

Lady Haberfield's Almshouse Charity

Report and Financial Statements

for the Year Ended 31 March 2018

Lady Haberfield's Almshouse Charity

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For the period ended 31 March 2018

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Lady Haberfield's Almshouse Charity

INTRODUCTION

For the year ended 31 March 2018

Introduction

The Trustee presents its annual report including a Strategic Report on the activities of the Lady Haberfield Almshouse Charity, together with the financial statements and Independent Examiner's report for the year ended 31 March 2018.

Aims and Objectives

The aims and objectives of the Lady Haberfield's Almshouse Charity are contained in the charity's Memorandum of Association.

The Charity's objectives are to provide Almshouse accommodation and to provide for poor persons of good character who are resident in Bristol.

Preference to be given in Redcliffe and Hotwells.

What We do

The Trustee agreed that the Charity's one Almshouse building in Hotwells was unsuitable to meet the needs of a modern almshouse, and obtained the consent of the Charity Commission to sell the building. The property was sold in 2013. The Trustee of Lady Haberfield's Almshouse Charity, from the date that the property was sold, have been actively pursuing the objective of replacing the Almshouse accommodation.

In 2017/18 the Trustee made the decision to donate the Charity's assets and liabilities to Orchard Homes for investment in its almshouse development projects.

In 2018/19 the Trustee plans for the Lady Haberfield Almshouse Charity to be closed down.

Lady Haberfield's Almshouse Charity

REPORT OF THE TRUSTEE – STRATEGIC REPORT

For the year ended 31 March 2018

Achievements and Performance

During 2016 the charity continued to invest the funds from the sale of the Almshouse through its current portfolio. Through using brokers to manage the funds over a range of investments, the charity has been able to continue to increase its return on investments until such a time that a new Almshouse can be acquired.

During the year, the Trustee has been actively working to secure replacement Almshouse Accommodation for Haberfield House which was sold in 2013.

On 28 February 2017 the merger of Lady Haberfield's Almshouse Charity with Bristol Charities was completed.

In 2017/18 the Charity's assets and liabilities were donated to Orchard Homes following receipt of clearance from the Charity Commission



Andrew Hillman, Chairman of Bristol Charities, and Bob Durie, Chairman of Lady Haberfield's Almshouse Trustee Limited, at the meeting on 28 February 2017 when the Trusteeship of the Charity was transferred to Bristol Charities.

Plans for the Year Ahead:

The merger and transfer of funds to Orchard Homes will contribute to the development of a 60 home Almshouse building. This building will be named after the original – Haberfield House. The development is on site and due for completion in Autumn 2018.

The Trustee plan to close down the Charity in the year ended 31 March 2019.

Lady Haberfield's Almshouse Charity

REPORT OF THE TRUSTEE – STRATEGIC REPORT

For the year ended 31 March 2018

Legal Structure, Governance and Management

The Charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

Lady Haberfield's Almshouse Charity is a charitable organisation founded by deed dated March 1872 and comprised in a scheme of the Charity Commissions dated 31st March 1977.

On 28 February 2017, Bristol Charities (Company No. 05402303, Charity No. 1109141) became the sole corporate Trustee of Lady Haberfield's Almshouse Charity.

Day to day management of the charity is delegated to the Chief Executive (Anne Anketell). The Chief Executive reports progress on key areas of work to the Board on a regular basis.

The Trustee presents the annual report together with the financial statements and independent examiners' report of the Charity for the year ended 31 March 2018.

Trustee

Bristol Charities (appointed 28 February 2017).

Structure, Governance and Management

Nature of governing document

The Charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

Lady Haberfield's Almshouse Charity is a charitable organisation founded by deed dated March 1872 and comprised in a scheme of the Charity Commissioners dated 31st March 1977.

On 28 February 2017 Bristol Charities (Company number 05402303, Charity number 1109141) became the sole corporate Trustee of Lady Haberfield's Almshouse Charity.

Bristol Charities' Trustee are appointed on a triennial basis. Candidates are recruited on the basis of the skills and experience required on the Board. The Nominations Committee identifies the skills, experience and knowledge that will be needed on the Board and seeks to recruit candidates on this basis. The Committee oversees the process of recruitment and makes recommendations to the Board of Trustee at the Annual General Meeting.

The list of Bristol Charities' Trustee, along with the registered charity address and list of advisors is included on pages 18 - 19.

Day to day management is delegated to the Chief Executive (Anne Anketell). The Chief Executive reports progress on key areas of work to the Board on a regular basis.

Lady Haberfield's Almshouse Charity

REPORT OF THE TRUSTEE – STRATEGIC REPORT

For the year ended 31 March 2018

Relationships With Related Parties

No member of Bristol Charities has any interest in any contracts entered into by the charity.

Objectives and Activities

Objects and Aims

The Charity objective is to provide almshouse accommodation and to provide for poor persons of good character who are resident in Bristol. Preference to be given to residents in Redcliffe and Hotwells.

Objectives, Strategies and Activities

Some time ago the Trustee concluded that the almshouse building in Hotwells was unsuitable to meet the needs of a modern almshouse, and with the consent of the Charity Commission, have sold the building. The Trustee agreed to donate the Charity's assets and liabilities to Orchard Homes in the year. The Trustee plans to close the Charity down in the year ending 31 March 2019.

Public Benefit

The Trustee confirms it has complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Achievements and performance

The Charity donated all of its assets and liabilities to Orchard Homes in the year.

Financial review

The operating surplus, excluding donation to Orchard Homes, was £254,289 (2017: £158,917).

In preparation for the closure of the charity in the year to 31 March 2019 the charity donated its remaining assets, totalling £2,112,359, to Orchard Homes during the year resulting in no assets in the charity at 31 March 2018 – see pages 8 and 9.

Lady Haberfield's Almshouse Charity

REPORT OF THE TRUSTEE – STRATEGIC REPORT

For the year ended 31 March 2018

Policy on reserves

As noted above the charity transferred all its remaining assets to Orchard Homes prior to the closure of the charity next year. In consequence the charity's previous policy on reserves is no longer in operation."

Principal funding sources

The principle funding source was from the investments held by the Charity before the Orchard Homes' donation.

Investment policy and objectives

The Trustee appointed Quilter Cheviot Limited as stock brokers to manage and monitor the performance of its investments. The Fund Managers provide half yearly valuations and reports.

Pay Policy for Senior Staff

The pay of the senior staff is reviewed annually by the Remuneration Committee, page 3, and normally increased in accordance with average earnings.

Plans for future Periods

The Trustee plans to close down the Charity in the year ending 31 March 2019. All costs will be met by the Trustee until the Charity is formally wound up.

Approved by the Trustee and signed on their behalf by:

Richard Gore, B.A. (Joint Hons.), Solicitor (Chair of Trustee)

Date 26 September 2018

Lady Haberfield's Almshouse Charity

TRUSTEE RESPONSIBILITY STATEMENT

For the year ended 31 March 2018

Trustee' Responsibilities Statement

The Trustee is responsible for preparing the Trustee' Report and the financial statements in accordance with applicable laws and regulations.

Charity law requires the Trustee to prepare financial statements for each financial year. Under charity law the Trustee must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing these financial statements, the Trustee is 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; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustee is responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply the Charities Act 2011 and Charity Accounting and Reporting regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustee is responsible for the maintenance and integrity of the charity and financial information included on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

Approved by the Trustee and signed on their behalf by:

Richard Gore, B.A. (Joint Hons.), Solicitor (Chair of Trustee)

Date 26 September 2018

Lady Haberfield's Almshouse Charity

INDEPENDENT EXAMINER'S REPORT

For the year ended 31 March 2018

I report to the charity trustees on my examination of the accounts of the Charity for the period ended 31 March 2018.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts.

Having satisfied myself that the accounts of the Charity are not required to be audited under section 144(2) of the Charities Act 2011 and are eligible for independent examination, I report in respect of my examination of the Charity's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no 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 in respect of the Charity as required by section 130 of the Charities Act 2011; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the 2011 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

David Jacobs

For and on behalf of Milsted Langdon LLP

Chartered Accountants and Statutory Auditors

Freshford House

Redcliffe Way

Bristol

BS1 6NL

Date September 2018

Lady Haberfield's Almshouse Charity

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 March 2018

	Note	Year ended 31 March 2018 £	15 Months ended 31 March 2017 £
Income and Endowments from:			
Investment income	2	28,456	45,687
Social housing grant	3	256,667	-
Total Income		<u>285,123</u>	<u>45,687</u>
Expenditure on:			
Charitable activities	4	<u>(2,152,907)</u>	<u>(53,428)</u>
Total Expenditure		<u>(2,152,907)</u>	<u>(53,428)</u>
Gains/(losses) on investment assets		<u>9,714</u>	<u>166,658</u>
Net movement in funds		<u>(1,858,070)</u>	<u>158,917</u>
Reconciliation of funds			
Total funds brought forward		<u>1,858,070</u>	<u>1,699,153</u>
Total funds carried forward	12	<u>-</u>	<u>1,858,070</u>

The Charity's activities all discontinued in the year ended 31 March 2018.

Lady Haberfield's Almshouse Charity

BALANCE SHEET
As at 31 March 2018

	Note	31 March 2018 £	31 March 2017 £
Fixed assets			
Investments	9	-	1,802,354
Current assets			
Cash at bank and in hand		-	341,315
Creditors: Amounts falling due within one year	10	-	(28,932)
Net current assets		-	312,383
Total assets less current liabilities		-	2,114,737
Provision for liabilities	11	-	(256,667)
Net assets		-	1,858,070
Funds of the Charity:			
Restricted income funds		-	-
Unrestricted income funds			
Unrestricted income funds	12	-	1,858,070
Total funds		-	1,858,070

The notes on pages 10 to 17 form part of these accounts.

The financial statements of Lady Haberfield's Almshouse Charity were approved by the Board of Trustee, and authorised for issue on 26 September 2018 and signed on their behalf by:

Richard Gore B.A. (Joint Hons), Solicitor (Chair of Trustee)

Date 26 September 2018

Lady Haberfield's Almshouse Charity

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2018

1. Accounting Policies

Statement of Compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Basis of Preparation

Lady Haberfield's Almshouse Charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going Concern

Lady Haberfield's Almshouse Charity's activities and future plans are set out in the Trustee's report.

The Trustee plans to close the Charity down in the year ended 31st March 2019.

Income and Endowments

All income and endowments are included in the Statement of Financial Activities when the charity is legally entitled to the income, the amount can be quantified with reasonable accuracy and it is probable the income will be received.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable Activities

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Lady Haberfield's Almshouse Charity

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2018

1. Accounting Policies (continued)

Support Costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources. The most appropriate method of allocating support costs is on the basis of time spent by staff.

Fixed Asset Investments

Fixed asset investments are included at market value at the balance sheet date. Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the year, or their subsequent cost, and are charged or credited to the Statement of Financial Activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the period and are credited or charged to the Statement of Financial Activities based on the market value at the period end.

Fund Accounting

Unrestricted income funds are general funds that are available for use at the Trustee's discretion in furtherance of the objectives of the Charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Recognition and Measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the Charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are de-recognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the Charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the Charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Lady Haberfield's Almshouse Charity

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2018

1. Accounting Policies (continued)

Financial liabilities are de-recognised only when the obligation specified in the contract is discharged, cancelled or expires.

Investments

Investments in non-convertible preference shares and non-puttable ordinary or preference shares (where shares are publicly traded or their fair value is reliably measurable) are measured at fair value through profit or loss. Where fair value cannot be measured reliably, investments are measured at cost less impairment.

Fair Value Measurement

The best evidence of fair value is a quoted price for an identical asset in an active market. When quoted prices are unavailable, the price of a recent transaction for an identical asset provides evidence of fair value as long as there has not been a significant change in economic circumstances or a significant lapse of time since the transaction took place. If the market is not active and recent transactions of an identical asset on their own are not a good estimate of fair value, the fair value is estimated by using a valuation technique.

2 Investment Income

	Year ended 31 March 2018 £	15 months ended 31 March 2017 £
Interest receivable and similar income:		
Interest receivable on bank deposits	86	100
Other investment income	28,370	45,587
	<hr/> 28,456	<hr/> 45,687

Lady Haberfield's Almshouse Charity

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2018

3 Social Housing Grant

	Year ended 31 March 2018 £	15 months ended 31 March 2017 £
Social housing grant	256,667	-

The Social Housing Grant was awarded to the Charity by Homes England (formerly the Homes and Communities Agency) to finance the almshouse that was sold in 2014. The grant was recognised as income in the year. Further information on the grant is included in note 11.

4 Expenditure on Charitable Activities

	Year ended 31 March 2018 £	15 months ended 31 March 2017 £
Charitable activities	2,013	50,092
Donation to Orchard Homes	2,112,359	-
Governance	3,240	3,336
Other expenditure	35,295	-
	<hr/> 2,152,907	<hr/> 53,428

The Trustee decided to donate the Charity's assets and liabilities to Orchard Homes so that the funds could be invested into their Haberfield House Development Project.

The social housing grant of £35,295 was awarded to the Charity in 1996 to fund a replacement heating system. This grant was previously recognized in the Charity's financial statements and is included in these accounts so that it can be included in the assets and liabilities donated to Orchard Homes.

Lady Haberfield's Almshouse Charity

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2018

5 Analysis of Support Costs

Support Costs Allocated to Charitable Activities

	Administration costs	Support costs	Year ended 31 March 2018	15 months ended 31 March 2017
	£	£	£	£
General	1,016	4,237	5,253	53,428

6 Trustee's Remuneration and Expenses

No remuneration was paid to Trustees in the year (2017: £nil). Trustees expenses paid in the year are disclosed in note 10 of Bristol Charities consolidated annual accounts.

7 Staff Costs

The aggregate payroll costs were as follows:

	Year ended 31 March 2018	15 months ended 31 March 2017
	£	£
Wages and salaries	-	12,837
Other pension costs	-	960
	<u>-</u>	<u>13,797</u>

The monthly average number of persons (including senior management team) employed by the Charity during the period expressed as full time equivalents was as follows:

	2018 No	2017 No
Administration	<u>-</u>	<u>1</u>

No employee received emoluments of more that £60,000 during the period (2017: no employees).

Pension contributions are in respect of one employee's defined contribution scheme.

8. Taxation

No tax was charged in the period (2017: £nil).

Lady Haberfield's Almshouse Charity

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2018

9 Fixed Asset Investments

	31 March 2018	31 March 2017
	£	£
Other investments	-	1,802,354

Other Investments

	31 March 2018	31 March 2017
	£	£
Cost or Valuation		
At 1 April 2017	1,802,354	1,840,824
Revaluation	7,291	166,658
Additions	102,488	354,385
Disposals	(1,912,133)	(559,513)
At 31 March 2018	-	1,802,354
Net Book Value		
At 31 March 2018	-	1,802,354
At 31 March 2017	1,802,354	1,840,824

	31 March 2018	31 March 2017
	£	£
UK fixed interest	-	591,127
Overseas fixed interest	-	194,410
Overseas equities	-	335,477
Alternative investments	-	282,962
At 31 March 2017	-	1,802,354
Investments over the 5% of the total value comprise:		
UK fixed interest – UK Government Securities	-	528,577

Lady Haberfield's Almshouse Charity

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2018

10 Creditors: Amounts Falling Due Within One Year

	31 March 2018 £	31 March 2017 £
Accruals	-	10,384
Deferred income	-	18,548
	<u>-</u>	<u>28,932</u>

Deferred income is investment income relating to the Social Housing Grant.

11 Provision for Liabilities

	31 March 2018 £	31 March 2017 £
Capital Grant Fund	-	<u>256,667</u>

The Capital Grant Fund is a Social Housing Grant received from Homes England (HE), formerly the Homes and Communities Agency, to finance an almshouse that was sold in 2014. The HE requires the Grant monies to either be re-invested into a qualifying project or to be repaid. In 2018 the Grants monies were transferred to Orchard Homes. Orchard Homes' (group subsidiary of Bristol Charities) main objective is to provide almshouse accommodation for poor persons resident in the City of Bristol.

12 Funds

	Balance at 1 April 2017 £	Incoming resources £	Resources expended £	Other recognised gains £	Balance at 31 March 2018 £
Unrestricted funds					
General fund	<u>1,858,070</u>	285,123	(2,152,907)	9,714	-

	Balance at 1 January 2016 £	Incoming resources £	Resources expended £	Other recognised gains £	Balance at 31 March 2017 £
Unrestricted funds					
General fund	<u>1,699,153</u>	45,687	(53,428)	166,658	<u>1,858,070</u>

Lady Haberfield's Almshouse Charity

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2018

The specific purposes for which the funds are to be applied are as follows:

Unrestricted funds

General fund: Used for the general day to day running of the charity.

13 Related Party Transactions

There were no related party transactions in the year.

14 Ultimate Controlling Party

Ultimate control over the entity is held by Bristol Charities as sole Trustee of Lady Haberfield's Almshouse Charity. Bristol Charities registration number is 1109141 and its Company registration number is 05402303.

Bristol Charities principal purposes are the provision of almshouse accommodation and a Grants program to individuals and institutions. A copy of Bristol Charities' Group accounts, which include the Lady Haberfield's Almshouse Charity accounts, can be found on the Bristol Charities' website www.bristolcharities.org.uk.

Lady Haberfield's Almshouse Charity

TRUSTEE, OFFICERS AND ADVISERS

For the year ended 31 March 2018

The Trustees of Lady Haberfield's Almshouse Charity are:

Richard Gore, B.A. (Joint Hons.), Solicitor (Chair of Trustees)

Andrew Hillman, A.C.A. (Chair of Trustees, resigned 5 February 2018)

Harriet Bosnell

Laura Claydon, LL.B., Solicitor (Vice Chair of Trustees)

Dr Shaheen Shahzadi Chaudhry J.P.

Kamala Das, LL.M., Barrister (resigned 5 February 2018)

Susan Hampton, D.L., J.P., B.Sc. (resigned 5 February 2018)

Tony Harris, M.Sc., F.C.A.

Rachel Howell MA MSc CPsychol AFBPsS

(appointed 26 September 2018)

Dr Ros Kennedy, MB, BS, MRCP, MRCPGP, DCH

Dudley Lewis, Solicitor (resigned 5 February 2018)

Michelle Meredith

Andy Mennell, BA (Hons), MSc, MCIH (appointed 26 September 2018)

Jonathan O'Shea, FCCA, Bsc (Hons)

Olivia Spencer B.A. B.Sc. R.I.B.A (appointed 26 September 2018)

Paul Staples, A.C.A., B.Sc. (Hons)

Melanie Tiley M.Inst.F. (resigned 5 February 2018)

David Watts, J.P., M.A., F.R.I.C.S. (resigned 5 February 2018)

Nolan Webber, Chartered FCSI

John Webster, B.A., B.Arch., R.I.B.A., M.R.T.P.I

Chief Executive

Anne Anketell, B.A. (Hons)

Lady Haberfield's Almshouse Charity

TRUSTEE, OFFICERS AND ADVISERS

For the year ended 31 March 2018

Patron

Mary Prior M.B.E.

Principal Office

17 St Augustines Parade
Bristol
BS1 4UL

Stockbrokers

Quilter Cheviot Limited
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Independent Examiners

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