all that they do. The team of Church Watch volunteers helped welcome many into the building during the summer months and gave so much time making the church available. Behind all this, working quietly, is the group of maintenance volunteers who keep the church in good order. My sincere thanks to all.

2018 has seen some welcome growth in the numbers attending the morning service, and this is comprised of a more ethnically diverse mix of people. This is very welcome and surely more representative of our town. St Chad's Asian Fellowship is lively, Spirit-filled and prayerful and it has been good to see new families joining us. Elizabeth Julius writes: "St Chads Asian fellowship takes place at 4pm - 6pm on Sundays. We have our service in Urdu and Hindi. As an Asian fellowship we do many different activities in church like healing, prayer, quizzes and a women's fellowship meeting. In future we would like our youth to grow in the faith and carry on the ministry." Every so often the fellowship holds special services with many guests traveling long distances.

We have continued to host schools visits. I am immensely grateful to Jill Midgley and our team of helpers. This year we welcomed Falinge Park, Broadfield Primary and Oulder Hill to the Mayor's Christmas service held at the Church.

The Experience Easter programme again brought in pupils to engage with interactive stations in the build up to Easter 2018. We have decided to take break in 2019 and focus on other festivals.

My thanks to my colleagues who have worked with me in ministry in the benefice.. We were delighted that Jane Hyde was made deacon in 2018 is now continuing towards ordination as priest in 2019. Wendy Cocks juggles her ministry as Reader at the churches with her day job and duties as councillor, and I am grateful for all that she does in pastoral support and leading worship. We were delighted that in the autumn of 2017 Amy Sheridan joined us on a placement from the St Mellitus College. (Amy moved to Castleton in February 2019 and we are grateful for her support)

My thanks to our neighbouring churches, particularly St Mary's in the Baum with whom we share a benefice but also Christ Church Healey, All Saints Hamer and St Ann's Belfield. Rev Gill Barnett was appointed in October 2018. We expect Rochdale Central Team come into operation in the spring of 2019.

Revd. Mark Coleman

Churchwardens Annual Report

BUILDINGS: The flashings were causing leaks, but repairs have been delayed as a result of the Taylor Report.

LIGHTING: The lamps are replaced as and when it is necessary. Currently, one floodlight needs to be repaired.

INSIDE: The Church was recently thoroughly cleaned by a working party of up to twenty people.

RENEWAL OF HEATING SYSTEM: The bid to Viridor sadly failed. The intention now is to replace the boilers, in the summer recess.

There have been no security issues this year, apart from a single attempt to light a fire outside the Church's north walls.

GROUNDS: The flagpole rope and flag have been replaced, and the flag should be flying again during Holy Week. The rose beds have been replanted by the Council.

OLD VICARAGE: The old vicarage has been sold.

SERVICES: Numbers have generally been maintained, with again good attendances over Christmas. Over 1,000 people worshipped in St Chad's at the Advent and Christmas services, which included the Hospice carol service. There has been an increase in the number of weddings and community activities and meetings, including the town's Literature Festival and various refugee initiatives.

The Wardens would like to thank many people for their help, including the sidespeople and those who regularly provide refreshments, and, in particular, the deputy wardens for the invaluable roles they play. Rod Asten and Treasurer Martin Butterworth deserve great credit for their tireless efforts to improve the heating system.

Paul Bollington and Alan Wild
Churchwardens

Electoral Roll Report

The electoral roll is the list of names and addresses of a church's membership. Every person on the roll is eligible to attend the Annual Parochial Church Meeting.

A new roll was created in 2013 and is renewed every six years. From 2013 to 2019 the electoral roll was only amended with any new names added or those who were no longer members taken off.

2019 has seen the creation of a completely new electoral roll.

Changes to the roll

List of names added during 2018-2019

Elizabeth Fielding
Hazel Flynn

List of names removed during 2018-2019

Janet Gordon – deceased
Ruth Naylor - deceased

Total on roll at February 2019 was 64

List of names wishing to join the electoral roll for 2019	List of names removed from the electoral roll 2019
<i>Sakineh Ahmadi-Gohari</i>	Jeffrey Bannister
<i>Farzaneh Akbari</i>	Eva Biddulph
<i>Shabnam Azmat</i>	Brenda Bolton
<i>Wendy Cocks</i>	Clifford Bunting
<i>Sahar Erfani-Gahroei</i>	Linda Bunting
<i>Peter Goddard</i>	Brenda Clarence
<i>Linda Goddard</i>	Diana Davies
<i>Alireza liyaghati</i>	Kenneth Davies
<i>Saroj (Rose) Michael</i>	Christian Hanson
<i>Margaret Nazir</i>	Michelle Hanson
	Raymond Hart
	Hayley Heaney
	Elizabeth Hey
	Peter Hey
	Aaron McGourlay

	Bet Oliver
	Mary Rogerson
	Ruth Rudd
	Joyce Simpson
	Margaret Taylor
	Thomas Wallace
Total 10	Total 21

The electoral roll for 2019 has 53 members made up of 43 previous members and 10 new members of which 3 are members of Asian Fellowship. Attempts were made to contact all the people who were on the previous roll either in person or by post.

Changes to roll

Total on roll March 2018 - 64

Total on roll March 2019 – 53

Changes to roll – decrease of 11

These details will be presented at APCM on Sunday 7th April 2019

Electoral Roll Officer: J Midgley

St Chad's Altar Guild

Chairman Lyn Taylor

Secretary Sue Butterworth

Treasurer Pat Asten

Total of 13 members

The Guild was established to provide flower arrangements in church on a regular basis by rota & to care for the Altar Frontals and Linen.

Flowers were arranged in church throughout the year, except during Lent and Advent, when there were Memorial arrangements only.

Greenery was arranged in St. Katherine's Chapel creating the Garden of Gethsemane for schools' 'Experience Easter' visits and also alongside the Altar of Repose for Maundy Thursday.

Candles and greenery only, were used during Advent.

Extra arrangements were created at Easter, Harvest and Christmas festivals. Small bunches of flowers were made up to give out for Mothering Sunday and small arrangements were distributed at Harvest, with priority to members of the congregation who were unwell or housebound.

The Guild's fundraising events were Stay for Lunch Sunday on 29th April and an Afternoon Tea on 8th September (Heritage Weekend).

A baby changing-station was purchased and installed by the Guild in the disabled toilet.

In July, funds were raised for the church by providing cakes, tea and coffee at the Scott Brothers Concert.

The Guild supported the church with a Home Produce Stall at the Christmas Fair and provided the items for the Christmas hamper raffle.

In June there was a memorial for Suffragette Emily Donaldson, which also commemorated the Suffragette movement which resulted in women getting the right to vote 100 years ago.

Also in June, Dearnley Methodist flower festival was supported by providing an arrangement representing St. Chad's.

For the Civic Ecumenical service 'The Battle is Over', commemorating 100 years since the end of World War 1 in November and for Remembrance Sunday, a poppy cascade flowing down the pulpit was created, also a soldier silhouette display and poppies in arrangements.

Two meetings were held during the year, 31st March and 18th September.

Bellringers' Report 2018

2018 was a good year in the tower.

We recruited 2 new ringers as part of the Ringing Remembers Campaign. They are both making progress and one of them has joined us ringing for Sunday Service

We now have 8 Sunday service ringers and we are able to ring most Sundays. We still need to recruit new ringers so we can ring every Sunday and ring all 8 bells.

We practice most Tuesday evenings from 7.30-9.00pm with the assistance of regular visitors from Heywood, Middleton and Newchurch.

Our new recruits have learned to handle a bell and are ringing rounds. We also ring call changes, Plain Bob and Grandsire. Our striking is continuing to improve but we do not have the opportunity to try new methods.

In February 2018 the LACR ringers held their monthly branch meeting at Rochdale. This was well attended with around 20 ringers present.

Another meeting is planned for April this year.

At the end of March 2018 we lost one of our regular visitors, John P Partington from Heywood who passed away after a short illness. John was a ringer for over 60 years and a regular visitor to Rochdale practices. We miss him very much on a personal level and also miss his advice and guidance in the tower. Practices are not the same.

Earlier in March we enjoyed a ringing trip to West Yorkshire with ringers from Heywood, Middleton and Newchurch organised by Jane Giles which John was able to attend.

In November we took part in the ringing to mark the 100th Anniversary of the Armistice. We rang muffled for the service on the Saturday and again for the Remembrance service on Sunday morning. We then removed the muffles and joined the national ringing to celebrate the 100th anniversary. Our ringing culminated in the evening when we rang for lighting of the Battles Over Beacon in Rochdale Town Hall Square. Our 2 Ringing Remembers recruits rang for all these events. We were also joined by 2 ringers who have restarted ringing as part of the Ringing Remembers campaign and other local ringers. There were 14 of us in the tower to ring for the Battles Over Beacon.

We are hoping that the Bell Restoration project will move forward in 2019 as we have received a substantial legacy from John Partington.

Debra Holmes
Tower Captain

Reverend Mark Coleman

Martin Butterworth

Chair and Vicar

Treasurer

Date 24 March 2019



St Chad's Choir



Working with Touchstones on a future exhibition



Christmas Eve lunch for the Homeless - Faiths for Change banner project



Christmas Eve Asian Fellowship worship – the Crib awaiting the arrival of the baby Jesus



Baptising new Christians

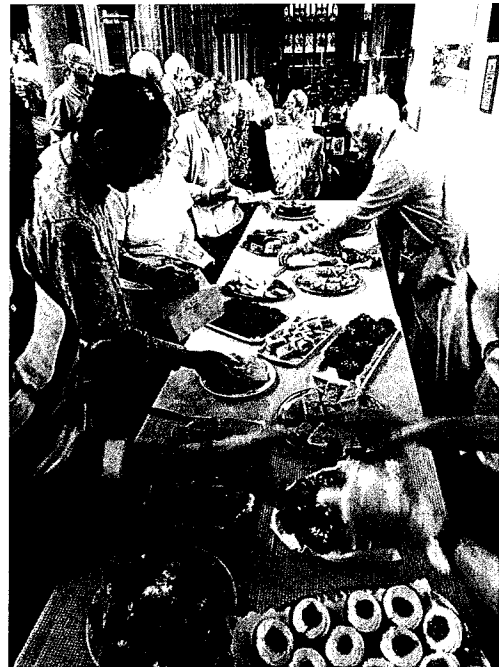


Near Neighbours Conference 2018



Hopes
and
Dreams

Experience Easter 2018



Scott Brothers - afternoon tea



Rochdale Literature and Ideas Festival



St Chad's Asian Fellowship



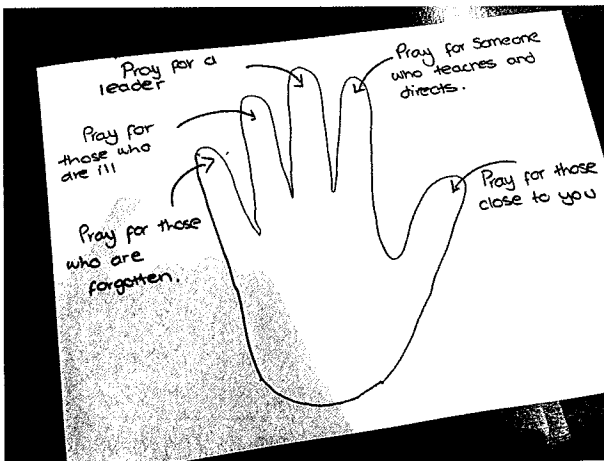
St Chad's Altar Guild



Teaching New Christians



Trip to the royal Exchange



Teaching Children



Christmas Fair 2018



The launch of the clergy and Imams group



Deacon Jane with Reader Wendy



Mayor's peace Walk 2018

Appendix 1

Summary of Deanery Meetings 2018

Deanery Synod Meetings 2018

13th March (Christ Church Healey)

The meeting agreed a 5-Point Mission Action Plan (MAP) for the Rochdale Deanery:

- Showing the love of God, the Father, Son and Holy Spirit, to the Youth in Rochdale
- Reducing isolation in Rochdale
- Setting God's people free in Rochdale
- Improving the provision for children in our churches
- Being a church in a multi-cultural and multi-faith town

4th June (St. Thomas', Newhey)

- The meeting discussed our Deanery link with the Manchester Diocesan Synod, and the selection process for our Diocesan reps for the 2018-2021 triennium.
- Update from DMPC, regarding the Church Commissioners bid, and the two remaining single parishes in the deanery.

25th July (St. Mary in the Baum)

Speaker – Jamie Mackenzie on ALM's

Jamie gave a very enjoyable talk on what ALM's were, why we have them, how they are trained, and the long term vision.

7th Nov (St Chad's)

The meeting split into smaller groups to discuss the strategic vision of the Deanery:

- What is the point of the Deanery?
- What qualities do we need?
- How do we live out our vocation as the Deanery of Rochdale?

The groups shared something from their discussions, which will be revisited at a future meeting.

(Next Meeting: 14th March 2019 – Speaker Bex Turner from Christian Aid)

D.M.P.C. Meetings 2018

25th Jan (St Mary in the Baum)

- Clergy allocation reducing to 7 by 2025, and the need to be 'Fit for Mission'.
- Impending vacancies in the deanery, and the implications for the remaining single parishes.
- Progress on the preparation of the Church Commissioners bid.

3rd Oct (St. Barnabas, Shore)

A map showing the Rochdale Deanery split into 3 Mission Clusters (West, Central and East) was circulated and discussed. Reps were asked to take these maps to their PCC's for comment, and respond back to the Deanery.

27th Nov (St. Ann's, Belfield)

The meeting split into groups corresponding to the proposed Mission Clusters to discuss what things could be done as a Mission Cluster. Suggestions included: Social events, periodic newsletters, special services/celebrations, safe-guarding, PAT testing.

Clergy Changes

Ivan Ruiters, Tony Ford and Tim Wickham moved from the Rochdale Deanery during 2018.

Anne Gilbert (curate at Dearnley) and Gill Barnett (Vicar for Healey, Hamer and Belfield) moved into the Rochdale Deanery during 2018, as did Janet Pitman (vicar for Milnrow and Newhey) in February 2019.

ROCHDALE PARISH CHURCH OF ST CHAD
FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2018

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Summary of Accounts
Detailed Accounts
Treasurer's notes
Independent examiner's report

ROCHDALE PARISH CHURCH OF ST CHAD

FINANCIAL STATEMENTS for year ended 31 December 2018

	Balance b/fwd £	Receipts £	Payments £	Balance c/fwd £
Unrestricted funds				
General Fund	983	45576	45665	894
Designated funds				
Major works fund	3772	2205	2890	3087
Bells Appeal		10863		10863
Place of Welcome	200		200	0
	3972	13068	3090	13950
Restricted funds				
Altar Guild	2425	808	993	2240
Bellringers	3717	136	375	3478
	6142	944	1368	5718
TOTAL FUNDS	11097	59588	50123	20562

ROCHDALE PARISH CHURCH OF ST CHAD
Annual Accounts @ 31.12.2018

	2018						2017	
	General Fund	Major Works	Bells Appeal	Altar guild	Bell Ringers	TOTAL		
	£	£	£	£	£	£	£	£
RECEIPTS								
Planned Giving-tax efficient	15759					15759	16793	
Planned Giving-non tax	1318					1318	1403	
Gift aid	2919					3040	2013	
Income tax recovered	6037					6037	11392	
Cash collections	4301					4301	2779	
Donations	4602	2000	5	836	134	7991	27348	27
Interest	5237					5505	78	
Fundraising (net)	1620					1620	1668	
Fees (net)						0	460	
Insurance claims						10000	4500	
Legacies	3783					3783	6652	
Grants	45576	2005		10853	808	59388	75113	
Total Receipts								
PAYMENTS								
Sec. Charities	242					277	982	
Church charities	297				300	713	490	
Parish share	19000					19000	17500	
Clergy expenses	1896					1896	2654	
Vicarage expenses	1826					1826	1609	
Insurance	6216					6216	5854	
Utilities	5779		250			6029	4704	
Maintenance (routine)	2425					2425	4647	
Services upkeep	1484					2361	1936	
Printing/IT	1226					1226	854	
Bookstall						0	55	
Support salaries	3829					3829	4308	
Administration	1445					1485	2662	
Repairs		2640				2640	38210	
Total Payments	45665	2890		0	993	49923	86465	
Surplus/Deficit	-89			-885		10863	-11352	
Add Bank opening balance	983			3972		0	22449	
Bank closing balance	894			3087		10863	11097	

Treasurer's notes

Giving, excluding donations, is 66% of total expenditure.

Fundraising events: concerts 2235, fair £1013, st swithuns £700, literary festival £800, others £489

Parish share = 100% - 2019 = £20500 (8% increase !)

Gas = £3782; electricity = £1997

Keeping the Church "open" -fulfilling all its functions - amounts to £900 per week.

Major works: a revamped sound system and a new boiler are planned for 2019

Bells appeal launched with an estimated cost of £180,000

Place of Welcome is active but now funded out of the General Fund.

The Altar Guild and Bellringer funds remain constant @ £6000 with both these organisations playing vital roles within church life.

Finally, the Treasurer thanks all those who have contributed their efforts, time (and money) during the course of 2018.

19/03/2019

Independent Examiner's report to the Parochial Church Council of St Chad, Rochdale.

I report on the Accounts for the year ended 31 December 2018.

The PCC are responsible for the preparation of the accounts in accordance with the Charities Act 2011.

Examination of the accounts is carried out under section 145 of the 2011 Act and follows all applicable directions under section 145(5)(b).

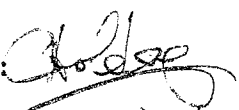
NO material matters have come to my attention in connection with the examination giving me cause to believe that in any respect:

- 1. accounting records were not kept as required by section 130 of the Act;**
- 2. the accounts do not accord with those records;**

I have no concerns and have not come across other matters to which attention should be drawn in this report in order to enable a proper understanding of the accounts.

Signed:

Name:


C. HOBDAY

6.3.2019.

