

All Saints Church Winterton

maintained by Winterton
Parochial Church Council



ALL SAINTS CHURCH, WINTERTON, NORTH LINCOLNSHIRE

Winterton Parochial Church Council Annual Report and Financial Statements for the year ended 31 December 2008

Incumbent:	Revd Alice Nunn, The Vicarage, High St, Winterton
Banks:	HSBC Bank plc, 84 High St, Scunthorpe Cooperative Bank, P.O. Box 250, Delf House, Southway, Skelmersdale CBF Church of England Deposit Fund, 80 Cheapside, London
Independent Examiner:	Hill Wilding & Co, 58 Oswald Road, Scunthorpe

P.C.C. MEMBERSHIP 2008

Eric Burton [resigned Autumn 2008]
John Dagger
Frank Jervis
Jean Key [Churchwarden]
Barry Lack
Joan Lack
Derick Liversidge
Robert Maud
Revd Alice Nunn [Chair]
Robin Shawyer [Treasurer]
Dr Russell Walshaw [Churchwarden, Vice Chair and Deanery Synod Representative]
Revd Jane Whitehead
Dorothy Yeadon

Sub-committees:
Social and Fund Raising Committee
Standing Committee

Electoral Roll Officer - Ida Liversidge

ANNUAL REPORT OF WINTERTON P.C.C. FOR 2008

2008 has been an active year at All Saints during which we have maintained a regular pattern of worship consisting of an 8.00 Holy Communion on the first Sunday of the month and 10.45 Eucharist on the 2nd, 3rd & 4th Sundays. There have been exceptions when we've shared Group services usually on a 5th Sunday, a North Manlake Service, or have joined the Methodists for an ecumenical service at Trinity Church, for example sharing in the Covenant Service in January. We have also enjoyed initiatives such as "Church on the Move" at Rogationtide, and in worship and a shared meal at Harvest. We occasionally have evening services, such as the Annual All Soul's commemoration or Carol Services. We are also the community focus for the area on Remembrance Day, and hosted the Town Council's Civic Service.

Lent 2008 started, almost immediately after Christmas so it seemed, with an Ash Wednesday Eucharist and we observed a full programme during Holy Week and Easter. I was disappointed with the numbers attending, which is sad, as Holy Week is one of the most important times in the Christian year allowing us to celebrate Easter with true joy. In conjunction with Trinity Methodist Church we ran an ecumenical Lent study course, with a few more people from All Saints attending than in recent years. We hope to build on this in the future.

As always Advent, the run up to Christmas and Christmas itself, was very busy, but also joyful. We held our Ecumenical Children's Workshop for Advent and Christmas at All Saints. We welcomed a large number of children and adults to the Christingle that took place the day after the workshop. Assembling Christingles the day before made a good link and encouraged children to return the next day.

During the year All Saints and Trinity also ran children's workshops for Easter and in the Summer. These took place at Trinity, which has the advantage of a safe outdoor area which is a help during better weather.

There are encouraging signs of recovery in the Sunday Club and sessions are currently held in the Parish Room on alternative weeks. We have good links with the Infant and Junior Schools in the town, and foster links with our local playgroups such as Panda Play who visit us at Christmas, Easter and Harvest. The Revd Jane and I serve as governors at the Infant School and we do regular assemblies at both the schools.

The PCCs of all group churches have worked hard this year on how we can continue to be church and witness to the love of Christ, because of the new arrangements. I cannot emphasise too strongly the need for ALL of us to work together and share in this work. Lay people are the Church and YOUR involvement is needed.

2008 was the year when the long expected rearrangement of the North Manlake parishes became a reality in February, following the retirement of The Revd Peter Dadd from Burton. This means I now have Winteringham in my care. While this has led to a reduction in services at individual churches, we have been able to maintain overall worship levels. I am encouraged that some people are prepared to go to the services at other churches, not necessarily their 'home' one. This can only be good for the Group as a whole. In the future we must work and pray for more lay involvement as there is only so much that the vicar can (or should?) do.

Elsewhere you will see details of our accounts. I am pleased to say that we have been able to pay our Deanery Share for 2008. I wish to extend my sincere thanks to Robin Shawyer, our treasurer, who has worked so hard in a difficult year, and for your generosity and help with fund raising. Special thanks here must go to Jean Key, Ida & Derick Liversidge and the hard working social and fund raising committee. We have had several coffee mornings, the Annual Garden Party and concerts. We enjoyed a return visit of the ever popular New Orleans Heat jazz band in September.

Thanks are also due to our bell ringers, who regularly practise at All Saints and ring for high days and weddings. The PCC and churchwardens have taken very good care of the church during the year. Special thanks are due to Robin Shawyer, Jean Key and Russell Walshaw in all this. We look forward to the future, and a renewed vision of the work of All Saints both as church and as a key part of our community. Thanks are due to the loyal band of 'holy dusters', the flower arrangers, and the summer weeding party, who keep the church looking welcoming and well cared for.

As well as ecumenical links with the Methodists, we continue to welcome the local Roman Catholic community who worship at All Saints. We are grateful for their friendship, help and support. I cannot conclude this report without my sincere thanks to the Ministry team and the Revd's Jane Whitehead and Bill Pegg, without whom it would be difficult to maintain our current levels of worship across the group. ACN

Report adopted by the P.C.C. at a meeting held on the date below.

Date 20 January 2009

Signed P.C.C. Chair



The financial statements of the P.C.C. have been prepared in accordance with the Church Accounting Regulations 1997 using the Receipts and Payments basis.

Winterton P.C.C. is a charity exempted from registration with the Charity Commissioners.

Usual Sunday Attendance = 44

Number on Church Electoral Roll = 64

[1] GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT

[unrestricted fund]

RECEIPTS	2008		2007	
	£	£	£	£
<u>INCOMING RESOURCES FROM DONORS</u>				
Gift Aid payments	12,631		13,099	
Income Tax recovered	3,622		3,760	
Envelope scheme [non-Gift Aid]	2,175		3,025	
Collections [a]	2,823		3,600	
Sundry donations [b]	<u>624</u>		<u>793</u>	
		21,874		24,277
<u>OTHER VOLUNTARY INCOMING RESOURCES</u>				
Contribution to ministerial expenses [c]	587		266	
Grants and legacies [h]	16,274		0	
Fund raising events [d]	6,608		4,972	
Restricted income	<u>0</u>		<u>0</u>	
		23,468		5,239
<u>INCOME FROM INVESTMENTS</u>				
Dividends from Clerk's Field Sale	210		194	
Bank interest	<u>92</u>		<u>103</u>	
		302		297
<u>INCOME FROM CHARITABLE TRADING</u>				
Books and items	81		45	
Magazine sales/adverts [e]	2,438		2,236	
Church Fees [wed, bap, funerals]	<u>1,928</u>		<u>1,702</u>	
		<u>4,447</u>		<u>3,983</u>
TOTAL RECEIPTS		50,091		33,795
PAYMENTS				
<u>GRANTS</u>				
Missionary/charitable giving [f]		(784)		(707)
<u>ACTIVITIES OF THE CHURCH</u>				
Deanery Share	(18,650)		(27,750)	
Ministerial expenses	(1,604)		(1,232)	
Upkeep of building [g]	(7,286)		(6,716)	
Upkeep of services	(299)		(331)	
Cost of books and items	0		0	
Magazine printing	(2,094)		(2,042)	
Designated to Repairs Fund [h]	(12,124)		0	
Designated to In Memoriam Fund	0		0	
Designated to Reserves Fund [h]	(4,149)		0	
Support: training	<u>0</u>		<u>0</u>	
		(46,205)		(38,072)
<u>FUND RAISING</u>				
Fund raising expenses	(1,007)		(755)	
		(1,007)		(755)
<u>CHURCH ADMINISTRATION</u>				
Stationery, copying etc		(748)		(324)
TOTAL PAYMENTS		(48,743)		(38,857)
SURPLUS(DEFICIT) FOR YEAR				
		1,348		(6,062)
Cheque not presented in previous year	0		30	
Late payment for previous year	0		0	
Transfer from(to) Reserves Fund	0		6,036	
Transfer from(to) Repairs Fund	(1,100)		0	
Balance brought forward at year start	8		3	
Balance at year end		256		8

Notes	[a]	Collections comprise	£		
		Weekly services	1,042		
		Weddings, baptisms, funerals	1,557		
		Restricted charity collections	<u>224</u>		
		Total			2,823
	[b]	Sundry donations comprise	£		
		RC Masses	228		
		Sunday coffee	28		
		Votive candles	98		
		Other donations	<u>270</u>		
		Total			624
	[c]	Contribution to ministerial expenses [since Feb 08]			
		Appleby	0.11 [0.0903]		147
		Roxby	0.10 [0.0819]		133
		Winteringham	0.00 [0.2040]		307
	[d]	Fund raising events: net amount	£		
		Book sales	38		
		Show stall	17		
		Quiz	10		
		Coffee Mornings	1,558		
		Choral concerts	271		
		New Orleans Heat Jazz concert	919		
		Silent Auction	1,068		
		Waste paper collection	830		
		Garden Party	503		
		Garden Festival	206		
		BBQ	<u>183</u>		
		Total			5,601
	[e]	Magazine account	£		
		Receipts from sales and adverts	2,438		
		Sundry expenses	0		
		Printing costs	<u>(2,094)</u>		
		Net surplus in General fund			344
	[f]	Grants to charities			
		[PCC policy is to distribute 10% of net fund raising revenue to charities]		Restricted Fund collections raising	
		Recipient	£	£	
		China Earthquake Appeal			103
		Comerstone [WCOCA]			97
		Lindsey Lodge Hospice			60
		British Red Cross			60
		USPG Anglicans in World Mission			60
		Salvation Army			60
		Anti-Poverty Centre			60
		Friends of Mengo			<u>60</u>
		Lindsey Lodge Hospice		24	
		Royal British Legion [Remembrance Day]		130	
		Children's Society [Christingle]		<u>70</u>	
		Total		224	560
	[g]	Upkeep of buildings comprises	£		
		Building maintenance	(1,228)		
		Light and heat	(2,184)		
		Insurance	<u>(3,873)</u>		
		Total			(7,285)
	[h]	Grants and legacies comprises	£		
		Marshall's Charity	5,000		to Repairs Fund
		Lincolnshire Old Churches Trust	3,000		to Repairs Fund
		Listed Places of Worship Grant Scheme	4,124		to Repairs Fund
		Legacy from late Mr Harry Harrison	<u>4,149</u>		to Reserves Fund
		Total			16,274

[2] VICAR'S DISCRETIONARY FUND RECEIPTS AND PAYMENTS ACCOUNT

[unrestricted fund] Designated for use solely by vicar

	2008		2007	
	£	£	£	£
RECEIPTS				
Bank interest	5		0	
Total receipts		5		0
PAYMENTS				
Funds distributed during year	0		0	
Total payments		0		0
Surplus(deficit) for year		5		0
Balance brought forward at year start		369		369
Balance at year end		374		369

[3] IN MEMORIAM FUND RECEIPTS AND PAYMENTS ACCOUNT

[unrestricted fund] Designated for use in appropriate ways

	2008		2007	
	£	£	£	£
RECEIPTS				
Gifts during year	36		136	
Bank interest	121		41	
Total receipts		157		177
PAYMENTS				
Payments	0		0	
Total payments		0		0
Surplus(deficit) for year		157		177
Balance brought forward at year start		4,592		4,415
Balance at year end		4,749		4,592

[4] REPAIRS FUND RECEIPTS AND PAYMENTS ACCOUNT

[unrestricted fund] Designated for maintenance of All Saints Church

	2008		2007	
	£	£	£	£
RECEIPTS				
Dividends from Tune Trust Fund	1,261		1,167	
Interest from CBF Deposit account	9		404	
Vergers Field rent	[a] 115		115	
Designated from General Fund	[b] 12,124		0	
Sale of old slates	2,097		0	
Insurance claims	2,550		4,603	
Donation for roof repairs	0		105	
Total receipts		18,157		6,394
PAYMENTS				
Contract for clerestory window repair and screen	(179)		(7,971)	
Contract for roof repairs	(7,306)		(18,245)	
Architect fees for roof and window contracts	(511)		(1,585)	
Total payments		(7,996)		(27,800)
Surplus(deficit) for year		10,161		(21,407)
Transfer (to) from General Fund		1,100		0
Balance brought forward at year start		(10,672)		10,735
Balance at year end		589		(10,672)
Notes	[a]	Restricted income		
	[b]	Designated from General Fund includes	£	
		Marshall's Charity	5,000	
		Lincolnshire Old Churches Trust	3,000	
		Listed Places of Worship Grant Scheme	4,124	

[5] RESERVES FUND RECEIPTS AND PAYMENTS ACCOUNT
 [unrestricted fund] Designated as a general reserve fund

	2008		2007	
	£	£	£	£
RECEIPTS				
Interest from CBF Deposit Fund	511		661	
Dividends from All Saints Legacies Fund	2,337		2,161	
Designated from General Fund [legacies] [a]	<u>4,149</u>		<u>0</u>	
Total receipts		6,998		2,822
 PAYMENTS				
Payments	<u>0</u>		<u>0</u>	
Total payments		0		0
 Surplus(deficit) for year		6,998		2,822
Transfer (to) from General Fund		0		(6,036)
Balance brought forward at year start		10,439		13,653
 Balance at year end		17,437		10,439

Notes [a] Legacy from the estate of the late Mr Harry Harrison

[6] BELLRINGERS FUND RECEIPTS AND PAYMENTS ACCOUNT
 [restricted fund] Private fund under direction of Church Bellringers

	2008		2007	
	£	£	£	£
RECEIPTS				
Wedding fees	540		400	
Donations	0		20	
Bank interest	<u>3</u>		<u>5</u>	
Total receipts		543		425
 PAYMENTS				
Payments to bellringers	(336)		(264)	
Repairs to bell chamber	(30)		0	
Sundries	<u>(70)</u>		<u>(129)</u>	
Total payments		(436)		(393)
 Surplus/deficit for year		107		32
Balance brought forward at year start		694		663
 Balance at year end		802		694

[7] CONSOLIDATED LIST OF FUNDS AT YEAR END 2008

	General Fund	Vicar's Discr Fund	In Memoriam Fund	Repairs Fund	Reserves Fund	Bellringers Fund	Total
Total receipts	50,091	5	157	18,157	6,998	543	75,950
Total payments	(48,743)	0	0	(7,996)	0	(436)	(57,174)
Surplus(deficit)	1,348	5	157	10,161	6,998	107	18,776
Cheque not presented	0	0	0	0	0	0	0
Transfers	(1,100)	0	0	1,100	0	0	0
Balance at year start	8	369	4,592	(10,672)	10,439	694	5,431
Balance at year end	256	374	4,749	589	17,437	802	24,206

[NB The above figures have been rounded to the nearest pound. The totals may not be exactly the sum of the listed items.]

[8] STATEMENT OF ASSETS AND LIABILITIES AT YEAR END 2008

	General Fund	Vicar's Discr Fund	In Memoriam Fund	Repairs Fund	Reserves Fund	Bellringers Fund	Total
Monetary Assets							
<i>Cash in hand</i>	11					295	307
<i>Bank accounts/</i>	<u>245</u>	<u>374</u>	<u>4,749</u>	<u>589</u>	<u>17,437</u>	<u>506</u>	<u>23,900</u>
<i>CBF Deposit Fund</i>							
Total cash	256	374	4,749	589	17,437	802	24,206
Other monetary assets							
<i>Debtors</i>		None					
Investment Assets							
Winterton Clerk's Field Sale							
<i>CBF Investment Share Fund</i>	1,749						1,749
<i>CHARIFUND shares</i>	<u>1,664</u>						<u>1,664</u>
The Verger's Field							
				2,500			2,500
Winterton Church							
(Edith Annie Tune) Trust							
<i>CBF Investment Share Fund</i>				9,759			9,759
<i>CHARIFUND shares</i>				<u>10,438</u>			<u>10,438</u>
Winterton All Saints							
Legacies Fund							
<i>CBF Investment Share Fund</i>					18,747		18,747
<i>CHARIFUND shares</i>					<u>18,929</u>		<u>18,929</u>
Total investment assets	3,413			22,697	37,676		63,786
Non-monetary assets							
Computer for vicar	550						550
Liabilities							
		None					

[9] WINTERTON PCC TRUST FUNDS

WINTERTON CLERK'S FIELD SALE

[Trust No PT 002220]

[endowment fund]

The PCC has the power to spend the income from this fund but not the capital.

<i>Investment</i>	Purchase price £	2008 value £	2007 value £
CBF Investment Fund: 187 shares purchased 31/1/1979	280	1,749	2,349
CHARIF 169 shares purchased 6/2/1979	<u>250</u>	<u>1,664</u>	<u>2,456</u>
Total	530		
Assets			
The two investments listed above have a current market value of		3,413	4,805
Income			
Income received during the year and paid into the PCC General Fund			
CBF Investment Fund		84	75
CHARIFUND		<u>126</u>	<u>120</u>
Total		<u>210</u>	<u>194</u>

WINTERTON CHURCH (EDITH ANNIE TUNE) TRUST [Trust No PT002238]

[unrestricted fund]

The legacy left to All Saints Church by Edith Annie Tune was without restriction.

The PCC may use the capital and income as it sees fit.

<i>Investment</i>	Purchase price £	Purchase price total £	2008 value £	2007 value £
CBF Investment Fund				
956 shares at 877.49 pence each purchased on 13/5/1997	8,391			
87 shares at 890.95 pence each purchased on 22/7/1997	778	9,169	9,759	13,107
CHARIFUND				
971 shares at 864.80 pence each purchased on 6/5/1997	8,391			
89 shares purchased at 881.30 pence each on 21/7/1997	778	9,169	<u>10,438</u>	<u>15,405</u>
Assets				
The total legacy from Edith Annie Tune and invested as above		18,339		
The investments listed above have a current market value of			20,197	28,512
Income				
Income received during the year and paid into the PCC Repairs Fund				
CBF Investment Fund			470	417
CHARIFUND			<u>791</u>	<u>750</u>
Total			<u>1,261</u>	<u>1,167</u>

WINTERTON ALL SAINTS LEGACIES FUND [Trust No PT002239]

[unrestricted fund]

The fund comprises legacies and gifts left to All Saints Church without restriction.

The PCC may use the capital and income as it sees fit.

Investments have been made using funds from the estates of:

Kathleen Mary Hunter; Gertie Fowler; Stella Potter; Derek Millar; Geoff Tunnicliffe

and gifts made in memory of:

Mr & Mrs A Walshaw; Mr & Mrs D R Shawyer

<i>Investment</i>	Purchase price £	2008 value £	2007 value £
CBF Investment Fund			
750.60 shares at 1238.63 pence each purchased on 20/06/2000	9,297		
914.09 shares at 883.23 pence each purchased on 07/10/2003	8,074		
340.10 shares at 1,162.91 pence each purchased on 04/07/2006	<u>3,955</u>		
Total of 2004.79 shares	21,326	18,747	25,178
CHARIFUND			
870 shares at 1069.01 pence each purchased on 19/6/2000	9,297		
780 shares at 1035 pence each purchased on 2/10/2003	8,074		
273.325 shares at 1,452.310 pence each purchased on 05/07/2006	<u>3,955</u>		
Total of 1,923.325 shares	21,326	<u>18,929</u>	<u>27,938</u>
Assets			
The total funds so far invested as above		42,651	
The investments listed above have a current market value of		37,676	53,116
Income			
Income received during the year and paid into the PCC Reserves Fund			
CBF Investment Fund		902	802
CHARIFUND		<u>1,435</u>	<u>1,359</u>
Total		<u>2,337</u>	<u>2,161</u>

THE VERGER'S FIELD

Freehold land known as The Verger's Field containing an area of 2.993 acres or thereabouts and numbered 211 on the O.S. map for Winterton. The diocese acts as custodian trustees and the vicar and churchwardens act as managing trustees, responsible for the day to day management.

The field is currently let to a tenant who pays a rent of £115 per year. The rent was last reviewed by the diocese in 1995. The income is to be used for the repairs of the parish church. The field is currently valued at £2,500.

[10] OTHER DIOCESAN TRUST FUNDS WITHIN WINTERTON PARISH

WINTERTON CHURCH INSTITUTE: SALE [Trust No PT002230]
 [restricted fund] The trustees are the Vicar and churchwardens.

The capital is for educational, parochial, useful recreative, charitable or social purposes in connection with the Church of England or not inconsistent with the principles of the Church of England, within Winterton Parish, as shall be approved by the Vicar of said parish. The sole object being the promotion of work in connection with the Church of England in the said parish.

	2008	2007
	value	value
	£	£
Investment income held in the CBF Deposit Fund		
Total CBF Deposit Fund at year start	3,840	2,882
Dividends from CBF Investment Fund	324	288
Dividends from CHARIFUND	528	500
Interest from CBF Deposit Fund	77	170
Purchase of new computer for vicar	(550)	0
Part payment for roofing contract for North Aisle	(3,289)	0
Total held in CBF Deposit Fund at year end	929	3,840

On 28/10/1988 the original capital of £15,384.54 was invested in the CBF Deposit Fund. Following advice this original capital was re-invested in CBF Investment Fund [£7692.27] and CHARIFUND [£7692.27] on 31/7/1998. The dividends from these two funds are paid into the above CBF Deposit Fund account.

Investment	Purchase price	2008 value	2007 value
	£	£	£
CBF Investment Fund			
719.2 shares Ref 1210011100S purchased on 31/07/1998	7,692	6,725	9,032
CHARIFUND			
707 shares Ref 78189069K purchased on 31/07/1998	<u>7,692</u>	6,962	<u>10,275</u>
Assets			
The total investment purchase price was	15,385		
The investments listed above have a current market value of		13,687	19,307
Income			
Income received during the year and paid into the CBF Deposit Fund			
CBF Investment Fund		324	288
CHARIFUND		528	500
Total		851	788

WINTERTON: LAND ADJACENT TO OLD SCHOOL: SALE [Trust No PT002235]

[restricted fund]

Held in trust by the Diocese for general ecclesiastical purposes in Winterton parish.

The accumulated income can be withdrawn for ecclesiastical purposes in the parish.

	2008 value £	2007 value £
<u>CBF Deposit Fund Account 1210011149D</u>		
Total Fund at year start	1,971	1,683
Interest from CBF Deposit Fund	39	95
Dividends from CBF Investment Fund	90	80
Dividends from M & G CHARIFUND	119	113
Part payment for roofing contract for North Aisle	<u>(1,970)</u>	<u>0</u>
 Total Retained Interest at year end [available for expenditure]	 249	 1,971

On 07/11/1995 the original capital of £4,625.84 was invested in the CBF Deposit Fund. Following advice this original capital was re-invested in CBF Investment Fund [£2,312.92] and M & G CHARIFUND [£2,312.92] in July 2006. The dividends from these two funds are paid into the above CBF Deposit Fund account.

Investment	Purchase price	2008 value	2007 value
CBF Investment Fund	£		
198.89 shares at 1,162.91p each purchased on 04/07/2006	2,313	1,860	2,498
M & G CHARIFUND			
159.626 shares at 1,448.97p each purchased on 10/07/2006	<u>2,313</u>	1,572	2,320
Assets			
The total investment purchase price was	4,626		
The investments listed above have a current market value of		3,432	4,818
Income			
Income received during the year and paid into the CBF Deposit Fund			
CBF Investment Fund		90	80
CHARIFUND		<u>119</u>	<u>113</u>
Total		209	192

WINTERTON DAME BOYNTONS CHARITY

[Trust No PT061500]

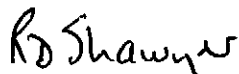
[restricted fund]

Investment	Purchase price	2008 value	2007 value
CBF Investment Fund	£	£	£
218 shares purchased on 1/1/1972	174	2,039	2,738
 Income during year		 98	 87

[11] DECLARATION ON BEHALF OF WINTERTON PAROCHIAL CHURCH COUNCIL

This statement of the Winterton PCC financial position for 2008 has been prepared for, and accepted by, the PCC. The statement was accepted at a meeting on the date below.

20th January 2009



Date

Robin Shawyer
PCC Treasurer



Revd Alice Nunn
PCC Chairman

[12] INDEPENDENT EXAMINER'S REPORT

Independent examiner's report to the PCC of All Saints, Winterton, North Lincolnshire, for the year ended 31st December 2008.

I have independently examined the accounts of the PCC as set out in sections [1] to [12] of the Financial Statement for 2008. My examination has been as required by the Church Accounting Regulations 1997.

The PCC has elected both to prepare the accounts on the receipts and payments basis and to subject its accounts to independent examination rather than audit.

My responsibilities are to:

- identify whether or not proper accounting records have been kept
- check that the PCC accounts agree with the accounting records
- look for possible significant errors in the accounts

Where matters arise from this examination that give cause for concern it is my duty to report it.

My report:

- No matters have arisen during the course of my examination where I have to give an adverse report.

Signed:



Date:

30-03-09

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