



Helping Older People Feel Less Alone



ANNUAL REPORT AND ACCOUNTS

***Working With Older People in Epsom
and Ewell for over 70 years***

1 April 2018 - 31 March 2019

A company limited by guarantee registered in England and Wales 7448692
Registered Charity No 1139652

MISSION STATEMENT

**Empowering older people in Epsom & Ewell
to live the most fulfilling lives they can.**

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2019

The Directors of the charitable company ('the Charity') are its Trustees for the purposes of charity law and throughout this report are collectively referred to as the Trustees.

The Trustees present their report and the financial statements for the period ended 31 March 2019. The Trustees confirm that the annual report and financial statements of the charity comply with the provisions of the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006.

a) **Details of Charity** - see page 3

b) **Structure, Governance and Management**

(i) **Status and Constitution**

On 23rd November 2010, the Trustees incorporated a company limited by guarantee bearing the name Age Concern Epsom & Ewell which was subsequently granted charitable status by the Charity Commission. The company remained dormant until 31st March 2011 when, with the approval of members of the organisation, the net assets and employees of Age Concern Epsom and Ewell (an unincorporated charity no 248704, with a history going back to 1947) were transferred to the company. Activities commenced on 1st April 2011.

In November 2013, the Charity became a Friend of Age UK.

The company is limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

The Articles state that the Board shall consist of, the Chair of the Charity, six persons elected by the members at an Annual General Meeting or such other number as may be determined, up to two persons nominated by Epsom and Ewell Borough Council and persons co-opted under the provision of Article 22.29 and 22.10. The Board shall also be Trustees of the Charity.

(ii) **Risk Management**

The major risks to which the Charity is exposed, as identified by the Trustees, have been reviewed and systems have been established to mitigate risks.

The Trustees have purchased what they are advised is suitable insurance cover for staff (paid and volunteer) who work with the Charity and for the beneficiaries of the services provided by the charity.

Full details are given in our Financial Policy, available from the office.

c) **Public Benefit**

When reviewing our aims and objectives and in planning our future activities the Trustees have complied with the duty in section 4 of the Charities Act 2006 to have due regard to the public benefit guidance published by the Charity Commission.

d) **Objectives and Activities**

The objects of the Charity are to promote and assist in the general well-being of elderly people in and around the Borough of Epsom and Ewell. This is fulfilled by providing transport, advice and information services, home visiting, social support services, footcare services and other activities all listed below:

Information and Advice / Home Visiting

We provide free and confidential information and advice on a wide range of issues that affect older people. This service is open between 9.30am and 1.00pm Mon - Fri to telephone, e mail and personal callers. Older people may contact us themselves or a family member who has concerns. We work with numerous voluntary and statutory sector organisations who signpost clients wishing to use our services. This may be via the Epsom & Ewell Social Services Locality Team, Central Surrey Health Community Matrons, Social Prescribing, Hospital to Home, Sight for Surrey, care businesses. This I&A enquiry may be signposted to another ACEE service i.e. Medical Transport scheme, befriending/social support, toe nail cutting clinic or to an outreach service such as the Alzheimer's Society, Silverline, Action for Carers Surrey.

An enquiry through the I&A team may result in a home visit. Home Visitors help to obtain Blue Badges for parking and Attendance Allowance benefit claims enabling people to have funds to help make life easier for themselves. The Home Visitor can assess clients' needs in their own surroundings often resulting in finding out that a client has more needs than originally thought and referrals to the Occupational Therapist team, Social Services and specialist organisations can be made.

Social Support Services

Befriending Service

The service is provided to older, lonely and vulnerable people. Befrienders visit for one hour per week and it is important that the client and befriender 'click' i.e. have a common interest and that their temperaments are compatible. If a befriender does not 'click' with a client a more suitable match is sought.

Friendships are formed that in some cases last for years and we often find that volunteers go over and beyond just having a cup of tea and chat with their client. Isolation is reduced and any worries or concerns e.g. about health, mobility, benefits etc. the befriender can, if appropriate, relay this back to ACEE so that they can try to resolve the problem.

Community Companions

Community Companions is an 'on demand' service supporting clients on visits that may feel a little daunting. This may be by accompanying them to a first visit to a new social activity or day centre, to view alternative accommodation when making decisions about moving home or make sense of an ever increasing pile of paperwork. Clients using this service will tend to be older, more vulnerable people, and often living alone.

Sunday Teas

Once a month a Sunday tea is held which involves a combination of socialisation, activities and entertainment and provides a full afternoon tea. This long-established service is for older people who feel lonely and want some company, entertainment and varied activities. There is a small charge for the tea and transport can be provided by volunteer drivers and is taken up by most of the attendees. It gives clients the opportunity of making new friends in a welcoming environment.

Christmas Hampers

With donations from local schools' staff and volunteers produce Christmas hampers for those clients most likely to benefit from them. Number of hampers delivered depends on donations received. Hampers are delivered by volunteer drivers.

Hearing Aid Clinics

Our hearing aid clinics are for people with NHS Hearing Aids, once a month at two different outreach settings. Trained volunteers can provide new batteries, re-tubing as well as advice about the hearing aids. Batteries can be obtained at our offices.

Foot Clinic

Based at the Longmead Centre our practitioners cut toenails, file skin and give advice on footcare. There is a one-off registration fee including instruments. A charge is then made per visit.

Medical Transport Scheme

The scheme is for members to attend medical appointments, visit family or friends in hospital or residential homes or any other journey that is deemed appropriate for the members wellbeing. The transport scheme is run by and serviced by volunteers overseen by a member of staff. A unique part of the scheme is that the volunteer driver stays with the client for up to two hours escorting them personally to their appointment. Drivers claim expenses.

IT Support

Our band of IT volunteers help clients to make better use of their computer, tablet, smart phone etc. either by one to one support, I Pad training sessions or at our monthly computer club. A charge is made of £10 per visit.

DIY

Our volunteers help to do small DIY jobs e.g. putting up shelves, curtain poles shelves etc or gardening. A charge is made of £10 per visit.

Men's Club

The "ACE Men's Club" offers the opportunity for the older man, particularly those experiencing loneliness and social exclusion, to overcome the difficulties they have in accessing opportunities to meet socially and enjoy an activity or pastime; enabling them to live a more fulfilling life during their older years and make friends.

e) Achievements and Performance

All our charitable activities focus on empowering older people in Epsom & Ewell to live the most fulfilling lives they can, and are undertaken to further our charitable purposes for the public benefit. The review of our activities above clearly illustrates the delivery of public benefit.

f) Financial Review

The Statement of Financial Activities show that expenditure exceeded income (before transfer of funds) by £65,657 This compares with an excess of income over expenditure in 2017-18 of £48,446.

The Balance Sheet shows funds of £296,072

Principal Funding Resources

The Charity received a vital grant (in the form of accommodation) from Epsom & Ewell Borough Council. This amounts to circa 10% of the Charity's expenditure.

Other income sources are -

- Investment income from the Designated Fund,
- Fundraising including Donations and Legacies
- Paid for services

Any deficit of income over expenditure is met by withdrawal from the Designated Funds.

Reserves Policy

The Trustees have decided the Charity should hold sufficient Reserves to cover approximately six months operating expenditure (approximately £80000). The remainder of the Reserves form the Designated and Restricted Funds as described below. As at end March 2019, the Designated Funds stood at approximately £316,431.

In addition, should the Charity's total assets fall below £300,000 (approximately 18 months operating expenditure) or earlier if decided upon by the Trustees, then a review of the charity's activities and fundraising policy will be undertaken to consider whether the current activities and investment policy is still applicable.

The Trustees review the level of Reserves on a quarterly basis.

Restricted Funds

We have been successful in being awarded grants/funding to support specific services/events that we deliver directly benefitting our clients.

Men's Club Service

£10,443

This fund supports the sustainability of activities for older gentlemen to reduce isolation and loneliness. This is a project delivered in various outreach settings within the borough supported by a paid member of staff and volunteers.

Investment Policy

The investment principles adopted by the Trustees are:

- To appoint professional financial managers to manage the Charity's investments
- To protect the real value of our assets and income by holding a diversified balanced portfolio of asset classes in order to reduce risk.
- To tolerate a low / medium level of risk in our investments
- To have a reasonable level of investments in readily convertible assets, including cash, in order to provide flexibility.

The Investment Advisors have a brief to hold a balanced portfolio with a low to medium level of risk in order to provide income and growth in line with our Investment principles. The investment portfolio consists primarily of UK Fixed Interest & UK and International Equities with small holdings of Commercial Property, Alternative assets & cash.

The Charity's investments are managed by Mulberry Independent Financial Advisors and Investec Wealth and Investment Limited, who have a brief to provide income and growth in line with our Investment policy outlined above.

Investment Report

As at 31st March 2019, the investment portfolio consisted broadly of Bonds (approx. 37%), Equities (42%), Property (6%), Alternative Assets (14%) & cash (1%). During the year, the investments decreased by 15% across the whole portfolio. A total of £71,500 was withdrawn from the portfolio during the year.

Overall, the capital invested decreased from £335,741 to £285,612 in the year to 31st March 2019.

g) Independent Examiner

The accounts of the Charity for the year ended 31 March 2019 are set out in the Accounts for the Period Ending 31 March 2019.

Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities SORP
- Make judgements and estimates that are reasonable and prudent
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity. These enable them to ascertain the financial position of the charity and to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf on 18th September 2019 by



Steve Dow Chair

**Accounts for the
Period Ending 31 March 2019**

Company No 7448692
Registered Charity No 1139652

Age Concern Epsom and Ewell

Age Concern Epsom and Ewell

STATEMENT OF FINANCIAL ACTIVITIES (incorporating an Income and Expenditure account) FOR THE YEAR ENDED 31 MARCH 2019

	Note	Unrestricted £	Restricted £	2019 Total £	2018 Total £
Incoming Resources					
Incoming Resources from Generated Funds					
Voluntary Income	2	52,696	-	52,696	33,375
Activities for Generating Funds		37,464	-	37,464	68,003
Investment Income - incl bank interest	3	7,404	-	7,404	5,483
Incoming Resources from Charitable Activities	4	47,685	-	47,685	43,329
Total incoming resources		<u>145,249</u>	<u>-</u>	<u>145,249</u>	<u>150,190</u>
Resources Expended					
Cost of Generating Funds					
Costs of Generating Voluntary Income		22,003	-	22,003	19,140
Costs of Activities for Generating Funds		15,094	-	15,094	19,007
Investment Management Fee		4,344	-	4,344	5,076
Charitable Activities		168,565	-	168,565	154,513
Governance Costs		900	-	900	900
Total resources expended	5	<u>210,906</u>	<u>-</u>	<u>210,906</u>	<u>198,636</u>
NET OUTGOING RESOURCES	6	(65,657)	-	(65,657)	(48,446)
Gains/(Losses) on Investment - realised	7	10,037	-	10,037	19,935
- unrealised	7	8,275	-	8,275	(13,775)
NET MOVEMENT IN FUNDS		<u>(47,345)</u>	<u>-</u>	<u>(47,345)</u>	<u>(42,287)</u>
TOTAL FUNDS brought forward		343,417	-	343,417	385,704
TOTAL FUNDS carried forward		<u>296,072</u>	<u>-</u>	<u>296,072</u>	<u>343,417</u>

All income and expenditure derive from continuing activities.

All gains and losses recognised in the period are included above. The loss for the year for Companies Acts purposes, including realised gains and losses but excluding unrealised gains and losses, would be £55,760

The notes on pages 13-17 form part of these financial statements

Age Concern Epsom and Ewell

Age Concern Epsom and Ewell

BALANCE SHEET AS AT 31 MARCH 2019

	Note	2019 £	2018 £
Fixed Assets	8	617	1,324
Investments	9	285,612	335,741
Current Assets			
Sundry Debtors and Prepayments		2,486	600
Bank and Cash Balances		21,813	17,825
		24,299	18,425
TOTAL ASSETS		310,528	355,490
less Current Liabilities - amounts falling due within one year			
Creditors and Accruals		(14,456)	(12,073)
TOTAL ASSETS LESS CURRENT LIABILITIES		296,072	343,417
NET ASSETS		296,072	343,417
Funds			
Restricted funds	10	10,443	9,916
Unrestricted funds	10	285,629	333,501
TOTAL FUNDS		296,072	343,417

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2019.

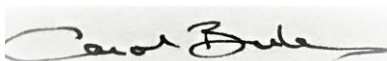
The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2019 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

These financial statements have been approved by the Trustees on 18 September 2019 and signed on their behalf by:



Carol Buley
Treasurer



Steve Dow
Chairman

Company No 07448692

The notes on pages 13-17 form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS - YEAR ENDED 31 MARCH 2018

1 Accounting Policies

1.1 Basis of preparation of financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The charity has taken advantage of the following reduced disclosure exemption in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

1.2 Incoming resources

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies apply to categories of income:

For legacies, entitlement is the earlier of the Charity being notified of an impending distribution or the legacy being received.

Donated services and facilities are recognised in the Statement of Financial Activities where the value can be quantified with reasonable accuracy. Whilst valuable additional resources, no amounts have been included in the financial statements for services donated by volunteers.

Dividend income is included in the Statement of Financial Activities when received by our investment manager. Fixed interest income is accrued.

Grants are included in the Statement of Financial Activities when received.

1.3 Resources expended

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of resources. Central overhead costs are allocated to operational and fundraising functions on the basis of their use of central support services.

Costs of generating funds are those involved in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

Age Concern Epsom and Ewell

Governance costs are the costs associated with the governance arrangements of the Charity that relate to the general running of the Charity, as opposed to those costs associated with fundraising or charitable activity. Included within this category are costs associated with the strategic, as opposed to day-to-day management of the charities activities.

1.4 Fund accounting

General funds are unrestricted funds that are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been earmarked by the Trustees for particular purposes. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income and gains are allocated to the appropriate fund.

1.5 Tangible fixed assets

Tangible fixed assets are stated at cost less depreciation. Depreciation and impairment is provided on all tangible assets at rates calculated to write off the cost of those assets, less their estimated residual value, over their useful economic lives on the following bases:

Computer equipment – 25% straight line

1.6 Investments

Investments including interest-earning bank accounts are stated at mid-market value at the balance sheet date. The Statement of Financial Activities includes the net gains and losses arising on revaluations and disposals during the year.

1.7 Pension costs and other post- retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

1.8 Taxation

The charity is exempt from corporation tax on its charitable activities.

Age Concern Epsom and Ewell

Age Concern Epsom and Ewell

Notes to the Financial Statements (continued) for the year ended 31 March 2019

2 Voluntary Income	Unrestricted	Restricted	2019	2018
	£	£	Total	Total
			£	£
Donations - other	49,096	-	49,096	31,375
Legacies	3,600	-	3,600	2,000
	<u>52,696</u>	<u>-</u>	<u>52,696</u>	<u>33,375</u>
3 Investment Income	Unrestricted	Restricted	2019	2018
	£	£	Total	Total
			£	£
Collective Investments	7,404	-	7,404	5,483
	<u>7,404</u>	<u>-</u>	<u>7,404</u>	<u>5,483</u>
4 Incoming Resources from Charitable Activities	Unrestricted	Restricted	2019	2018
	£	£	Total	Total
			£	£
Footcare income	25,392	-	25,392	25,732
Transport	21,227	-	21,227	16,498
Sunday teas	1,066	-	1,066	1,099
	<u>47,685</u>	<u>-</u>	<u>47,685</u>	<u>43,329</u>
5 Resources Expended relating to the provision of services to the elderly				
a Analysis of all resources expended				
	Unrestricted	Restricted	2019	2018
	£	£	Total	Total
			£	£
Cost of Generating Voluntary income	<u>22,003</u>	<u>-</u>	<u>22,003</u>	<u>19,140</u>
Cost of Activities for Generating Funds	<u>15,094</u>	<u>-</u>	<u>15,094</u>	<u>19,007</u>
Investment Management Costs	<u>4,344</u>	<u>-</u>	<u>4,344</u>	<u>5,076</u>
Charitable Activities				
Information and advice	28,797	-	28,797	27,908
Visiting Service	48,996	-	48,996	46,993
Transport scheme	21,041	-	21,041	18,873
Footcare	23,426	-	23,426	21,480
Sunday teas	1,375	-	1,375	275
Volunteers support	25,547	-	25,547	24,220
Social support	19,382	-	19,382	14,764
Total charitable activities	<u>168,565</u>	<u>-</u>	<u>168,565</u>	<u>154,513</u>
Governance				
Independent examination fee	900	-	900	900
Total governance costs	<u>900</u>	<u>-</u>	<u>900</u>	<u>900</u>
Total resources expended	<u>210,906</u>	<u>-</u>	<u>210,906</u>	<u>198,636</u>

Age Concern Epsom and Ewell

Age Concern Epsom and Ewell

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2019

5 Resources Expended continued	2019	2018
	£	£
b Staff Costs and Numbers (including Management)		
Gross Salaries	121,197	115,518
Employers NI	2,303	2,451
Pension	1,076	1,022
	<u>124,576</u>	<u>118,991</u>
Average numbers of employees (full time equivalent)	5	5
No employee earned in excess of £60,000.		
Trustees received no remuneration or benefits in kind during the period.		
6 Net Outgoing Resources	2019	2018
	£	£
These are stated after charging:		
Depreciation	707	707
Independent Examination (VAT inclusive)	900	900
	<u>1,607</u>	<u>1,607</u>
7 Gains/(losses) on Investments	2019	2018
	£	£
Realised gains	10,037	19,935
Unrealised (losses) / gains	8,275	(13,775)
	<u>18,312</u>	<u>6,160</u>
8 Tangible Fixed Assets - Computer Installation and Equipment		
	£	
Cost		
Balance at 1 April 2018	2,828	
Additions	-	
Disposals	-	
At 31 March 2019	<u>2,828</u>	
Depreciation		
Balance at 1 April 2018	1,504	
Charge in year	707	
Disposals	-	
At 31 March 2019	<u>2,211</u>	
Net Book Value at 31 March 2019	<u>617</u>	
Net Book Value at 31 March 2018	<u>1,324</u>	

Age Concern Epsom and Ewell

Age Concern Epsom and Ewell

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2019

9 Investments	2019	2018
	£	£
Collective Investments	280,450	318,165
Investment Cash held by Managers	5,162	17,576
	<u>285,612</u>	<u>335,741</u>
Analysis of Change in Period		
Opening balance at 1 April 2018	335,741	354,408
Additions less Disposals	4,174	4,741
Increase/(reduction) in Investment Cash	(12,414)	(9,633)
Change in Market Value	(41,889)	(13,775)
	<u>285,612</u>	<u>335,741</u>
Closing balance at 31 March 2019		
Historical Cost of Collective Investments		
as at 31 March 2019	<u>239,242</u>	
as at 31 March 2018		<u>285,100</u>

10 Funds	Restricted	Unrestricted & Legacy funds (designated)	2019 Total	2018 Total
	£	£	£	£
As at 31 March 2018	(9,916)	353,333	343,417	385,704
Net incoming/(outgoing) resources	(10,443)	(45,177)	(55,620)	(28,512)
Gains (losses) on investments		8,275	8,275	(13,775)
As at 31 March 2019	<u>(20,359)</u>	<u>316,431</u>	<u>296,072</u>	<u>343,417</u>

11 Related Parties

During the year 1 (2018: 1) trustee was reimbursed for travel expenses totalling £255 (2018: £11)

Age Concern Epsom and Ewell

Independent Examiner's Report to the Trustees of Age Concern Epsom & Ewell

Independent examiner's report to the trustees of Age Concern Epsom & Ewell ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2019.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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

Mary E. Ryan

Mary E Ryan
FCCA
Mary Ryan t/a Ark Accountancy
Chartered Certified Accountant
31 Cheam Road
Ewell
Epsom
Surrey
KT17 1QX

Date: ...18th September 2019.....