

**KNOWLEDGE FOR CHANGE
TRUSTEES ANNUAL REPORT & ACCOUNTS
FOR THE YEAR ENDING:
1ST MARCH 2019**



**Knowledge for Change is a registered as a charity in England and Wales
(Charity Commission registration number: 1146911)**

Registered Address: 11 Newmarket Street, Skipton, North Yorkshire, BD23 2HX

Working Address: Allerton Building, University of Salford, Manchester, M6 6PU

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Foreword

As chair of Knowledge for Change (K4C), I am pleased and excited to present the fourth inaugural annual report for the Charity, together with a summary of activities and the financial statements for the year ending 1st March 2019. These have been prepared by the Trustees in accordance with the Charities Act 2011 and the Charities (Accounts & Reports) Regulations 2008.

K4C is a responsive organisation with a diverse portfolio of fast-changing projects. As such, we anticipate exciting times ahead. This report represents a snapshot of our current work. Our goals are ambitious, and we have a team in place to take them forward based on genuine partnerships across professions, disciplines and continents. Our commitment is to ensure that all interventions are co-developed and supported by on-going, high quality research.

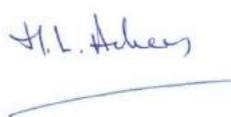
K4C's work contributes significantly to the University of Salford's Knowledge Health and Place Research Group, supporting its commitment to impact through research excellence. We are grateful for the support we have received during this process from the University of Salford.

The past year has been extremely productive and eventful for K4C as we have attempted to upscale and expand upon our charitable activities. We have worked tirelessly towards our overarching objective of improving maternal and new-born health in low and middle-income countries. We have also expanded our remit to include other areas of health, education and society. Building on our partnership with the University of Salford has enabled us to continue our growth by continuing to provide a solid structure, facilities, project developments and essential support and funding.

Our 'Ethical Educational Placements' Project in particular has once again moved from strength to strength. Thanks to support from the Department for International Development, we have expanded our Cervical Screening Project from Kagote Health Centre to include two new facilities in Bukuuku Health Centre and the Women's Prison Health Centre. We have also received funding from the Tropical Health Education Trust and the Commonwealth Pharmacy Association to implement a new Antimicrobial Stewardship Project, aimed at reducing infection rates, improving the prescription of antibiotics and monitoring antibiotic resistance rates in the Kabarole District.

All of these projects, and the many others we have ongoing, are enabling us to improve the health and wellbeing of patients in some of the poorest countries in the world through the training of local staff, infrastructural developments, the provision and repair of essential medical equipment and carrying out high-impact research leading to essential policy recommendations. The impact is also felt back here in the United Kingdom as our health workers and students return from K4C placements in low- and middle-income countries with new skills, knowledge and experience which can make a real positive difference to the care provided by our National Health Service.

This Trustees Annual Report provides a great opportunity to communicate all the activities we have carried out and the achievements we have made over the course of the last 12 months, along with a glimpse of what is in store for the remainder of 2019.



31st December 2019
Professor Louise Ackers
Chairperson for Knowledge for Change
Chair in Global Social Justice at the University of Salford

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Background to Knowledge for Change

Knowledge for Change was launched officially in 2012 and was formally entered on the Charity Commission Register as Charity Number 1146911 on 17th April 2012. The Charity's working names are 'Knowledge for Change', 'Knowledge 4 Change' and 'K4C'. The official charity address is 11 Newmarket Street, Skipton, North Yorkshire, BD23 2HX.

The UK based K4C trustees during the year to 1st March 2019 were:

Professor Louise Ackers (Chairperson) – Chair in Global Social Justice, University of Salford (UK)

Miss Natalie Tate (Secretary) – PhD Researcher, University of Salford (UK)

Mr James Ackers-Johnson (Treasurer) – Project Manager, University of Salford (UK)

Professor Anya Ahmed – Senior Lecturer in Social Policy, University of Salford (UK)

Dr John Chatwin – Researcher, University of Salford (UK)

Dr Chris Coey – Research Development Support Officer, University of Salford (UK)

Miss Eileen Cunningham – PhD Researcher, University of Salford (UK)

The Uganda based K4C trustees during the year to 1 March 2019 were:

Mr Allan Ndawula – Project Manager, Knowledge for Change (Uganda)

Dr Robert Ssekitoleko – Biomedical Engineer & Long-Term Volunteer, Makerere University (Uganda)

Structure, Governance and Management

The structure, governance and management of K4C has remained unchanged over the course of the year. The Board of Trustees remains responsible for making decisions on all matters of general concern and importance to K4C including operational and financial decisions. The majority of K4C trustees are based at the University of Salford and are lucky to be able to meet on a regular basis; the Uganda based trustees are communicated with by Skype and over email.

Recruitment, Appointment & Induction of Charity Trustees

The Trust Deed states that there must be a minimum of 4 trustees acting on behalf of K4C. There is no maximum term of appointment and trustees can serve until they resign should they continue to fulfil the terms stated in the Trust Deed. Mechanisms for the removal of trustees do exist and are also detailed in the Trust deed. All existing trustees have long experience of the nature of the charitable activity of K4C and, aside from expenses, were not remunerated for their trusteeship. Where new trustees are appointed, they are given a formal induction to the work of the trust and provided with the information they need to fulfil their roles, which include information about the role of trustees and charity law. New trustees are nominated by members of the board of trustees, interviewed by the board of trustees and appointed where they have the necessary skills to contribute to the charity's management and development. Trustees are responsible for monitoring all of the trust's activities and are bound by the terms stated within K4C's Declaration of Trust and amendments.

Appointment of New Charity Trustees

The Board of Trustees has remained unchanged over the last 12 months; no trustees have resigned, and no new trustees have been appointed. The board of trustees have discussed this and are planning to recruit at least one new trustee over the course of the next 12 months to provide fresh skills, perspectives, enthusiasm and diversity to the board.

Objectives, Strategy and Public Benefit

The charitable objectives of K4C are as follows:

- To support the relief of sickness and preservation of the health of patients in the UK and in Sub-Saharan Africa, in particular through charitable activities in healthcare centres throughout Sub-Saharan Africa, assisting in the provision of facilities, support services, equipment not normally provided by the statutory authorities and any other charitable purposes/activities.
- To advance the education of the health workers of Sub-Saharan Africa and the UK by promoting education, knowledge exchange and personal experience.

Knowledge for Change works in close partnership with the University of Salford (UK), Mountains of the Moon University (Uganda) and Kabarole Health District (Uganda). Additional support has been received from the UK Department for International Development, the Tropical Health Educational Trust, the Commonwealth Pharmacy Association and the Ugandan Ministry of Health.

The trustees are aware of the Charity Commission's Guidance on Public Benefit. They have reviewed the objects of the charity, its activities in 2018/19 and future plans in the light of this guidance and find that all of these comply.

The activities described below have primarily benefited the people who live in the catchment areas of the universities and hospitals in which K4C operates. More generally, all professional volunteers, students and British Commonwealth funded fellows that have completed placements through K4C will have gained new skills and experience which will benefit the public in the UK and Uganda more widely depending on where they go on to work. All benefits are related to the objectives of the charity, as stated above. The trustees are not aware of any harm arising from the activities of the charity, nor of any private benefit, directly or indirectly.

K4C Activities (March 2018 – February 2019)

K4C has embarked on a number of ambitious projects over the course of the last 12 months, working in close partnership with the University of Salford. Further information can also be found on our website (www.Knowledge4Change.org), Facebook page (@K4CUganda), Twitter account (@K4C_Uganda) and Instagram (#knowledgeforchange).

Professional Volunteering



K4C has hosted nine professional long-term volunteers in Uganda over the last 12 months, primarily from nursing, midwifery and medical backgrounds. Robert Ssekitolesko still operates as a biomedical engineering volunteer based in Kampala and now also has a role on the 'Fit-For-Purpose-Prosthetics-Project' running in partnership with the University of Salford. K4C has also recruited its first social work volunteer to pilot the effectiveness of such a volunteer and the potential positive impacts they can have in low-income countries. We will continue to monitor this placement over the next 12 months.

Student Placement Project

K4C is proud to have expanded its ethical student placement programme over the last 12 months, moving from 74 students during the previous year to 96 in this financial year. The student placements continue to be evaluated extremely positively despite the growth in numbers. K4C continues to run the placements at cost price for students as part of our drive to widen participation and to further boost numbers and our reputation moving into the future. K4C has been approached by a number of Universities seeking to build closer future partnerships.



Cervical Screening Project



Cervical cancer is the single biggest killer of women in Uganda, largely due to the unavailability of reliable screening services and rapid treatment should it be required. K4C's original cervical screening project began in 2017, supported by fundraising from students at Liverpool John Moore's University. Building on the success of this project which created a new and previously unavailable 'see and treat service' at Kagote Health Centre, K4C submitted an application to the UK Department for International Development's "Small Charities Challenge Fund" to expand this service to 2 further health centres, Bukuuku Health Centre and Katojo Women's Prison Health Centre. The application was successful and K4C received £50,000 to support this project which included buying new screening and treatment equipment, renovating the health facilities, training health facility staff and running promotional campaigns to

increase patient take-up. This 18-month project is currently only in its 4th month of operation but is well on track with the majority of interventions being planned for summer 2019.

Antimicrobial Stewardship Project

Antibiotic resistance is a growing global phenomenon which affects both high, middle and low-income countries alike. The effects can be particularly acute in low-income countries as they are more likely to lack the supply of a wide range of antibiotics and have less ability to monitor resistance rates and patterns. Additionally, some countries, including Uganda, have higher rates of self-prescribing and an abundance of private pharmacies that are willing to sell antibiotics over the counter without a prescription.

The Commonwealth Pharmacy Association, in partnership with the Tropical Health Education Trust, released funding to research this issue in Uganda and to gather some preliminary data on antibiotic prescription practices and trends. The University of



Salford successfully applied for £60,000 to run a 15-month project in Fort Portal, Uganda, in partnership with the Ugandan Pharmacy Association. K4C has been integral to the successful application and implementation of this project using the charity's resources, networks and experience.

The project began in February 2019 and so is only in its first month of operation. We look forward to working closely with the University of Salford over the course of the project to achieve positive outcomes for people in Kabarole District, Uganda, as well as the British health professionals and students involved in the project.

BC Fellows

K4C has not hosted any British Commonwealth funded fellows in the 2018-19 financial year, however we have eight successful applicants due to begin 3-month fellowships in April 2019. Five are from Orthopaedic Technology backgrounds and are travelling from Fort Portal Regional Referral Hospital, Mulago Hospital and Katalamwa Rehabilitation Centre. The remaining three are a nurse, a midwife and a lab scientist from Kagote Health Centre. We look forward to welcoming them to the UK very soon.

The Fit for Purpose Prosthetics Project

Building on K4C's work with Ninsiima, a lady who was provided with two prosthetics arms following a domestic abuse incident with her husband, researchers at the University of Salford applied for a £1.3M EPSRC funded research project to develop low-cost, contextually appropriate and locally manufactured upper arm prosthetic devices for amputees in Uganda and Jordan. The resulting 3-year research project began recently in early 2018 and links closely with K4C on the Ugandan aspects of the project. Robert Ssekitoleko (K4C trustee and biomedical engineering volunteer) plays a crucial role on the project as the Uganda based research fellow.

Further information on this project can be found at:

www.fit4purposeprosthetics.org



New Education Projects



K4C has continued its partnership with Mountains of the Moon University in Fort Portal, Uganda. Collaboration has included assisting the design, development and teaching on a new midwifery degree programme and contributions to teaching on the nursing diploma and degree programmes. K4C has also expanded its education initiatives to include a partnership with a local primary school (Canon Apollo) which caters for a

relatively large number of children with physical and/or mental disabilities. This partnership has involved infrastructural developments, for example the building of a new toilet block specially designed for use by disabled children. It has also involved providing support (by K4C's social work volunteer) to the parents of children with disabilities to enable their children to attend school and support by K4C students in teaching some of the classes.

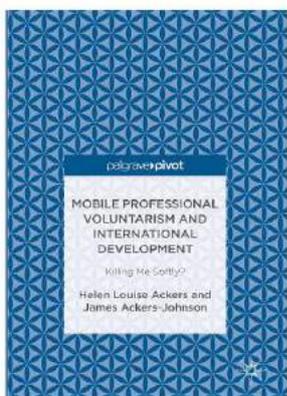
Linked PhD Research at the University of Salford

K4C has co-funded two PhDs for students at the University of Salford. Jo Welsh's PhD was supported by a prestigious Iolanthe RCM Fellowship and aims to develop high impact action research on task-shifting in midwifery with a particular focus on antibiotic stewardship. Gavin Ackers-Johnson's PhD is based in the School of Environment and Life Sciences and focuses on the microbiological aspects of antimicrobial resistance in Uganda. Both PhDs are scheduled for completion by the end of 2019 and will feed closely into the work of K4C moving forwards.

Research Publications

K4C has collaborated with researchers in the Knowledge, Health and Place Research Group at the University of Salford to conduct high quality and high impact research in the fields of Global Health, International Development, Aid and Professional Volunteering. The following publications have all been written based on K4C's project work in Uganda, linking closely with the University of Salford. They are all available as Open Access via their respective publishers' websites:

Ackers, H.L. & Ackers-Johnson, J. (2017) "Mobile Professional Volunteering and International Development: Killing Me Softly?" Palgrave Macmillan. DOI: 10.1057/978-1-137-55833-6

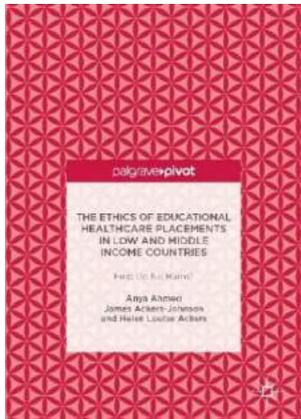


This was the first of the three books to be written and formed a more general overview and critique of aid and global health interventions in LMICs. The book reported on the experience of managing and researching the deployment of professionals employed in the UK, primarily but not exclusively in the National Health Service (NHS), to public health facilities in Uganda through the Sustainable Volunteering Project (SVP). The SVP was funded in the first instance for 3 years, during which time it deployed around 60 long-term and many more short-term volunteers. The project was subject to intense on-going evaluation focused both on volunteer learning and the returns to the NHS and on the impact on hosting Ugandan healthcare facilities and health workers.

This book focused primarily on the second dimension; capturing the impacts of these kinds of intervention on the receiving/hosting country or the 'development' perspective. The book concludes

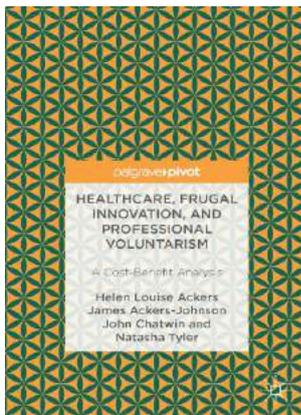
by providing a number of recommendations aimed at improving the efficacy of such professional voluntarism and international development initiatives.

Ahmed, A.; Ackers-Johnson, J. & Ackers, H.L. (2017) "The Ethics of Educational Healthcare Placements in Low & Middle Income Countries: First Do No Harm?" Palgrave Macmillan. DOI: 10.1007/978-3-319-48363-4



This book examined the impact of internationalisation on student mobilities, in particular the growing popularity of international elective placements. It reported on the Ethical Elective Placement (EEP) project which placed multidisciplinary groups of students in Uganda and India (80 in total) to complete elective placements. The student learning outcomes were evaluated, along with the impact they had on the 'hosting' organisation and any costs and ethical considerations involved. The book concluded with a number of recommendations aimed at improving the ethics of such international elective placement programmes, maximising the learning outcomes for students and the positive impacts to the 'hosting' LMIC.

Ackers, H.L.; Ackers-Johnson, J.; Chatwin, J. & Tyler, N. (2017) "Healthcare, Frugal Innovation, and Professional Voluntarism: A Cost-Benefit Analysis", Palgrave Macmillan, DOI: 10.1007/978-3-319-48366-5



The third book was based on a combination of the SVP and supplementary data collected through the MOVE project. The research focused on measuring current levels of mobility within the NHS workforce, any barriers faced by NHS staff wishing to undertake an international placement, what staff learnt from spending time working in LMICs and how any learning could be of benefit to the NHS upon their return. The book concludes by proposing a model for sustainable and effective volunteering including recommendations for policy makers.

Ackers, H.L.; Ioannou, E. & Ackers-Johnson, J. (2016) "The Impact of Delays on Maternal and Neonatal Outcomes in Ugandan Public Health Facilities: the Role of Absenteeism", Oxford University Press: Health Policy and Planning, 31 (1152–1161) DOI: 10.1093/heapol/czw046

This article examines the issue of absenteeism within the Ugandan health system and how this impacts upon rates of maternal mortality. It was based on research conducted over the course of the SVP and a subsequent health facility audit of patient referrals, and focuses primarily on medical staff as opposed to nursing, midwifery or other backgrounds. The article concludes that high rates of absenteeism amongst doctors have strong direct and indirect negative impacts on rates of maternal morbidity and mortality.

Ackers, H.L.; Lewis, E. & Ackers-Johnson, J. (2014) "Identifying and Mitigating Risks in Medical Voluntarism: Promoting Sustainable Volunteering to support Maternal & Infant Well-Being in Uganda", IARMM JMS

This article examines the organisational and personal risks involved in managing or partaking in international professional volunteering programmes. It identifies and classifies various risks that exist and goes on to examine strategies that can mitigate such risks. It was written based on data collected during the SVP and supplemented by additional external risk assessment activities carried out over the course of the programme.

Ackers, H.L.; Ackers-Johnson, J.; Ahmed, A. & Tate, N (2019) "Optimising Student Learning on International Placements in Low Income Settings; the Contribution of Cultural Brokerage", *Open Journal of Social Sciences*, 7 <https://doi.org/10.4236/jss.2019.73026>

This article challenges the common assumption that student elective placements in LMICs inevitably promote the acquisition of 'cultural competence'. It examines concepts such as 'cultural learning' and provides examples of how exposures to LMIC environments can inadvertently lead to racial profiling or stereotyping as opposed to 'learning'. It concludes by providing recommendations as to what supporting mechanisms are required to maximise student learning and minimise occurrences of 'negative' learning.



Financial Review

This Annual Report covers the period 2nd March 2018 to 1st March 2019. Total receipts on Knowledge for Change funds for this period were £228,592. These receipts included all income from public donations, various sources of project funding, refunded bank charges and income provided by the University of Salford to cover the costs incurred in running joint projects in Uganda, such as the Biomedical Engineering Project (in partnership with the Uganda Blood Transfusion Service) and the respectful care project.

Total payments of Knowledge for Change funds for the period 2nd March 2018 to 1st March 2019 totalled £169,538. This included payments made for all projects in the UK and Uganda, including those run in partnership with the University of Salford and those funded by external sources.

The total balance brought forward at the beginning of the year was £118,623. Over the course of the year there was an excess of receipts over payments of £59,054. This gave a combined total fund available at 2nd March 2019 of £177,677.

Financial Statement for the Year Ended 1st March 2018

| | Total Funds (2019) £ | Total Funds (2018) £ |
|--|-------------------------------------|-------------------------------------|
| RECEIPTS AND PAYMENTS ACCOUNT | | |
| Receipts | | |
| Public Donations (note 2a) | 100,641 | 134,956 |
| Income from Organisations (note 2b) | 127,654 | 89,117 |
| Miscellaneous Funding | - | 1,833 |
| Sub-total (note 3) | <u>228,295</u> | <u>225,906</u> |
| Bank Interest/Charge Reversals | 297 | - |
| | <u>228,592</u> | <u>225,906</u> |
| Payments (Note 4) | | |
| Ethical Elective Placement Project | 56,969 | 89,492 |
| Biomedical Engineering & Blood Transfusion Projects | 33,971 | 13,442 |
| Hand Hygiene, Infection Control & Antimicrobial Resistance | 7,099 | 6,101 |
| Cervical Screening Project | 22,919 | 2,143 |
| Health Systems Strengthening | 19,914 | 38,453 |
| Education System Strengthening | 2,596 | - |
| General Infrastructural Developments | - | 2,479 |
| Website Development | 240 | 376 |
| Bank Charges | 147 | 149 |
| Publishing / Project Dissemination | 1,158 | 388 |
| Administration and Staffing (UK) | 21,415 | |
| Administration and Staffing (Uganda) | 3,110 | 2,289 |
| | <u>169,538</u> | <u>155,312</u> |
| Excess of Receipts over Payments | <u>59,054</u> | <u>70,594</u> |

STATEMENT OF ASSETS & LIABILITIES

Cash Funds

| | | |
|---------------------------------|----------------|----------------|
| Bank Current Account 1 (UK) | 174,053 | 114,998 |
| Bank Current Account 2 (Uganda) | 804 | 1,687 |
| Bank Current Account 3 (Uganda) | 1,634 | (7) |
| Cash in Hand (Uganda) | 1,186 | 1,945 |
| | <u>177,677</u> | <u>118,623</u> |

Liabilities

| | | |
|--------------|----------|----------|
| Expenses due | - | - |
| | <u>-</u> | <u>-</u> |

Total Assets - Liabilities

| | | |
|--|----------------|----------------|
| | <u>177,677</u> | <u>118,623</u> |
|--|----------------|----------------|

Notes to the Financial Statement for the Year Ended 1st March 2019

- The financial statements of Knowledge for Change have been prepared in accordance with the Charities Act, 2011, and the Charities (Accounts & Reports) Regulations, 2008, using the Receipts & Payments basis.
- Receipts Analysis

| | Total Funds (2019) £ | Total Funds (2018) £ |
|--------------------------------------|----------------------------|----------------------------|
| a. Public Donations | | |
| Direct Donations | 70,176 | 83,634 |
| BT MyDonate | 30,051 | 50,463 |
| CAF Donations | 400 | 860 |
| Amazon Smile | 14 | |
| | 100,641 | 134,957 |
| b. Funding from Organisations | | |
| University of Salford | 80,338 | 42,230 |
| Liverpool John Moore's University | 15,072 | - |
| Agder University | 5,949 | 10,804 |
| DFID | 22,220 | - |
| Rotary Club St Ives (Cambs) | 575 | - |
| Bespoke P&O | 1,000 | - |
| Edward Elgar | 2,500 | - |
| The Liverpool-Mulago Partnership | - | 10,000 |
| British Council Fellowship Scheme | - | 19,000 |
| Burdett Trust for Nursing | - | 6,800 |
| NHS Blood and Transplant | - | 282 |
| Other | - | - |
| | 127,654 | 89,116 |

- A summary of the public donations and income from organisations intended for specific projects is provided below:

| Specified Project | Income (£) |
|--|----------------|
| Student Placement Project | 124,308 |
| Cervical Screening Project | 22,220 |
| Antimicrobial Stewardship Project | 5,000 |
| Biomedical Engineering / UBTS Projects | 59,738 |
| Respectful Care Project | 13,000 |
| General Donations (Non-Project Specific) | 4,029 |
| Total | 228,295 |

- An alternative breakdown of payments in terms of categories, as opposed to project expenditure, is provided below:

| Line Item: | Expenditure (£): |
|---|-------------------------|
| <i>Professional Volunteering</i> | |
| Stipend Payments | 22,684 |
| International Travel Costs | 4,369 |
| Local Travel Costs | 3,420 |
| <i>Sub-Total:</i> | 30,473 |
| <i>Student Placements</i> | |
| International Travel Costs | 41,799 |
| Local Travel Costs | 3,275 |
| Accommodation Costs | 13,342 |
| Subsistence Costs | 3,202 |
| Placement Cancellation Costs | 890 |
| <i>Sub-Total:</i> | 62,508 |
| <i>Ugandan Clinical Staff</i> | |
| Salaries | 12,210 |
| <i>Sub-Total:</i> | 12,210 |
| <i>Conferences and Workshops</i> | |
| Workshops / Conferences | 11,970 |
| <i>Sub-Total:</i> | 11,970 |
| <i>International Travel</i> | |
| Project Management | 2,167 |
| Project Stakeholders | 1,621 |
| <i>Sub-Total:</i> | 3,788 |
| <i>UK Admin/Staffing</i> | |
| Salaries | 20,415 |
| UK Travel | 569 |
| <i>Sub-Total:</i> | 20,984 |
| <i>Uganda Admin/Staffing</i> | |
| Salaries | 5,560 |
| <i>Sub-Total:</i> | 5,560 |
| <i>Direct Investments/Infrastructural Developments</i> | |
| Student Hosting Contributions | 11,430 |
| Provision of Medical Equipment | 9,069 |
| <i>Sub-Total:</i> | 20,499 |
| <i>Other</i> | |
| Office Supplies & Stationery (Uganda) | 1,158 |
| Banking Costs | 147 |
| Website Costs | 240 |
| <i>Sub-Total:</i> | 1,545 |
| Total Expenditure: | 169,538 |

5. Knowledge for Change does not possess any fixed assets, short or long-term liabilities; only current assets in the form of cash within the three separate current accounts noted above.

Independent Examiner's Report to the Trustees of Knowledge for Change

I report on the accounts of the Charity for the year ended 01 March 2016 which are set out on pages 13 to 15 of Knowledge for Change's 2016 Trustee's Annual Report.

Respective responsibilities of trustees and examiner

The Charity's Trustees are responsible for the preparation of the accounts. The Charity's Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011; and
- state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the general directions given by the Charity Commission. 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matters have come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
- to keep accounting records in accordance with section 130 of the 2011 Act;
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

11 Newmarket Street
Skipton, North Yorkshire
BD23 2HX

Date: 24/01/2020



Independent Examiner
NESTEGG FINANCIAL SERVICES