The Parish of St Chad, Rochdale

Annual Report of the Parochial Church Council 2017

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

For the year ended 31st December 2017

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



Administrative information

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

Phone (Vicarage):

01706 632809

Email:

hellomarkcoleman@gmail.com

Web:

www.rochdaleparishchurches.org.uk

Facebook

www.facebook.com/rochdaleparishchurches

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

Assistant Clergy:

Revd Sue Morgan (resigned May 2017)

Licensed Lay Minister:

Wendy Ann Cocks, Jane Hyde (licensed June 2017)

Ordinand:

Amy Sheridan on placement with St Mellitus College (from September 2017)

Churchwardens:

Christian Hanson (to May 2017)

Paul Bollington (from May 2017)

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 Abiola Olaoye (to May 2017)

Deanery Synod Representatives:

Christian Hanson (to May 2017)

Donald Fletcher

Elected Members:

Name	Term of office
Peter Arkle (Vice Chair)	2015-2017
Paul Bollington (Secretary)	2015-2017
Martin Butterworth (Treasurer)	2015-2018
Graham Knox (Gift Aid Secretary)	2015-2017
Michelle Hanson	2015-2018
Hilary Cardona	2015-2018
Rod Asten	2016-2017
Jill Midgely	2017
Angela Collins (co-opted)	2017
Helen Maguire	2017

The Electoral Roll Officer was Michelle Hanson to May 2017. From May 2017 it was Jill Midgley The Safeguarding Officer was Hilary Cardona to May 2017. From May 2017 it 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

Verger 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 2017: 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

I am grateful to the PCC for their support for the ministry 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 through the fraternal of town centre clergy and with local mosques and other people of goodwill in advancing the common good.

This year saw St Chad's working with a number of homeless groups including Rochdale Soup Kitchen and Feeding Rochdale Homeless. St Chad's cannot claim credit for this work - we did not do a lot ourselves - but we were proud to host these groups and their important work. I was pleased to chair a number of meetings with the Council and the homeless service providers. It has been good to continue the work with Petrus and a delight to host their first Carol service at St Chad's at which the Petrus Choir was a delight to listen to. For the 4th 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.

St Chad's has continued to be involved in civic events notably the annual Remembrance service at the town's Cenotaph. Other events have been organised at the church - which is very suitable for larger gatherings - including a Listening to Refugees in partnership Christians Aware. Indeed I have been involved in work supporting refugees across the town, many of whom worship at St Mary's in the Baum. A number of successful appeals have been supported against the Home Office.

The theme of Christian hospitality was at the heart of the Place of Welcome which operated from the middle of 2016 until the middle of 2017. We received a number of guests each week and provided a tasty healthy meal and good friendly conversation. However we decided that due to limited volunteer resources, and the departure of colleague Revd Sue Morgan, we would need to stop the service. We are currently planning to relaunch it, particularly looking to help the isolated and lonely, and newcomers to the town.

It was a pleasure to work with the PCC and congregation members on developing a Mission Action Plan. Many interesting discussions and interactive exercises were held in the autumn of 2017; these were brought together in a plan through the hard work of the Steering Group with representatives of St Chad's and St Mary's Church. We recognise that we need to focus on a smaller number of areas for mission and ministry, and do them well. We also

agreed to develop a new expression of church to reach those who are not used to our traditional services and for whom a long service may be challenging.

The groups at St Chad's continue 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 up to a challenge at short notice (!) and I was grateful for their help with hospitality on a number of occasions. The flowers at church 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 was able to provide an attractive new leaflet to visitors. Behind all this, working quietly, is the group of maintenance volunteers who keep the church in good order.

It is a concern that the number attending for worship on a Sunday is low. It is a priority in the future to seek to grow our traditional congregation and develop a new one. (The name for the new congregation has been chosen - Easy Church). We hope and pray this brings others into the joy of Christian community.

It has been good to have worked with Manchester Cathedral to promote the Five Pillars of Christianity - a programme for primary age children, which demonstrated the similarities and differences between Islam and our faith. We worked together with sister churches to produce the Experience Easter programme bringing in hundreds of pupils to engage with interactive stations in the build up to Easter 2017. This was so successful that we are planning to run again in 2018.

My thanks to my colleagues who have worked with me in ministry in the benefice. Reverend Sue Morgan left in the middle of the year for Langley. Sue made a very positive an encouraging contribution to the life of St Chad's. We were delighted that Jane Hyde was licensed Reader in 2017 and is now continuing towards ordination in 2018. 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 three year placement from the St Mellitus College.

St Chad's Asian Fellowship meets at 3pm each Sunday and greatly enlarges the reach of St Chad's into the Urdu speaking community. It is a joy to take part in their worship and on the occasions when there is food, to share in tasty meals together.

Early in the year we welcomed Bishop David to a symposium with the Rochdale Council. This was a very encouraging event which led to discussions with the Church Army and the church commissioners about possible projects to establish new congregations or projects in the town.

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 Anne's Belfield.

Revd. Mark Coleman

Churchwardens Annual Report

BUILDINGS: The flashings have been re-pointed and sealed against rain ingress on the flat roofs; tiles have been replaced on the upper roof at a cost of £8,500.

LIGHTING: Burnt out CFL lamps have been replaced with LEDs in both the main aisles and side aisles.

The tower lighting has been repaired, and the outside floodlights upgraded.

INSIDE: The St Catherine's chapel has been repolished and the chapel restored to use after the homeless equipment was removed.

RENEWAL OF HEATING SYSTEM:

A faculty has been obtained; a bid was submitted to Viridor for £67,000, supported by various funding; the grant process is underway; part one is complete and has been accepted; part two is complete and has been submitted.

We will know if our bid has been successful by the end of April 2018.

The church will need to be re-decorated after the new heating system has been installed.

There have no security issues this year.

GROUNDS:

The council has been contacted regarding the roses, the overhanging tree and the notice boards.

OLD VICARAGE:

The old vicarage, which has apparently been sold by the Diocese, is inspected from time to time by the Churchwardens, who collect the mail.

SERVICES:

Attendances have remained steady; there was a notable increase on Chrismas Eve at the Midnight Mass, with an attendance of 57 (55 adults and two children), 55 of whom were communicants.

(This compared with a congregation of 24 in 2016, 22 of whom were communicants.)

Christmas Day at 11 am saw a congregation of 31 (30 adults), of whom 30 were communicants.

(The previous year, 2016, 12 adults attended the 8 am Christmas Day service, all of them communicants, and 18 adults were at the 11 am non-eucharistic service.)

Our thanks, as usual, are extended to the deputy Wardens, with particular thanks to Rod Asten and Treasurer Martin Butterworth for their commendable efforts with the new heating system bid.

Paul Bollington and Alan Wild,

Churchwardens

P.C.C Secretary - Review of the Year

During 2017 the following items were discussed at the PCC meetings held;

Stewardships

Gifts and Talents – volunteers are Martins Butterworth and Angela Collins Friends of – volunteers are Paul Bollington and Reverend Mark Coleman Communications – TBC

Worship – a new children's service will commence at Easter 2018

MAP – top 3 to focus on (MAP has now been completed and approved) Communication - internal communications are a big issue which required addressing Pastoral Care

A proposal to renew the bells is ongoing

£6200 received from Partnership house

Following the Deanery Pastoral Committee meeting there will be a parish team formed to include 4 other churches as well as St Chads.

New Heating system – this will be replaced in 2018 for a fixed price of £64,672 excluding VAT, grants will be requested from Virador and the Diocesan Council.

After lengthy discussions the Feed the Homeless group moved out of the church into new, more suitable, premises. Helen Maguire, Secretary

Electoral Roll Report

List of names wishing to join the electoral roll for 2018 Harry Sharples David Mainwaring Linda Margaret Mainwaring

List of names removed from the electoral roll for 2018

Abiola Olaoye -left the area Olalekan Olatunde - left the area Olayinka Olatunde -left the area Olawale Olatunde -left the area Iris Frisby – deceased

Changes to the roll

Total on roll April 2017 - 66 Total on roll 2018 - 64

Changes to roll – decrease of 2 Electoral Roll Officer: J Midgley

St Chad's Altar Guild

Chairman

Lyn Taylor

Secretary

Sue Butterworth

Treasurer

Pat Asten

Total of 14 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 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. 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. Poppies were included in arrangements for Remembrance Sunday.

In July, funds were raised for the church by providing an Afternoon Tea at the Scott Brothers Concert, for the inauguration of St. Chad's new grand piano.

The Guild's fundraising event was a Strawberry Tea on 9th September.

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

At St. Mary's in May, the Altar Guild provided a flower arrangement & information display called 'God's Creation' which was part of the 'Thy Kingdom Come' Prayer Initiative, from Ascension to Pentecost.

In September, food was provided for the Christian Aid meal.

Two meetings were held during the year, $7^{\rm th}$ March and $19^{\rm th}$ September. Lyn Taylor

Music Department & Choir Report

"Steady as she goes" might be the best summary of the activities of the musicians except when ailments have got the upper hand.. Ideas have been hatched regarding the viability of choral scholarships to add to the numbers of men in the choir, similarly we are planning for a number of evensongs at St Chads which combined with similar occasional events at other churches might result in a network of semi-regular evensongs throughout the Deanery. The verdict on the quality of choral singing seems to have been consistently positive and I am pleased with what it has been possible to achieve. We are delighted and congratulate Celia Tope on her success in gaining DipABRSM after much hard work.

Saturday concerts continue to be a success with a steadily increasing audience and are glad to be able to provide a much needed recital opportunity whilst in return enjoying very accomplished/outstanding performances. The piano stool now has a plaque marking its donation. My thanks to all who help achieve all of this. *PJLowe*

BELLRINGERS REPORT 2018

2017 was a fairly quiet year in the tower.

We now have only 6 Sunday service ringers. Unfortunately this means we cannot ring every week. We need to recruit new ringers so we can ring every Sunday and ring all 8 bells and are hoping to hold a recruitment event soon.

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

Practice ringing is limited to rounds and call changes, Plain Bob and Grandsire. Our striking is continuing to improve but we do not have the opportunity to try new methods.

In March we enjoyed our Annual Tower Trip with ringers from Heywood Middleton and Newchurch organised by Jane Giles. We visited Broughton, Bilsborrow, Churchtown, Cockerham and Pilling. A really enjoyable day and an opportunity to ring at new towers. This year's trip is to West Yorkshire.

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

Earlier in the day the Manchester University Guild (MUGS) visited the tower and rang a quarter peal.

Later this year we are planning to ring as part of the Armistice 100 Celebrations. Nationally this will be an important beliringing event.

Millions of people lost their lives in the first world war including 1400 beliringers. This included a Rochdale ringer, William Brierley, who died on 8th May 2018. We are hoping to ring to commemorate him in May.

Bellringers throughout the country and been tasked with recruiting 1400 new ringers to ring for the Armistice and we are hoping that we can recruit and train some new ringers at Rochdale. There is already a poster in church but we plan to advertise more widely and have an open day soon.

Little progress has been made on the Bell Restoration Project during 2017. We are still raising money slowly but need new impetus to move the project forward.

Debra Holmes Tower Captain

Summary of Deanery Synod meetings 2017-2018

2017

18th Jan. Deanery Synod at St Mary in the Baum

The speakers were Mike Todd and Joanne Nicholson from the Children's Society.

Pastoral re-organisation at Belfield, Hamer and Healey is now urgent.

Parish MAP's should now be complete, the Deanery MAP is in progress.

16th Mar DMPC at St. James', Calderbrook

Speaker - Jean Briggs from Street Pastors

A working group had now met three times to discuss the possible Mission Partnership(s) between Hamer, Healey, Belfield, Kirkholt, St Chad's, St Mary's in the Baum.

23rd May Deanery Synod at St. Michael's, Bamford

The speaker from Christian Aid cancelled because of the Manchester Bomb attack.

Officers were newly elected for a 3-year period.

Discussion on the document 'Setting God's People Free'

21st June DMPC at All Saints, Hamer

Further discussion on the possible Mission Partnership(s), and Church Army project.

Cherry introduced 'Fit for Mission' which had three strands – mission units with a least 2 stipendiary posts, reimagining ministry, and realistic use of buildings.

18th July Deanery Synod at St. James', Ashworth

Main Discussion - Baptisms Revisited

Report from DMPC (progress on Deanery Mission Plan)

Report from Diocesan Synod (Fit for Mission, and Setting God's People Free)

27th Sept. DMPC at St Barnabas, Shore

The meeting voted for 5 parishes, Belfield, Hamer, Healey, St Chad's and St. Mary in the Baum to become a team, overseen by 2 clergy, Mark Coleman and a new appointment.

It was hoped that Kirkholt would become part of the Church Army initiative.

The bid for the Church Commissioners was being prepared.

5th Oct. Deanery Synod at St. George's, Oakenrod

Main Discussion - Deanery Mission Action Plan

Report from DMPC

Karen Smeeton was licensed as new Area Dean on Sunday 8th October (taking over from Mark Coleman)

2018

25th Jan. DMPC at St Mary in the Baum

Long term clergy allocation, as this had to be reduced to 6.9 by 2025.

Impending vacancy at Milnrow/Newhey and the implications for the remaining single parishes in the Deanery (Kirkholt and Balderstone).

The Church Commissioners bid had 2 strands, a project on Kirkholt led by the Church Army, and a church plant in St Mary in the Baum.

13th March Deanery Synod to be confirmed

Main Discussion – Parish responses to the Deanery Mission Action Plan

Christine Jinks

Deanery Secretary

Reverend Mark Coleman Martin Butterworth

Chair and Vicar Treasurer

Date 12 March 2017

ROCHDALE PARISH CHURCH OF ST CHAD Annual Accounts @ 31.12.2017

2017 2016

	GENERAL FUND	MAJOR		PLACE of	RESTRICTI ALTAR	BELL	TOTAL	TOTAL
RECEIPTS	£	WORKS £	FUND £	WELCOME		RINGERS	•	
Planned Giving-tax efficient	16793	Z.	ž. ()	£	£	£	£	£
Planned Giving-non tax	1403		· ·	0			16793	19444
Gift aid	1900				440		1403	1499
Income tax recovered	11392				113		2013	981
Cash collections	2779						11392	6280
Donations	1804	24600			0.40	20.4	2779	3200
Interest	1004	24000			340	604	27348	3346
Fundraising	3625	1185			297	1	27	13
Bookstali	3023	1100			297		5107	45 35
Fees (net)	1668						0	0544
Insurance claims	460						1668	2514
Legacies	500	4000					460	1372
Grants	652	6000					4500	17511
TOTAL RECEIPTS	42976	35811	0	0	750		6652	2523
TOTAL REGENTS	429/0	30011	U	U	750	605	80142	63218
PAYMENTS								
Sec charities	433		314		200	35	982	655
Church charities	490						490	545
Parish share	17500						17500	15030
Clergy expenses	2489				165		2654	2745
Vicarage expenses	1609						1609	2319
Insurance	5854						5854	5855
Utilities	4530			174			4704	4769
Maintenance(routine)	100						100	1155
Services upkeep	1400				536		1936	2469
Printing	854						854	1260
Bookstall	55						55	178
Support salaries	4308						4308	3748
Administration	1723			939			2662	2430
Fundraising	829	4200					5029	707
Repairs(minor)	960	3587					4547	1706
Repairs(major)		38210					38210	1565
TOTAL PAYMENTS	43134	45997	314	1113	900	35	91493	47136
·								
Surplus/Deficit	-158	-10186	-314	-1113	-150	570	-11351	16082
Add:						•		
Bank opening balance	1141	13958	314	1313	2575	3147	22448	6366
Bank closing balance	983	3772	0	200	2425	3717	11097	22448

16/02/2018

ST CHAD, ROCHDALE

TREASURER's REPORT for the Year ended 31 December 2017

The Financial Statements of the PCC have been prepared on a "receipts and payments" basis and are in accordance with the Charities Act 2011.

GENERAL FUND (Accounts page 2)

Giving

Whether by means of standing order, envelope, or open plate, Giving is down 9% (£2200) on 2016 which is a worryingly continuing trend.

Expenditure

Total has been maintained at £43000 - the most notable aspect being 100% payment of Parish Share - 2018's share is a challenging £19000 or £1600 a month!

DESIGNATED FUNDS (Accounts page 3a & b)

A very generous donation of £24000 enabled the purchase of a "new" piano.

Legacies given in 2016 (£15000) were expended on essential maintenance projects viz: Tower and Roofs (£12000), Lighting and Electrics (£1500).

A decision to replace the Heating System in its entirety, at a cost of £84000, is expected in March/April 2018 BUT is heavily dependent on a successful grant application, which is in progress.

RESRICTED FUNDS (Accounts page 4)

2017 figures for the Altar Guild and the Bellringers (who contribute greatly to church life) show a slight increase in funds of £500.

Finally, my thanks to those who assisted in preparing the Accounts and a big thank you to all who have generously contributed in terms of money and time.

Martin Butterworth

PCC Treasurer

March 2018

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

I report on the accounts for the year ended 31 December 2017 which are set out on page1 To 5..

Responsibilities and basis of report

The PCC 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 accounts carried out under section 145 of the 2011 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 and no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1. accounting records were not kept as required by by section 130 of the Act; 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 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.

Signed:

Name: C S Hobday

Halifax

6 March 2018