Trustees Report 2025

We again reached the end of another year with no Vicar and it is now over 4 years. We will continue to do everything we can to resolve this situation. We believe that the Archdeacon and Area Dean are working hard to resolve this. Looking at other parishes in the same situation, we are so lucky to have Adrienne, (Heather, Mike, Dave and now joining our ministry team, Tony – all retired with permission to officiate. They have worked so hard to keep worship going in our church. Our ALM's, Rebecca, Martin, Gail and Esther are also giving valuable help to the Ministry team - thanks to you all.

We are blessed with a large team of volunteers who support our church – our sidesmen and sideswomen, sound team, cleaning team, altar team, the volunteers who do tea and coffee after the service, our amazing gardening maintenance team, the ladies who every week arrange the flower displays, the Friday cafe team and bakers, and the FISH leaders who look after our children. Last but definitely not least, our Events group who organise the many events we have during the year. A big thank you to them all.

Again, we have had a busy year with making the church yard safe with dangerous gravestones laid down or made safe by the families, and trees being cut and maintained. Our church organ had a major overhaul and we were also able to purchase a long-awaited new projector for within church.

During 2025 we held 8 PCC meetings which were generally well attended by both PCC and ex-officio. As we were still without a Vicar, the meetings were chaired by the Lay Chair, Liz Williams.

There were 11 funerals taken by clergy at Christ's Church Harwood. This is 3 fewer than last year. These were in church or at East Lancashire [Radcliffe] or Overdale Crematoria.

We had 15 baptisms ranging from under one year to twins at 9 years old.

There are currently 2 groups which meet for prayer, study, and fellowship during the week.

Our Events Committee put on a number of events during 2025 including two fun quiz nights, a summer mini-market and cafe, a male barbershop choir, our annual Dinner Dance, and a Christmas cafe – all of which raised money to put to our church funds.

We look forward to more positive news regarding an incumbent in 2026.

Christ's Church Harwood

Receipts and Payments Accounts Year Ending 31 December 2025

FINAL ACCOUNTS 2025 SUMMARY

PARISH SHARE
Total of £ 36,050 paid in full. This includes a 2% discount of £700 due to paying in full in 2024.
This year's total has increased to £ 37,765.00 including the discount of £ 735.00.
Every 3 years I and church wardens have a discussion with the Diocese where the next 3 year's Parish Share is agreed. This is always an increase year on year, no matter how we argue the case for not having had a vicar for 4 years.

REGULAR GIVING
Giving through envelopes has increased by 30%
Standing orders decreased by 4.5 %
Collection plate and QR code deceased by 4%
But the good news overall giving (£ 44,526.00) has only reduced by just less that £ 650.
So, thank you to all of you. In this day and age your generosity is wonderful.

UTILITIES
The 2yr fix on church heating ended last year which meant a big saving of 48%
Overall, across church/lounge/vicarage cost of bills (utilities/insurances) reduced by 11.5%

LARGE EXPENSES
Our organ needed the bellows repairing which cost £ 3480.00 less VAT refund of £ 580.00 and a grant of £ 1200 (which is included in this year's accounts) and donations including gift aid £535 makes a total cost to the church of £1165.00
Purchase of a much-needed projector £7,005.60
Donation of £3000.00
Grant of £ 3,500.00
makes a total cost to the church of £ 505.60

LOUNGE CAFE
As always, our wonderful volunteers ensured the cafe goes from strength to strength. As well as raising funds for MacMillan in September donating £525 and doing a special cafe (the famous Turkey Butty Day) at Christmas the overall profit was £6,783.17 unfortunately an 18% decrease on last year.

LOUNGE HIRE
CRAFT GROUP - £672.10
ART GROUP - £547.90
MOTHER'S UNION - £150.00
FLOWER CLUB - £20.00
BAND - £90.00
GOLDSMITHS - £160.00
AUTISM GROUP - £160.00
HARWOOD LADIES - £60.00
TOTAL £ 1,860.00 a reduction of 16% on 2024

SPECIAL EVENTS
Our events were very successful as they always are. There is something for everyone throughout the year and I hope you agree they draw the community together. Overall, they brought in a total of £5,586.37 less expenses £ 1709.86 profit £ 3,876.51, pretty much the same as last year.
This includes our annual event of carol singing at the White horse, the infamous dinner dance and the Christmas poinsettias

If anyone has any questions, please feel free to contact me or if it's not too difficult at the APCM

Parochial Church Council of Christ's Church, Harwood

INCOME ACCOUNT

For the year ending 31 December 2025

	Note	2025 Unrestricted Funds £	2025 Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £	Change From Previous Year
RECEIPTS						
GIVING						
Envelopes - Gift Aid		4,294.60		4,294.60	3,023.40	1,271.20
Envelopes - Non-Gift Aid		744.65		744.65	849.20	-104.55
Standing Orders		33,140.00		33,140.00	34,679.00	-1,539.00
Collection plate		5,671.98		5,671.98	6,622.77	-950.79
QR donations		675.00		675.00		675.00
Misc collection donations				0.00		0.00
HMRC Gift Aid		10,554.91		10,554.91	10,585.89	-30.98
TOTAL GIVING RECEIPTS		55,081.14	0.00	55,081.14	55,760.26	-679.12
SPECIAL EVENTS						
Autumn Fair 19th Oct/Christmas Fair 2023		0.00		0.00	1,155.40	-1,155.40
Craft weekend 15-16/11		597.19		597.19		597.19
Christmas cafe 22/11		505.50		505.50		505.50
Dinner Dance 29th Nov		2,177.56		2,177.56	2,483.25	-305.69
Fun bingo 19th Apr		0.00		0.00	342.79	-342.79
Clothes Swap 8th Sep 23		0.00		0.00	0.00	0.00
Beetle Drive 27th Sep		0.00		0.00	102.00	-102.00
Summer Cafe&Mini Mkt 29th Jun		1,351.25	0.00	1,351.25	1,210.29	140.96
Phoenix Knights 4th Jul		362.95		362.95		362.95
Poinsettias		57.50		57.50	191.37	-133.87
Quiz Night 2102/1209		343.75		343.75	0.00	343.75
TOTAL SPECIAL EVENTS RECEIPTS		5,395.70	0.00	5,395.70	5,485.10	-89.40
OTHER INCOME						
Art Group		547.90		547.90		547.90
Baptisms to Charity		442.12		442.12	266.20	175.92
Birth, Weddings, Funerals collections		1,502.86		1,502.86	434.11	1,068.75
Cafe		8,271.27		8,271.27	9,117.98	-846.71
Craft Group		672.10		672.10		672.10
Fees		3,750.00		3,750.00	6,866.00	-3,116.00
Flowers		900.00		900.00	980.00	-80.00
Gardening team (Thursdays)		0.00	175.00	175.00	0.00	175.00
History Books		0.00	1.00	1.00	20.00	-19.00
Interest/Investments Curr Acct		81.24		81.24	74.18	7.06
Lounge, Hire of		490.00		490.00	430.00	60.00
Magazine		794.95		794.95	1,268.66	-473.71
Mugs		0.00		0.00	0.00	0.00
Scripture Union/Bible Reading notes		233.35		233.35	163.80	69.55
Sound		0.00	415.00	415.00	450.00	-35.00
Tea/coffee monies		789.60		789.60	824.54	-34.94
Transfer from Reserve Acct		3,240.00		3,240.00	42,030.01	-38,790.01
Young People's groups		50.00		50.00	0.00	50.00
Misc donations	1	10,770.92	181.50	10,952.42	21,837.14	-10,884.72
TOTAL OTHER INCOME RECEIPTS		32,536.31	772.50	33,308.81	84,762.62	-51,453.81

MISSIONS					
Barnabas	0.00		0.00	0.00	0.00
Bible Society	0.00		0.00	0.00	0.00
Christmas Dinner on Jesus	0.00		0.00	0.00	0.00
Christian Aid	0.00		0.00	0.00	0.00
Children in Need (Dinner Dance)	0.00		0.00	0.00	0.00
Donation for charity	0.00		0.00	0.00	0.00
Families in Need	0.00		0.00	0.00	0.00
MacMillan 30th Sep	0.00		0.00	0.00	0.00
Mind	0.00		0.00	38.43	-38.43
Mission Aviation Fellowship	0.00		0.00	0.00	0.00
Open Doors	0.00		0.00	0.00	0.00
Owen Foundation (tree-planting)	0.00		0.00	30.00	-30.00
Pakistani Flood	0.00		0.00	0.00	0.00
Afghan Refugees in Bolton	0.00		0.00	0.00	0.00
Gaza-Save the Children	0.00		0.00	58.00	-58.00
Tearfund (Christmas card 2024)	0.00	124.00	124.00	166.00	-42.00
Tearfund	0.00		0.00	0.00	0.00
Turkey-Syria Earthquake Appeal World Vision		0.00	0.00	260.10	-260.10
TOTAL MISSIONS INCOME	0.00	124.00	124.00	552.53	-428.53
TOTAL INCOME	93,013.15	896.50	93,909.65	146,560.51	-52,650.86

NOTES

1. £30 Building Donations to be TF To Business Savings. £151.50 To be TF to Tearfund Re Christmas card 2025

Parochial Church Council of Christ's Church, Harwood

EXPENSES ACCOUNT

For the year ending 31 December 2025

	Note	2025 Unrestricted Funds £	2025 Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £	Change From Previous Year
PAYMENTS						
CLERGY						
Vicar		0.00		0.00	0.00	0.00
Assistant Clergy		83.09		83.09	292.17	-209.08
TOTAL CLERGY EXPENSES		83.09	0.00	83.09	292.17	-209.08
UTILITIES/INSURANCE						
B.Gas 0223 (Church heating)		3,761.68		3,761.68	7,240.83	-3,479.15
B.Gas 1270 (Church electric))		302.68		302.68		302.68
SSE 461 (Church electric) From July 2025 B.Gas		2,670.62		2,670.62	2,093.56	577.06
B.Gas 1464 (Lounge Electric)		1,074.05		1,074.05	925.81	148.24
Water Plus (Church)		224.07		224.07	231.42	-7.35
United Utilities Vicarage		323.32		323.32	125.21	198.11
Utility Warehouse Vicarage gas/elec		839.27		839.27	492.92	346.35
Insurance Lounge		674.71		674.71	657.00	17.71
Insurance Church		3,249.69		3,249.69	3,148.66	101.03
Refuse collection (Church)		437.00		437.00	420.00	17.00
Council Tax Vicarage		0.00		0.00	0.00	0.00
TOTAL UTILITIES EXPENSES		13,557.09	0.00	13,557.09	15,335.41	-1,778.32
UPKEEP OF CHURCH						
Church Service supplies		8,419.18		8,419.18	1,522.57	6,896.61
Maintenance		7,489.80		7,489.80	4,750.69	2,739.11
Organ Maintenance/fund		3,744.00		3,744.00	240.00	3,504.00
Lounge cleaning		666.00		666.00	650.00	16.00
Repairs		12,012.00		12,012.00	2,219.91	9,792.09
TOTAL UPKEEP EXPENSES		32,330.98	0.00	32,330.98	9,383.17	22,947.81
Other Expenditure						
Flowers		906.45		906.45	781.88	124.57
Baptisms to Charity		442.12		442.12	266.20	175.92
Gardening team (Thursdays)		5.93		5.93	16.48	-10.55
Magazine		1,606.00		1,606.00	1,527.00	79.00
Office supplies		1,303.25		1,303.25	1,467.29	-164.04
Cafe		1,488.10		1,488.10	807.34	680.76
Parish Share		36,050.00		36,050.00	35,000.00	1,050.00
Scripture Union/Bible Reading notes		210.42		210.42	214.79	-4.37
Sound		19.95		19.95	649.97	-630.02
Tea/coffee		30.25		30.25	0.00	30.25
Transfer to Reserve account		0.00	2,058.12	2,058.12	28,092.61	-26,034.49
Young People's groups		169.01		169.01	18.25	150.76
Misc. Expenses		4,054.80	0.00	4,054.80	50,487.90	-46,433.10
TOTAL OTHER EXPENDITURE		46,286.28	2,058.12	48,344.40	119,329.71	-70,985.31

SPECIAL EVENTS					
Autumn Fair 19th Oct/Christmas Fair 2023	0.00		0.00	91.98	-91.98
Craft weekend 15-16/11	110.00		110.00		110.00
Dinner Dance 29th Nov	1,325.50		1,325.50	1,657.40	-331.90
Fun bingo 19th Apr	0.00	0.00	0.00	30.50	-30.50
Quiz Night x2 in 2023	10.36		10.36	0.00	10.36
Summer Cafe&Mini Mkt 14th Jun 25/29th Jul 24	264.00		264.00	221.50	42.50
Poinsettias	0.00		0.00	0.00	0.00
TOTAL SPECIAL EVENTS EXPENSES	1,709.86	0.00	1,709.86	2,001.38	-291.52
MISSIONS					
Barnabas	90.00		90.00	540.00	-450.00
Bible Society	90.00		90.00	540.00	-450.00
Bolton Hospice	1,500.00		1,500.00	1,500.00	0.00
Alzheimer's	1,500.00		1,500.00		1,500.00
Fort Alice	0.00		0.00	1,500.00	-1,500.00
Gaza-Save the Children	0.00		0.00	0.00	0.00
Mind	0.00		0.00	50.00	-50.00
Mission Aviation Fellowship	90.00		90.00	540.00	-450.00
Owen Foundation (tree-planting)	0.00		0.00	120.00	-120.00
Open Doors	90.00		90.00	540.00	-450.00
Tearfund	1,500.00		1,500.00	540.00	960.00
Tearfund Chirstmas card 2024	124.00		124.00	166.00	-42.00
Turkey-Syria Earthquake Appeal World Vision	0.00		0.00	0.00	0.00
Urban Outreach	1,500.00		1,500.00	1,500.00	0.00
Withins Action Group	0.00		0.00	500.00	-500.00
TOTAL MISSIONS EXPENSES	6,484.00	0.00	6,484.00	8,036.00	-1,552.00
TOTAL EXPENSES	100,451.30	2,058.12	102,509.42	154,377.84	-51,868.42

Parochial Church Council of Christ's Church, Harwood

PAYMENTS ACCOUNT

For the year ending 31 December 2025

	Note	2025 Unrestricted Funds £	2025 Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £	Change From Previous Year
ASSETS						
Current Account		15,408.96	0.00	15,408.96	32,144.16	-16,735.20
Business Account		22,188.76	0.00	22,188.76	36,443.44	-14,254.68
Total Assets		37,597.72	0.00	37,597.72	68,587.60	-30,989.88
CAPITAL						
Balance Bought Forward		47,054.10	0.00	47,054.10	55,561.42	-8,507.32
Add Total Income		93,013.15	896.50	93,909.65	188,210.54	-94,300.89
Add Account Transfers		325.27	2,058.12	2,383.39	54,574.47	-52,191.08
		140,392.52	896.50	143,347.14	298,346.43	-102,808.21
Less Account Transfers		3,240.00	0.00	3,240.00	65,411.21	
Less Total Expenditure		100,451.30	2,058.12	102,509.42	195,670.85	-93,161.43
Total Capital		39,941.22	-1,161.62	37,597.72	37,264.37	-9,646.78

Parochial Church Council of Christ's Church, Harwood

SUNDRY ACCOUNTS

For the year ending 31 December 2024

	2025 Unrestricted Funds £	2025 Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £	Change From Previous Year
SUNDRY BALANCES					
Burial Ground Account 12321981					
Opening Balance	63.44		63.44	63.44	0.00
Bank Interest	0.66		0.66	0.66	0.00
Closing Balance	64.10		64.10	64.10	0.00
Nicholson Bequest 13779264					
Opening Balance	167.03		164.64	164.64	0.00
Bank Interest	1.73		1.73	1.73	0.00
Closing Balance	168.76		166.37	166.37	0.00
Parker Grave 12322007					
Opening Balance	765.40		765.40	765.40	0.00
Bank Interest	7.86		7.86	7.86	0.00
Closing Balance	773.26		773.26	773.26	0.00
Dr. Snape's Grave closed some years ago					
Opening Balance	0.00		0.00	0.00	0.00
Bank Interest	0.00		0.00	0.00	0.00
Closing Balance	0.00		0.00	0.00	0.00

Parochial Church Council of Christ's Church, Harwood

PAYMENTS ACCOUNT

For the year ending 31 December 2025

	Note	2025 Unrestricted Funds £	2025 Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £	Change From Previous Year
TOTAL INCOME		93,013.15	896.50	93,909.65	146,560.51	-52,650.86
TOTAL EXPENSES		100,451.30	2,058.12	102,509.42	75,713.75	26,795.67
PROFIT/LOSS		-7,438.15	-1,161.62	-8,599.77	70,846.76	-79,446.53
Collection end of prev. year		0.00	0.00	0.00	0.00	0.00
PROFIT/LOSS		-7,438.15	-1,161.62	-8,599.77	70,846.76	-79,446.53
Bank balances b/fwd 1-1-2025		24,008.73	0.00	24,008.73	12,557.81	11,450.92
Collection from prev. year		0.00	0.00	0.00	0.00	0.00
Bank balances c/fwd 31-12-2025		15,408.96	0.00	15,408.96	5,081.78	10,327.18

Parochial Church Council of Christ's Church, Harwood

BUSINESS SAVINGS ACCOUNT

For the year ending 31 December 2025

	Note	2025 Unrestricted Funds £	2025 Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £	Change From Previous Year
Opening balance		6,851.90	16,193.47	23,045.37	36,443.44	-13,398.07
Income						
Business Account Interest		325.27		325.27	539.33	-214.06
Transfer fm Current Acct		0.00	2,058.12	2,058.12	28,092.61	-26,034.49
Total Income to Reserve Account		325.27	2,058.12	2,383.39	28,631.94	-26,248.55
Expenses						
Transfer to Current Acct		3,240.00	0.00	3,240.00	42,030.01	-38,790.01
Total Expenses from Reserve Account		3,240.00	0.00	3,240.00	42,030.01	-38,790.01
Closing balance		3,937.17	18,251.59	22,188.76	23,045.37	-856.61

Business Savings Acct Income

Date	Reason	Amt
	Interest	£ 325.27
	Donations for building	£ 65.00
03/10/26	VAT claim ARG Lomax roof 2807	£ 300.00
07/07/26	HMRC Gift Aid Collection Plate May 24 - Apr 25	£ 1,693.12
TOTAL		£ 2,383.39

Business Savings Acct Expenses

Date	Reason	Amount
	Re ARG Roofing lead lining Lomax gutters	£ 1,800.00
	Re ARG Roofing lounge	£ 1,440.00
TOTAL		£ 3,240.00

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Miscellaneous Income

Date	Reason	Misc.
	Buildings donations	£ 65.00
	Buildings donations awaiting TF to business savings	£ 30.00
15/12/26	Christmas plant donation	£ 4.00
	Donations	£ 727.50
	Easy fund raising	£ 333.92
	Electricity NWest 2025	£ 5.40
	Julia's leaving	£ 274.43
	Legacy Mildred Leather	£ 500.00
	Mother's Union	£ 150.00
	Organ donations	£ 440.00
	Projector Diocese grant	£ 3,000.00
	Projector donation	£ 3,500.00
	Rembrance flowers donation	£ 100.00
	Tearfund Christmas card	£ 151.50
	Trees donation	£ 500.00
	VAT claim ARG Lomax roof 2807	£ 300.00
	VAT claim organ	£ 580.00
	Vow renewal donation	£ 100.00
	White Horse donation carol singing	£ 190.67
TOTAL		£ 10,952.42

Miscellaneous Expenses

Date	Reason	Amount
13/10/26	Baptism expenses Gail Spence	£ 26.88
02/06/26	Baptismal candles Isaiah 53	£ 72.00
15/12/26	Christmas trees/batteries Sue Wood	£ 89.44
10/12/26	Clergy Christmas cards Mike Frost	£ 92.40
05/03/26	Easter egg sharing box Isaiah 53	£ 32.99
27/01/26	Expenses printer/lanyards G.Spence	£ 68.00
	Forrest Gardening clearing Vicarage garden/skip 24/25	£ 2,754.00
	Grave expenses	£ 79.81
	Leaving gifts/flowers	£ 443.49
01/04/26	Ministry Team thank you dinner D.Horrocks	£ 288.20
21/02/26	Sunday coffee Esther Mather	£ 2.45
18/08/26	Wasp's nest B.Williams	£ 12.80
31/10/26	Wedding travel expenses Margaret Irwin	£ 14.40
07/04/26	Zoom subscription M.Wadd	£ 77.94
TOTAL		£ 4,054.80

Christ's Church Harwood

FEES

Income and Expenditure Accounts

Year Ending
31st December 2025

BANK ACCOUNT

2024		2025
£ 60.00	Brought Forward	£ 30.00
£ 10,684.00	Total Income	£ 6,426.00
£ 10,744.00		**£ 6,456.00**
£ 10,714.00	Less Total Expenditure	£ 6,406.00
£ 30.00	**Current Balance**	**£ 50.00**
£ 30.00	End of Year Bank Balance	£ 50.00
£ -	Cash On Hand	
£ -	Uncashed Payments	
£ 30.00	**Cash & Bank Balance Total**	**£ 50.00**

Prepared by Robert Molloy

INCOME

2024		2025
£ 724.00	Dignity Funerals	£ -
£ 2,638.00	Bromleys FuneralServices	£ 162.00
£ 399.00	Howarths funeral services	£ -
£ 1,607.00	Funeral Services	£ 1,712.00
£ -	Sillets	£ 867.00
£ 618.00	J Child & Son Memorials	£ 608.00
£ 178.00	Kennedy Sculptures	
£ 33.00	McGarry Memorials	
£ 888.00	Private Cheques	£ -
£ 2,508.00	Private O/L	£ 2,619.00
£ 1,091.00	Private Cash	£ 458.00
£ 10,684.00	**Total Income**	**£ 6,426.00**

INCOME by EVENT

2024		2025
£ 18.00	Baptism certificates	£ -
£ 917.00	Weddings, Banns etc	£ 909.00
£ 8,920.00	Funerals, Interments etc	£ 4,787.00
£ 829.00	Monuments	£ 608.00
£ -	Donations	£ 122.00
£ 10,684.00	**Total Income**	**£ 6,426.00**

EXPENDITURE

2024		2025
£ 3,925.00	Manchester Diocesan Board of Finance	£ 2,086.00
£ 5,629.00	PCC	£ 3,598.00
£ -	Organist	£ -
£ 120.00	Verger	£ 120.00
£ 150.00	Verger (PCC)	£ -
£ 130.00	Sound	£ 180.00
£ 250.00	Sound (PCC)	£ -
£ -	Bell Ringer	£ -
£ 480.00	Grave Digger	£ 270.00
£ 30.00	Donations (PCC)	£ 152.00
£ 10,714.00	**Total Expenditure**	**£ 6,406.00**

INDEPENDENT EXAMINER'S REPORT TO THE PCC OF CHRIST'S CHURCH, HARWOOD FOR THE YEAR ENDED 31st DECEMBER 2025

This report on the financial statements of the PCC for the year ended 31st December 2025, which are attached, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and s.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 financial statements. The charity's trustees consider that an audit is not required for this year (under section 144(2) of the Act), and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145 of the Act);
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Act); and
- to state whether particular matters have come to my attention.

Basis of this report

My examination was carried out in accordance with General Directions given by the Charity Commission under section 145(5)(b) of the Act and to be found in the Church guidance, 2006 edition. 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 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 I do not express an audit opinion on the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the trustees have not met the requirements to ensure that:
    - proper accounting records are kept (in accordance with section 130 of the Act); and
    - accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; 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: 

John A Curtis BA, MBA, FHEA
14 Ashbourne Ave
Bolton BL2 1LS

Date 9th April 2026