St Augustine's Church, Tooting - Annual Report for Jan - Dec 2024

Aims and purposes
The chief aim of St Augustine's Church, Tooting is to worship God, and to proclaim the good news of Jesus Christ to the people of Tooting. St Augustine's PCC has the responsibility of cooperating with the incumbent in promoting the whole mission of the church in the parish, as well as caring for its congregation, buildings and finances.

The Parochial Church Council (PCC) is registered with the Charity Commission as Charity No 1162143 and has prepared its accounts in accordance with the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 102.

Objectives
The PCC is committed to proclaiming and sharing the gospel in order to enable as many people as possible to worship at our church and to become part of the body of Christ through Baptism and Eucharist, and to make a commitment to the parish church by being listed on St Augustine's electoral roll. We seek to develop our faith through worship; maintaining high quality preaching and a sacramental ministry, investing in music making, and seeking to go out into the world as disciples of Christ with a faith informed and nurtured by Scripture and prayer.

When planning our activities for the year, the PCC considered the commission's guidance on public benefit and, in particular, the specific guidance for charities on the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through worship and prayer, pastoral care, mission and evangelism, and community involvement. It remains important to maintain the fabric of our buildings in order that this work might continue.

General:
In 2022, the parish followed the priorities set out in the advertised parish profile; a) Children and Youth Ministry, b) Community Engagement, and, c) Mission and Discipleship. However, before being able to develop these areas significantly (or to develop a new Mission Action Plan), the Vicar and PCC agreed that quite a significant amount of time needed to be invested in "ground clearance work". In 2023, we developed the backbone of the church's infrastructure and technology. In 2024, we continued that work and began to consider potential long-term projects that might enable us to improve our outward mission and develop our discipleship.

In 2024, the St Augustine's PCC met 8 times.

The Electoral Roll increased by two during the year. However, Joyce Sinclair and Prince Small were removed following their deaths. The total number of registered members now stands at 74, with 24 members in regular attendance.

Both Churchwardens gave (in Q1) advanced notice of their intention to stand down. Russell Yates (who'd served 24 years) and Steve Payne (who'd served 26 years) gave notice that they would finish in 2024/5 as their final year, completing their terms as wardens. A volunteer or paid building manager is also likely to be needed.

Church Infrastructure and Technology:
We installed a tap-to-give machine and a new external noticeboard in Q1 of 2024.

Investigations into the condition of the church building and its systems continued throughout the year. We obtained a quote for fixing the bell in the tower whose rope becomes damp and difficult to use in winter.

A basic structure for the new website was completed by August 2024, work paused due to lack of volunteers to write or upload content. During the same period, three quotes were obtained for installing a glass screen, projector, and new audio-visual setup.

Work also continued on the heating system. Following the replacement of the boiler pump last year, we identified that the pump was struggling to push water through old lead pipes on the north side of the church. The south-side pipework had been replaced several years earlier. In September the PCC accepted a quote and passed a resolution to replace the north-side pipes to match the upgraded south-side system. It was hoped that a faculty might be obtained under List B on the basis of replacement, but in December 2024 we learned that new “green” legislation would complicate the process.

In December 2024 the PCC passed a resolution permitting an application for a faculty for a holy water stoup at the west-end entrance.

The condition of the organ also received sustained attention. In Q2 2024, initial investigations indicated that extensive repair would be required, and a detailed report was commissioned from Nicholson’s. Their assessment concluded that three new soundboards and a new blower were necessary. Costs are extremely high (over £130k). Two additional quotations were sought.

Several additions to the church’s furnishings were made in August 2024 to support both liturgical use and practical handling. A mid-century solid oak adjustable reading lectern, originally from Eltham URC, was acquired to replace the current lectern, which had become too heavy for volunteers to move to the Lady Chapel after services. A 1930s vintage simple Gothic heavy oak reading desk (ambo) was also purchased for use in front of the three sanctuary chairs. Both items were generously donated by Olive Kally in memory of Peter Kally.

Financial Sustainability:
During 2024, the PCC continued to review and consolidate the church’s financial arrangements. Two small CCLA funds held on our behalf by the Diocese of Southwark, together with the Charities Property Fund and an NS&I account, were closed, and the monies transferred into the CCLA Investment Fund to simplify management and improve long-term stability.

Following the adoption of the Parish Giving Scheme (PGS) last year and a subsequent giving campaign, uptake remained modest. In 2024, only four members of the congregation enrolled in the scheme.

In August 2024, in light of the significant expenditure required for the replacement of the boiler pipes, the PCC agreed to reduce Parish Support Fund contributions for the next two to three years.

An update to the electoral roll and giving records highlighted the need to broaden the base of regular financial support. At that time, only 23 members of the congregation were giving regularly by Direct Debit, envelopes, or through the Parish Giving Scheme.

Safeguarding, and well-being policies:
St Augustine’s continued to ensure that all safeguarding training and DBS checks remained up to date throughout 2024. The Safer Church Safeguarding Policy and the Domestic Abuse Policy were re-adopted by the PCC in February 2024, and further adjustments were made to signage within the church to improve visibility and access to information.

We also continued to emphasise that safeguarding is the responsibility of the whole church community, not only the Safeguarding Officers, and encouraged a shared culture of vigilance, care, and accountability.

Mission & Community Engagement:

Ethan McGlackin-Colgan launched a trial "Service of Hope" on the second Sunday of each month in the evenings at St Augustine's. The first service was held in January 2024.

The Community Choir continued to attract varying numbers of people. Penny Homer's last session was November 28th 2024. After Richard Decker was appointed, it was felt that he might like to continue its work.

We delivered over 2,000 cards to the dwellings within the parish; three sets were delivered in 2024 (Harvest, Lent, Christmas).

In July 2024, Ketura McEachron offered with Neil O'Brien Yates to begin Spanish lessons for members of St Augustine's church on Thursday lunchtimes.

The PCC began investigating the question of a children's corner. In Q3 of 2024, we received a £5,000 grant for a new children's corner, principally to invest in some furniture, and potentially to find a sessional toddler group worker. Sue McKinney and Jackie Obodai agreed to take the work forward. We relocated the children's corner closer to the front of the church.

Sue McKinney kindly agreed to co-ordinate the BATCA 2024 Broadwater Road Fun Day (taking the reins from Kate Allan) to raise funds for St George's Hospital Charity and the Sickle Cell Society. The Fun Day was held on 22 June 2024, raising £3,364.67. Many members of St Augustine's contributed with a Caribbean food stall, and with inflatables in the churchyard.

Charitable giving was agreed in October 2024. £5000 was split between Dean City Farm, St Nicholas School, Ghana, Little Lives UK, The Sickle Cell Association and Operation Smile. In addition, the Disasters Emergency Committee received £1,000 for the Middle East Appeal.

Helen Duxbury kindly organised a charity fundraising concert in September 2024; £643 was raised to be donated to the St Augustine's organ fund.

In December 2024, The Rev'd Obaka (Obi) Chike was licensed at St George's Hospital, and we attended, aiming to grow the link between St George's and St Augustine's. We hope Obi will preach and lead services at St Augustine's from time to time.

Building:

In July 2024, Hugh Tippett conducted a Charity Act Compliant valuation of the church hall with a view to potentially seeking a new long-term licensee. A number of nurseries that we approached were concerned about the shared lavatory situation as it is not best safeguarding practice for a nursery to be sharing lavatories with church users.

In August 2024, given continued debt the PCC decided to give the hall nursery licensee (Precious Jewels) an entire year's notice to terminate the agreement.

The PCC agreed to instruct solicitors to review Praetorium Ltd's Terms and Conditions so that we might consider whether they could commence a search for a new licensee for the church hall on our behalf in Q1 of 2025.

In October, a successful congregational cleaning day was held to thoroughly tidy and refresh the church. We discovered and retained an archive of parish magazines from more recent years. (The Vicar had discovered historic sets of St Augustine's parish magazines dating from 1916 and 1919-1920 in the large vestry, but no others from this period appear to exist).

In August 2024, vandals gained access to the flat roof on the north east side of the church and damaged the leaded windows.

To attempt to increase visitors and cut down on vandalism, the PCC discussed the possibility of installing InPost lockers in the car park and passed a resolution to sign terms of business with InPost in October 2024. It was considered that a faculty would be required.

The quinquennial inspection was carried out in July 2024.

Ministry & Worship:
A number of liturgical refinements were made; the Psalms were returned to the weekly Eucharist, replacing the gradual hymn. The Alleluia greeting is now sung before the gospel reading.

Families were invited by letter and email to the annual All Souls Memorial service using data from ChurchSuite.

Through 2024, work continued by Helen Duxbury on improving the greeting rota and team.

In 2024, the Lent group studied Bishop Martin Gainsborough Book "Politics and Mission".

Following a slightly lacklustre Holy Week Triduum in 2023, St Augustine's "rebooted" Holy Week in 2024, by meeting Mon-Wed for a short Eucharist followed by a simple educational supper to discuss the Triduum liturgies, led by Angela, Ethan and Sue. In addition, the Easter Vigil/Day hybrid liturgy which had been used at 11am on Easter Day was replaced by an Easter Vigil liturgy on Saturday evening and the Easter Day liturgy was celebrated at 11am, and included a renewal of baptismal vows for those who'd not been present at the Vigil.

In May 2024, as a result of Russell's illness, after two rounds of advertisements, the PCC successfully appointed Richard Decker, an opera singer and organist as a contractor in September 2024.

Fr Angela Rayner
Vicar

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the accounts are as follows:

Basis of financial statements

These accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities, preparing their accounts in accordance with the Financial Reporting Standards, applicable in the UK and Republic of Ireland (FRS 102), and the Charities SORP 2015 (SORP 2015) as amended by Updated Bulletin 1.

The PCC is a public benefit entity within the meaning of FRS102. The accounts have been prepared under the

Preparation of the accounts on a going concern basis

During the year, the church reported a small operating deficit before other recognised gains on investments and balance sheet movements. Overall funds stood at £636,378 at the end of the year (2023: £637,224). The members of the PCC are not aware of any circumstances which might affect the going concern status of the church in the foreseeable future.
For this reason, the members of the PCC are of the opinion that the church can be considered a going concern for the foreseeable future, this being a period of at least 12 months from the date of approval of the balance sheet.

Funds

Unrestricted funds are funds set aside by the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC.

Designated funds are general funds set aside for a particular purpose by the PCC. They are also unrestricted.

Restricted funds represent (a) income from bequests which may be expended only on those restricted objects provided in the terms of the bequest, and (b) donations, or grants received for a specific object, or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year must be carried forward as a balance on that fund.

Income and endowments

All income is recognised in the Statement of Financial Activities once the PCC has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donations and capital sources

Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under gift aid is recognised only when received.

Income tax recoverable on gift aid donations is recognised at the same time as the income is recognised.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due can be measured reliably and its ultimate receipt by the PCC is considered probable.

Other ordinary income

Rental income from the letting of church premises and other buildings is recognised when the rental is due, subject to a provision for possible non-recovery.

Income from investments

Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue. Tax recoverable on such income is recognised in the same accounting year.

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

ACCOUNTING POLICIES (cont'd)

Expenditure

Liabilities are recognised in the statement of financial activities as expenditure as soon as there is a legal or constructive obligation committing the PCC to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Governance costs

Governance costs include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants payable

Grants and donations are accounted for by the PCC once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required, and the amount of the obligation can be measured reliably.

Activities directly relating to the work of the church

The diocesan share is accounted for when paid. Any parish share unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

Irrecoverable VAT

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Fixed assets:

Consecrated property and beneficed property

Consecrated and beneficed property is not included in the accounts in accordance with s.10 (2) (a) and (c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are accounted as inalienable property. They are listed in the church's inventory which can be inspected (at any reasonable time). For inalienable property acquired prior to 1 January 2008 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2008 have been capitalised and depreciated in the accounts over their current anticipated useful economic life (initially over 10 years) on a straight line basis.

All expenditure incurred during the year on consecrated or beneficed buildings, individual items under £1,000 or on the repair of movable church furnishings acquired before 1 January 2008 is written off.

Other fixtures, fittings and equipment

Equipment used within the church premises is depreciated on a straight-line basis over 4 years. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Hall building, improvements, fixtures and fittings

New major capital items are depreciated on a straight line basis over 10 years. Individual items of equipment with a purchase price of £1,000 or less written off when the asset is acquired.

Investments

Investments are valued at market value at 31 December.

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

ACCOUNTING POLICIES (cont'd)

Current assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

Financial instruments

The church only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2. INCOME	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds 2024 £	Total funds 2023 £
2(a) Income from donations and legacies					
Planned giving	16,886	-	-	16,886	16,306
Loose collections	4,481	-	-	4,481	2,363
Income tax recoverable	5,348	-	-	5,348	4,110
Legacies	-	-	-	-	-
Other grants and donations	2,280	-	5,642	7,922	5,609
Total	**28,995**	**-**	**5,642**	**34,637**	**28,388**
2(b) Income from church activities					
Church lettings	24,990	-	-	24,990	17,605
Church hall lettings	40,274	-	-	40,274	47,165
Deanery grant	-	-	-	-	3,500
Car Park	3,979	-	-	3,979	4,480
Service fees	1,135	-	-	1,135	312
Billable expenses income	12,099	-	-	12,099	17,861
Total	**82,476**	**-**	**-**	**82,476**	**90,923**
2(c) Income from investments					
Bank Interest	2,353	-	-	2,353	2,318
Income from investments	10,728	-	-	10,728	12,803
Total	**13,081**	**-**	**-**	**13,081**	**15,121**
TOTAL INCOME	**124,552**	**-**	**5,642**	**130,194**	**134,432**

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

3. EXPENDITURE	Unrestricted	Designated	Restricted	Total funds	Total funds
	£	£	£	£	£
3(a) Church activities					
Wider ministry - grants (see note 10)	5,702	-	-	5,702	2,600
Total	**5,702**	**-**	**-**	**5,702**	**2,600**
Running costs					
Ministry: Diocesan quota	44,000	-	-	44,000	45,500
Clergy expenses	1,784	-	-	1,784	300
Mission	1,631	-	68	1,699	-
Insurance	3,224	-	-	3,224	3,131
Electricity	1,500	-	-	1,500	2,000
Gas	1,500	-	-	1,500	2,000
Cleaning	1,819	-	-	1,819	5,686
Organists, music and organ	6,969	-	-	6,969	3,565
Church repairs and maintenance	9,207	-	-	9,207	5,178
Furnishings, fabric and ornaments	605	-	73	678	-
Church furniture & equipment depn	1,075	-	-	1,075	1,175
Service costs	1,486	-	-	1,486	1,805
Expenses of other social events	1,865	-	-	1,865	158
Website and computer costs	1,184	-	-	1,184	358
Travel	32	-	-	32	-
Total	**77,880**	**-**	**141**	**78,021**	**70,856**
Church hall costs					
Waste removal	2,964	-	-	2,964	2,663
General supplies	-	-	-	-	188
Cleaning	3,272	-	-	3,272	287
Electricity	3,212	-	-	3,212	9,896
Gas	2,298	-	-	2,298	3,583
Water rates	791	-	-	791	1,175
Repairs and maintenance	4,738	-	-	4,738	4,477
Church hall costs total	**17,275**	**-**	**-**	**17,275**	**22,269**

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

3. EXPENDITURE	Unrestricted	Designated	Restricted	Total funds	Total funds
	£	£	£	£	£
Church management and administration					
Parish Office expenses	3,142	-	-	3,142	4,593
Salaries	6,050	-	-	6,050	5,593
Telephone	221	-	-	221	400
Legal Fee (Debt collection)	2,040	-	-	2,040	960
Survey Report	1,500	-	-	1,500	-
Independent examiner's fees	-	-	-	-	1,680
Signage	-	-	-	-	1,392
Misc office costs	282	-	-	282	1,832
Church management and administration total	**13,235**	**-**	**-**	**13,235**	**16,450**
Raising funds	**300**	-	-	**300**	-
Bad debt provision	**20,563**	**-**	**-**	**20,563**	**-**
TOTAL EXPENDITURE	**134,956**	**-**	**141**	**135,097**	**112,175**

The bad debt provision relates to rent and other expenses due from Precious Jewels Nursery.

4 STAFF COSTS

	2024	2023
Wages and salaries	£6,050.32	£5,593.00

5 FIXED ASSETS FOR USE BY THE PCC

5(a) PROPERTY, PLANT AND EQUIPMENT

	Church furniture & fittings 2024	Church Equipment 2024	Hall Improvements 2024	Total 2024	Total 2023
Cost at 1 January 2024	10,749	6,241	26,465	43,455	43,455
Cost at 31 December 2024	**10,749**	**6,241**	**26,465**	**43,455**	**43,455**
Depreciation at 1 January 2024	7,535	6,241	26,465	40,241	39,066
Charge for the year	1,075	-	-	1,075	1,175
Depreciation at 31 December 2024	**8,610**	**6,241**	**26,465**	**41,316**	**40,241**
Net book value at 31 December 2024	**2,139**	**-**	**-**	**2,139**	**3,214**

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

5(b) INVESTMENTS

	2024	2023
Market value at 1 January 2024	296,125	286,738
Amounts invested during the year	50,490	-
Disposals/redeptions	(24,346)	-
Unrealised investment gain/(loss)	4,057	9,387
Market value at 31 December 2024	**326,326**	**296,125**

Analysis of investments at 31 December 2024

Investment	**2024**	**2023**
CBF Church of England Investment Fund Income shares	168,972	115,906
M & G Charifund	67,065	67,556
Schroder Charity Equity Income Fund	68,190	65,979
CBF Church of England Property Fund	22,099	21,977
Charities Property Fund	-	24,707
Total	**326,326**	**296,125**

6 DEBTORS

	2024	2023
Income tax recoverable	4,376	4,000
Hall rent receivable	1,020	-
Nursery rent receivable	23,337	18,234
Less: Bad debt provision	(20,563)	-
Investment sales	6,129	-
	14,299	**22,234**

7 CREDITORS FALLING DUE WITHIN ONE YEAR

	2024	2023
Donations to be paid to charities	2,656	2,656
Due to Holy Trinity for shared expenses	6,842	2,742
Other creditors and accruals	1,007	4,658
Total	**10,504**	**10,056**

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

8 DESIGNATED FUNDS

	Balance 1 Jan 2024	Income 2024	Expenditure 2024	Transfers 2024	Balance 31 Dec 2024
8(a) Church hall fund	153,907	-	-	-	153,907
8(b) Church building fund	199,009	-	-	-	199,009
8(c) Benefice events fund	1,665	-	-	-	1,665
Total	**354,581**	**-**	**-**	**-**	**354,581**

* 8(a) Church hall fund - No expenditure was charged against the Church hall fund during the year.

* 8(b) Church building fund - No expenditure was charged against the Church Building Fund during the year.

* 8(c) Benefice events fund - The accumulated surplus of £1,665 on the Benefice Events Fund is available for future

9 RESTRICTED FUNDS

	Balance 1 Jan 2024	Income 2024	Expenditure 2024	Transfers 2024	Balance 31 Dec 2024
9(a) Organ and Music Fund	20,695	642	-	-	21,337
9(b) Vestments fund	460	-	73	-	387
9(c) Stella Tull Legacy Fund	930	-	-	-	930
9(d) Children's Corner fund	-	5,000	68	-	4,932
Total	**22,085**	**5,642**	**141**	**-**	**27,586**

* 9(a) The Organ and Music Fund is available for future musical requirements and organ-related expenditure.

* 9(b) The Vestments Fund remains available for the purchase and maintenance of vestments.

* 9(c) The Stella Tull Legacy Fund remains available for its restricted purpose.

* 9(d) The Children's Corner Fund represents the Southwark Diocese grant received in 2024 less initial expenditure on children's corner materials.

10 WIDER MINISTRY GRANTS

Recipient	Unrestricted funds	Restricted funds	Total funds 2024	Total funds 2023
Disasters Emergency Committee	1,000	-	1,000	-
Sickle Cell Society	600	-	600	-
St Nicholas Foundation	600	-	600	-
Deen City Farm	600	-	600	-
Little Lives UK	600	-	600	500
Operation Smile	600	-	600	500
Homeless Advice Cafe	1,143	-	1,143	500
BACTA	500	-	500	500
Other small donations	59	-	59	500
Hestia Housing and support	-	-	-	500
The Blind Association	-	-	-	500
Total	**5,702**	**-**	**5,702**	**3,500**

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

11 ANALYSIS OF NET ASSETS BETWEEN FUNDS	Unrestricted funds	Restricted funds	Total funds 2024	Total funds 2023
Fixed assets	2,139	-	2,139	3,214
Fixed asset investments	326,326	-	326,326	296,125
Current assets	290,831	27,586	318,417	347,941
Current liabilities	(10,504)	-	(10,504)	(10,056)
Total	**608,792**	**27,586**	**636,378**	**637,224**

ST. AUGUSTINE'S CHURCH TOOTING

INDEPENDENT EXAMINER'S REPORT

For the year ended 31 December 2024

Independent examiner's report to the trustees of The Parochial Church Council of the Ecclesiastical Parish of St Augustine, Tooting (Charity No. 1162143) on the accounts of the charity for the year ended 31 December 2024, which comprise the Statement of Financial Activities, the Balance Sheet and the notes to the accounts.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination, other than those disclosed below, which give me cause to believe that in, any material respect:

1. accounting records were not kept in accordance with section 130 of the Charities Act 2011; or

2. the accounts do not accord with those records; or

3. the accounts do 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 no concerns and 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.

Richard Holman

Richard Holman FCA
Chartered Accountant

Date 06 Oct 26