

ANNUAL REPORT

Trustees' Report and Statutory Accounts

1 September

22

TO

31 August

23

Alyth

To Pray. To Learn. To Live. Together

From the Trustees

2022-23 has been a year of celebration and hope, of renewal and return. It has also been a year in which the world has felt a little more fractured and fragile; in greater need of repair. As a community we feel it too. We feel the fragility, and the comfort that being part of community brings, of holding and helping.

Much of the focus of the last year has been on the renewal of our spiritual home, our building. Construction began immediately after Pesach and is expected to take fifteen months. In the Summer of 2024 we will welcome members, friends and the wider community into the light-filled, modern spaces of our new building. We look forward to praying, singing, and learning together in a building that is open to all and reflects the warmth and welcome of our community.

Alyth is home to multiple generations. We are blessed to have many young families with babies and toddlers who grew up at Alyth or who begin their Jewish journeys with us. We have an engaged and inspiring cohort of children and teens, who learn together and build lifelong friendships in our Sunday Morning Galim and Ruach (b'nei mitzvah) programmes, on our residentials, summer camps and trips. Our Seniors engage regularly in the wide range of prayer and learning opportunities and join in social activities with Alyth family and friends.

Adults of every age and stage volunteer and engage with the wide range of prayer, programmes and activities on offer. In any week there are interfaith events, study sessions and social justice projects that bring members of every generation together. In November 2022, 150 members of all ages came together for a Weekend Away in Oxfordshire. They shared their stories and spent time with one another, continuing the Alyth tradition of creating connection and building community.

Being able to deliver outstanding prayer and programming means having outstanding people. At Alyth we are blessed to have a Clergy Team, Professionals and a Staff Team who are capable, committed and caring, who are at the heart of our thriving community.

In 2023, Rabbi Hannah and Cantor Tamara and their partners, welcomed new babies into the world. We look forward to having Rabbi Hannah back with us in 2024 and wish Cantor Tamara well as she moves on to a new community. It was also the year in which, with a mixture of sadness and pride, we shared the news that our Principal Rabbi, Josh Levy, would be moving on to become CEO of the Movement for Reform Judaism, and co-leading the formation of the new UK Progressive Jewish Movement.

Rabbi Josh is an outstanding rabbi and leader. He has brought his passion for prayer and learning, deep care for the community, and inspiring leadership of the Clergy and Professional Team, to his rabbinate. We are hugely grateful to Rabbi Josh for fifteen years of innovation, inspiration and dedicated service to the community. We wish him well in his new role.

The shared experiences and sense of belonging of our multi-generational community is nourished by being part of a caring, welcoming and inclusive community that strives to be there for everyone, wherever they are in their journey and whenever they need us.

We look forward to more shared experiences, to opening our new building in the Summer and to continuing to be together in our thriving, welcoming community.

Alyth Trustees: Justin Wise (Chair) Nicky MInter-Green, Simone Prosekewitz, Noeleen Cohen, Jeremy Baum, David Bloom, Terry Heymann, Ian Howe, Corinna Hyman, Ilana Pizer-Mason, Dan Salem, Julia Simmonds.

Where would we be without this community? Alyth held us through the worst of times. Our hearts are mending and most importantly, our children are happier. They can't wait to go Galim on Sunday mornings to be in a warm, caring and wonderfully crazy environment.

Alyth parents of two little girls (6 & 8)



Our Trustees, Team & Advisors

Trustee Board

Justin Wise (Chair)

Nicholas Minter-Green (Vice Chair) (co-opted January 2023)

Simone Prosekwitz

Noeleen Cohen (co-opted January 2023)

Jeremy Baum

David Bloom

Ian Howe (elected January 2023)

Terence Heymann

Corinna Hyman

Ilana Pizer-Mason (elected January 2023)

Daniel Salem

Julia Simmonds

Russell Baum (retired January 2023)

Arieh Miller (retired January 2023)

Professional Team

CLERGY

Rabbi Josh Levy Principal Rabbi

Rabbi Hannah Kingston Rabbi

Rabbi Elliott Karstadt Rabbi

Cantor Tamara Wolfson Cantor

Rabbi Colin Eimer Rabbi

SENIOR STAFF

Adam Martin Community Director

Lynette Sunderland Head of Community Care and Lifecycle

Samantha Heller Head of Member Engagement

Tor Alter Head of Kindergarten

Financial & Legal

Auditors: Nyman Libson Paul LLP. Regina House. 124 Finchley Road. London. NW3 5JS

Accounting Services: SJC Bookkeeping Services. 4 Tenterden St, London W1S 1TE

Bankers: Natwest Bank PLC. 45 Tottenham Court Road. London. W11 2EA

Honorary Solicitor: Lawrence Radley. Reed Smith LLP. Broadgate Tower. London. EC2A 2RS

Investment Advisors: Investec Wealth Management. 30 Gresham Street. London. EC2V 7QW

Legal Advisors - Building Project: Lawrence Stephens Solicitors. 50 Farringdon Road. EC1M 3HE

A Community for every generation

B'nei Mitzvah



54 young people became bar or bat mitzvah at Alyth in 2022-23.

Sunday Morning Galim, Ruach, camps & residentials



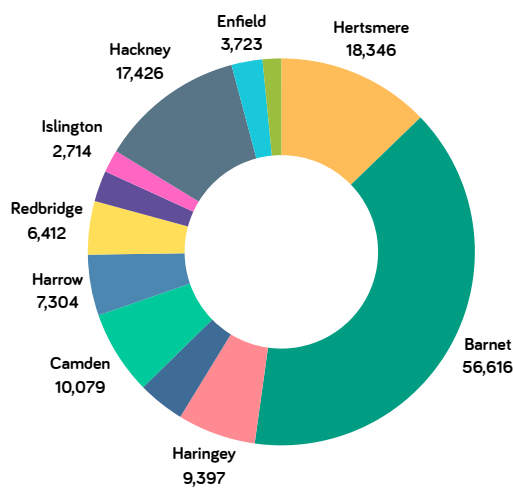
Every year, two thirds of our children and teens attend a Youth & Education hub weekly activity or off-site camp or weekend away.

Our Seniors



Alyth has over 557 members aged 75 or over. Weekly social, prayer and learning activities bring many of our members together with friends and the Alyth Team.

Geographic Distribution of Jewish Households in London



Data: 2021 Census

Alyth is situated in Barnet, the London Borough that is home to the largest number of Jewish households in the UK.

Hertsmere and St Albans have seen the highest growth in their Jewish population over the past 10 years.



Marriages in 2022-23: 7



New Borns in 2022-23: 23

OUR MEMBERSHIP:

1,490
Households

3,455
Children and Adult members



Many young families start their Jewish Journey at our 'Baby Den' and 'Sensory Shabbat' services.



Members of every age and stage join Alyth every year. In 2022-23 we welcomed 215 new members into our community.



1 in every 6 of our members volunteers over the year as leaders, visitors, drivers, deliverers, security, wardens, welcomers.

Memories made Moments shared



In June 2023, we marked Alyth's 90th Anniversary. Alyth's first services were held in a house on Hampstead Way, and in 1933 the community moved to the site on which Alyth stands today.

Over the 90th Anniversary weekend, we came together on Kabbalat Shabbat for a celebratory service and a Pizza & Prosecco party in the warmth of a June Summer evening. We learned and leyned on Shabbat and closed the weekend with a Sunday afternoon of celebration of Alyth's much loved musical tradition and talents.

Pray with Us

Prayer is at the heart of our community and central to our Jewish lives. Our multigenerational community has diverse prayer needs which we meet through a range of services every Shabbat, on festivals and on the High Holy Days. Over the 5783 High Holy Days we saw a return to an inspiring 10 days of mostly in person services and programming at Alyth and on the Sternberg Centre site.

Our dedicated Staff and Facilities Teams have done an amazing job, ensuring uninterrupted delivery of services during the building work. A huge "Thank You" to them for keeping Alyth life on track.

Learn with Us

A love of learning runs deep at Alyth. The 'Chavruta Project' (now 5 years old) has been bringing members together to study in pairs, delving into texts and sharing their interpretations. Regular Hebrew reading classes and the "Essentials" programme for people who are converting or who want to learn about their Judaism, are core elements of our adult learning programme. Pardes study sessions take members into the realms of Talmud, the Zohar, looking at texts that challenge, and learning about Jews who are famous and infamous. Film and Book Club evenings are the perfect way to escape for a few hours with friends and a great story.

Live with Us

One of the greatest joys of Jewish life is to live as part of a caring community, one that supports us when we are falling and shares in our joy and happiest moments. This is Alyth. Both members and our committed Staff Team, have times when they need that extra bit of practical and emotional support. Access to our Welfare Fund and through the relationships that members have with our Clergy and Professional Team, ensures that those who need it, find the support that they need, when they need it.

Being together in our happiest moments is as important. We celebrate over 50 b'nei mitzvah every year, welcome newly weds and new additions to the family, and new members to our faith. We celebrate birthdays, anniversaries, special events, and we celebrate one another.

Memories made Moments shared

Learn with us

Youth & Education

Our Youth & Education hub is a thriving hive of activity and innovation that is led by a dedicated team of experienced professionals, educators and young leaders. The team plan and deliver an engaging programme of activities through which our 4-18 year olds are able to explore their Judaism, develop knowledge and skills, and form lifelong friendships.

Galim, Ruach, ACT, Academy, SWAYDays and SwayAway programmes, are the core of our youth and education provision. Our b'nei mitzvah teens once again travelled to Budapest and to local venues for weekends residentials. Over 120 young people went on our SwayAway and SwayDays camps over the summer, and the drama groups put on hit shows, "High School Musical" and "Chitty, Chitty, Bang, Bang". Through our post b'nei mitzvah mentoring and 'Hadracha' (leadership training) programmes we create pathways to leadership for our young people.

Act wit Us

To be Jewish is to care about the world around us and to take responsibility for it. 2023 was the 10th year we held an Iftar, welcoming Muslim friends and neighbours to Alyth to break their fast on Ramadan. The Alyth Refugee Drop-In continues to have regular monthly gatherings, organise outings and is home to the wonderful Refugee Drop-In Choir.

Monday Club, for people with special educational needs, is stronger than ever, coming together weekly to share an evening of music, fun and activities. Alyth continues to support and provide food for the Together in Barnet Winter Shelter project that works with the homeless over the cold winter months.

Be with Us

The relationships that we build and the welcome we give one another, is as much a part of our Jewish lives, as praying and learning together. The return to a more in person communal life, once again opened up opportunities to be together to cycle, walk, do yoga or practise Jewish Mindfulness and Meditation.

At the Alyth Weekend Away in November 2022, members of every age took the joy and spirit of Alyth to Oxfordshire, where they prayed, learnt, sang, ate and quizzed together. Volunteer drivers keep the minibus moving, transporting members to and from the Synagogue for services, and for social activities and tea at our regular Monday Social, singing and Shabbat lunches.

Learn with us

Alyth Kindergarten

Since its establishment in 1970, Alyth Kindergarten has played an important part in the early years provision of the community. In April this year, the Kindergarten was once again awarded an "Outstanding" by OFSTED inspection, in which they recognised its unique child-centred and caring approach and the high quality and commitment of the staff and the love of learning and Judaism that is so much a part of the setting.





Embracing the future

Building our legacy

The return to the building and in-person activities highlighted the importance of having physical spaces in which to come together. Soon after coming back into the building, the Leo Baeck wing was closed off and we began to clear it of equipment, books, dressing-up boxes, toys and 20 years of 'stuff' that had been collected or 'given' to Alyth. It was business as usual for all our weekly services, activities and events, as well as for the Kindergarten. They shared the spaces and made way for the builders. Thank you to everyone who made it happen, to those who shared a lunchtime break with a social singalong, or building meeting that had nowhere else to go. The spirit of community, of caring for one another, and an extra amount of patience, shone through.

The contractors, Borrás, moved in just after Pesach. They very quickly demolished the Leo Baeck wing and began digging foundations for the new structure. Despite a rainy

start, the project has progressed well. The steel frame was visible by the time we gathered for the High Holy Days in September 2023 and the project is on track to be completed by the Summer of 2024.

Our community will have a building that we are proud of, with light-filled, modern, flexible spaces, into which we will warmly welcome members, friends and the wider community of which Alyth is an important part.

Funding: The building work is funded by pledged funding of £3.4m and a long term loan from CAF Bank of £3.5m. The priority for the Trustees is raising the funds needed to service the annual capital and interest repayments. Loan repayments will be serviced through an ongoing commitment to fundraising and income generated by hiring out spaces for social events and local conferences.

"The development of our building is vital for the future of our community. Our family are so excited to be in the new spaces. I'm already imagining my new grandchild's bat mitzvah in the upstairs prayer space.

Alyth member and new grandparent



The Numbers, Risk, Reserves, Investments & Statutory Information

The Numbers

Financial Review

The Trustees' Report and Financial Statements for the period from 1 September 2022 to 31 August 2023 reflect the activities of the Synagogue over a year in which we finalised a £3.5m loan with CAF Bank and began the work to redevelop our building. The past 12 months have been a time of considered and thoughtful leadership by the Trustees, working with the Finance Advisory Group, Project Management Group and Senior Professionals, managing the operation of the Synagogue and finalising the arrangements for redevelopment of the building which began in April 2023.

INCOME & EXPENDITURE

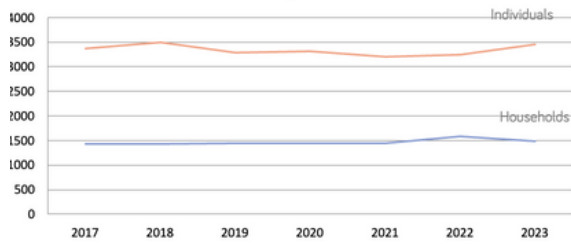
The Statement of Financial Activities for the year ending 31 August 2023, reflects a net increase in funds. Total income for the year of £4,149m includes subscription income of £890k (2021-22: £842k) and substantive income from donations earmarked for the building project of £2.082m.

After accounting for expenditure on charitable activities and raising funds of £2.041m, the Synagogue showed an operating surplus of £27k for the 2023-24 financial year. This figure provides a more nuanced understanding of our financial position separating the operational surplus from funds designated for expenditure on the redevelopment of the building.

Factors impacting on this year's results are:

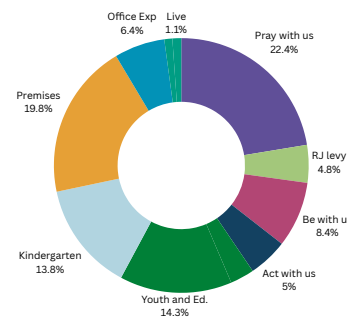
- The year-on-year increase in subscriptions is a reflection of the efforts of the Professional Team to manage subscription income. Efforts are focussed on members paying by direct debit (over 60%), on collecting outstanding subscriptions at the year-end and retention of members through relationships and understanding of individuals' ability to afford their subscription.

Membership 2017-2023



- When setting the budget and level of member subscriptions for 2023-24, the Trustees considered the impact of prevailing economic pressures, and the operating costs required to run the Synagogue. On this basis, the Trustees agreed a below inflation increase in member subscriptions of 6%

- Income from Donations & Legacies of £2.2m reflects donations to the building project in the year, which have been utilised to fund project related professional fees and the first phase of the construction work; prior to CAF Bank releasing the loan funding which will allow us to complete the construction of the building in the Summer of 2024. Capital and interest repayments will commence on completion of the project at the beginning of the 2024-25 financial year.
- Operating costs remained steady despite soaring inflation and global pressure on utilities. £1.34m (2021-22: £1.29m)



- At Alyth we invest in our people. Over 75% of the £1.34m (2021-22: £1.3m) of support costs is on staff salaries. Through this investment in people we continue to deliver outstanding services and support, meeting the breadth of needs of our diverse community.
- The commencement of the building project required additional expenditure on clearing the Leo Baeck wing and preparing the Kindergarten and existing building for different use of the available spaces.
- The levy payment to MRJ reflects a temporary reduction of payments in 2021 and 2022 which will return to previous levels in the 2023-24 financial year.



RESERVES

The Trustees aim to maintain sufficient general and contingency reserves so as to be able to meet unexpected operating costs of the Synagogue and to contribute to contingencies such as the maintenance of the building.

Total unrestricted funds at 31 August 2023 amounted to £1,089k (2022: £1,012k). The total unrestricted expenditure for the period, on charitable activities excluding JJBS contributions, and inclusive of staff costs, was £2.05m. (2022: £1.9m). Unrestricted funds include free reserves as defined by the Charity SORP of £435k (2022: 401k). A further £400k is held in a Contingency Fund and may be undesignated if required to increase the initial free reserves balance. There is also £245k (2022: £201k) that has been designated to various projects and worthy causes which are regarded as part of normal charitable activities. These allocations are internal and can be amended by the Trustees if required.

Including the Contingency Fund, the charity maintains sufficient reserves to represent 6-months' cover of Alyth's normal charitable activity expenditure. The Trustees monitor this KPI keenly and note that the Synagogue is currently operating within its target range of 3-month's cover. Particular attention is given to setting a budget that is strategically aligned and based on accurate assumptions, especially whilst efforts are focussed on repayment of the CAF loan.

The Restricted Funds of £5.28m (2022: £3.26m) predominantly comprise the value of the land on which the building sits. There are additional reserves of £1.94m (2022: £1.04m), the use of which is mandated by trust deeds. The largest fund is £1.29m set aside for the redevelopment of the building.

INVESTMENTS

Investment Policy:

The Synagogue invests funds so as to generate reasonable long-term capital and income growth commensurate with the need to finance its long-term expenditure requirements and to protect the Synagogue's capital against the risk of inflation.

The investment manager is responsible for asset allocation and for making investments through a carefully selected group of both internal and external fund managers, in accordance with the policy and any restrictions set out in the policy.

cont...

"We've been stretched financially over the last year and had to make some tough choices. To stay members of Alyth was one of them. Thanks to the support offered by the Membership Support Fund, we're still members of Alyth, which is such an important part of our lives."

Alyth Members of 35 years.

Reserves. Risk. Investments

Investment Performance:

The investment portfolio held by Investec on Alyth’s behalf was valued at £1,053m on 31 August 2023. It was a challenging year for investments with the portfolio performing below expectation. In the year, investments generated income of £53k, with net unrealised losses of £34k. The below expected performance was largely due to global market downturns, fluctuating bond yields, and challenges at home in the UK marked by currency devaluation and inflationary pressure, and ongoing geo-political instability.

The annual review of the investment portfolio was undertaken by the Investment Managers with members of Alyth’s Finance Advisory Group (FAG). The purpose of the review is to the performance of the portfolio and the Synagogues’ circumstances, to ensure that Investment Manager’s mandate remains suitable, which was confirmed by the FAG, to the Trustees.

RISK MANAGEMENT

The Trustees of the Synagogue are responsible for financial oversight and the management of risk. They regularly consider and review the principal risks and uncertainties facing the Synagogue.

The Trustees have examined the major strategic, business and operational risks which the Synagogue faces and confirm that appropriated systems and processes have been established to ensure regular review of risks and the production of reports; so that the necessary steps can be taken to mitigate risks as appropriate. It is recognised that systems can only provide reasonable but not absolute assurance that major risks have been adequately identified.

Risk	Mitigation
Financial: Risk of not being able to fully service the repayments on the loan from CAF Bank once the building work is complete (Summer 2024)	<ul style="list-style-type: none"> • Prioritising the generation of non-subscription income through fundraising from members and hiring out the newly created spaces for events and local conferences.
Building: Risk of non-completion of the project due to the Contractor facing financial challenges and being unable to complete the job, or to a disastrous event on the building site or in the existing building.	<ul style="list-style-type: none"> • All legal documentation (including collateral warranties), Insurance Policies and related are signed and paid up to date. • Ensure stringent Health & Safety protocols are in place and adhered to. • Work with QS and internal Project Management to monitor financial status of Contractor.
Financial: Risk of a reduction in subscription income due to an increase in the number of members on reduced subscriptions or through a drop in the number of members.	<ul style="list-style-type: none"> • Tracking membership data to identify downward trends and reasons members may leave the synagogue. • Regular monitoring of individual members on reduced subscriptions and focus on moving people back up to full membership when their circumstances can support this. • Focus on strategic priorities, meeting the diverse needs of our members, through quality, innovative and engaging prayer and programme offerings.

GOVERNANCE

NWRS is an incorporated charitable company (No.12336110) and a charity (No.1186738) which were registered in June 2021.

Alyth exists in order to sustain and develop a Jewish centre for its members based on Progressive Jewish values and ethics, to meet its members' religious and communal needs, and to contribute to the wider Jewish and non-Jewish communities. Alyth is a constituent member of the Movement for Reform Judaism (Company No. 07431950).

The governance structure and operational framework that guide the activities of the charity are set out in the Articles of Association and Rules; as approved by Members at a General Meeting. The Trustees are aware of and give due consideration, when setting objectives and planning activities, to the Charity Commission's guidance on public benefit.

The Directors, who are also Trustees, are required to meet at least six times in the year. Provision is made for three Advisory Groups (Finance, Policies & Procedures and Community Matters). The Groups are set up to support and advise the Trustees on key areas of their responsibilities.

A Nominations group has been set up for the purpose of identifying future leadership and to deliver a robust process through which new Trustees are appointed. Trustees are elected by the members at the Annual Meeting of Congregants following a process of nomination and recommendation by the Trustees.

An induction process is in place for new trustees. The Chair, past Chairs and Community Director support new trustees in learning about the organisation and their Trustee responsibility. Existing Trustees also take part in training and information sharing about different aspects of communal leadership and the organisation.

Trustees are responsible for financial oversight, for implementing policies and for setting the strategic direction of the Synagogue. They are aware of their obligation to act in the best interests of the Community, and in line with the recommended guidelines of the Charity Commission. The Synagogue undertakes periodic reviews of its governance arrangements by reference to the Charities Governance Code.

OPERATIONS

The operation of the Synagogue is based on a collaborative partnership of lay leaders and professionals. The most senior employee is the Principal Rabbi who leads a team of dedicated professionals, responsible for the day-to-day operation of the Synagogue. The remuneration of the Clergy is set with reference to the Rabbinic Scales set by the Movement for Reform Judaism. Salaries in general are reviewed with reference to CPI and changes in average earnings.

Building Development: 2022-23

The development of the building remains a priority for the Community. Works began in April 2023, following finalisation of a bank loan of £3.5m from CAF Bank, secured by a first legal charge on the property. The loan agreements and final build contract were signed in early January 2023 with construction commencing in April.

The total project cost of the works is £6.7million. It is funded by £3.2million of funds raised from the community and the £3.5million CAF loan. The Trustees continue to review both building and operating income and monitor and manage the risks associated with undertaking a project of this scope and nature.

Fundraising is a critical part of being able to fulfil the loan obligations and will be the major focus of Alyth's communal efforts in 2023-24 and for the foreseeable future.

The Trustees are grateful to our dedicated Professional Team who are responsible for the day-to-day operation of Synagogue, and to the Advisory Groups and Project Management Group who provide invaluable leadership and guidance in all aspects of the operation of the Synagogue.



Our Priorities 2023-24

As we transition into the new year, the focus will be on the timely completion of the project, and welcoming the community back into the building in time for the High Holy Days. The Trustees will prioritise the recruitment of a senior member of the Rabbinic Team in the early months of 2024, with the expectation that they will join the team in the last quarter of 2024. Funding arrangements and the repayments of the CAF Loan are a key priority for the Trustees and the community. Funding will come from donations and generating income through letting-out the new, multipurpose spaces in the building. Alongside bringing in a new member of the Rabbinic Team, there will be a strategic focus on operational efficiency and communications, and on the development of lay leadership and volunteer engagement.



Building Renewal



Completion of the building work and opening in Summer 2024



Rabbinic Transition



Recruitment of senior rabbinic role to join the team in late 2024



Funding CAF Loan repayments



Ongoing focus on fundraising for the building and income generation through lettings.



Organisational Priorities



Management and operational efficiency. Communications.



Leadership & Volunteering



Lay Leadership development and transition. Volunteer engagement.

Basis of preparation of accounts:

The Trustees present their annual report together with the audited financial statements of North Western Reform Synagogue (the charity) for the period 1 September 2022 - 31 August 2023. The Trustees confirm that the Trustees' Report and Financial Statements of the charity comply with the current statutory requirements, the requirements of the charity's governing document and the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" applicable to charities preparing their accounts in accordance with the Financial Reporting Standard (FRS 102) (effective 1 January 2019).

Fundraising Compliance:

The charity is committed to best practice, as outlined by the Fundraising Regulator, in its approach to fundraising and closely monitors its activities in this area, ensuring that vulnerable members are protected. No professional fundraisers are used by the charity. Fundraising for the building project was ongoing during 2022-23, and will continue in earnest in 2024 and beyond.

Statement of Trustees' Responsibilities:

The trustees (who are also directors of North Western Reform Synagogue for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company 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 UK 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 charitable company will continue in operation.

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

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information

Small company exemptions:

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

This report was approved by the Trustees on 29 January 2024 and signed on their behalf by:



Justin Wise
Chair



**Statutory Accounts for the period:
1 september 2022 to
31 august 2023**