



REPORT & ACCOUNTS 2019-2020 Chairman's Report

11 July 2020 was the 30th anniversary of the foundation of the Adnams Community Trust but the celebration of this milestone will have to be put on hold for the moment until the UK emerges from the restrictions and impacts of Covid-19. It is, however, worth taking this opportunity to reflect that since its inception in 1990 the Adnams Community Trust has donated in excess of £1,400,000 to help many good causes within 25 miles of Southwold.

The work and income of the Trust has been affected by the Covid-19 pandemic, which led to lockdown and the closure of large parts of the economy. The majority of the Adnams Community Trust's income is dependent upon Adnams Plc and this, inevitably, has had a huge impact on the Trust's ability to award grants as the Company was one of the first in and last out of lockdown earlier in the year. Administration and staffing costs of the Trust are also met by Adnams Plc and, to safeguard the financial stability of Adnams, the directors took the difficult decision to temporarily suspend the work of the Adnams Community Trust from 1 April 2020, and placed the administrator on furlough. These Report & Accounts, therefore, only cover two rounds of grants rather than the usual four.

Despite the challenging year, in 2019-2020 the trustees awarded 39 grants totalling almost **£31,000**. A summary of these grants can be found later in this report.

Pre-Covid, Emma Langdale from Waveney Enterprises Craft Workshop and Luke Woodley from Walnut Tree Health and Wellbeing both gave up their time to come along to talk to the trustees about the valuable work done by their organisations, which gave the trustees up-to-date knowledge of some of the issues facing our local communities. These updates from the frontline are critical and trustees remain acutely aware that need will increase significantly in the coming months and years as a result of the pandemic.

The number of applications received has remained high over the last year, making the trustees' grant-making decisions difficult. Funds received through Pennies, the electronic charity box scheme operated in Adnams shops, has continued through the pandemic and has been a great boost, helping to ensure the Adnams Community Trust continues to be able to support the local community.

Donations from shareholders (and others) are welcome now more than ever and will enable us to help many more good causes than would otherwise be possible. If you do not already donate to the Adnams Community Trust and would like to mandate your dividends, set up a standing order, remember us in your will or make a one-off donation, please contact Rebecca Abrahall, Adnams Community Trust Administrator (communitytrust@adnams.co.uk). Donations can also be made online through the Adnams Community Trust page on TotalGiving, <https://www.totalgiving.co.uk/charity/the-adnams-community-trust>. The full amount of donations goes to help good causes; all administrative and staffing costs are met by Adnams Plc.

If you know of an organisation that would benefit from a grant, do ask them to get in touch with Rebecca. Application guidelines can be found later in this document.

I hope you enjoy reading the report of the grants awarded during 2019-2020.

A handwritten signature in black ink, appearing to read 'Jonathan Adnams', written over a white background.

Jonathan Adnams OBE
Chairman

ADNAM'S COMMUNITY TRUST
RECEIPTS & PAYMENTS ACCOUNT 1 September 2019 TO 31 August 2020

These accounts have been prepared on a receipts and payments basis

2018/2019		2019/2020
£		£
3,750	Brought forward surplus	4,215
	<u>Income</u>	
12,000	Income from Adnams	2,000
-	Tax on Gift Aid and dividends	2,435
1,510	Returned grant cheques	1,000
13,510		5,435
	<u>Donations</u>	
150	Charities Aid	150
-	Speaking fees	750
3,910	Individual donations	1,022
3,207	Pennies	14,968
872	Fundraising	-
3,096	Donations re Adnams 10K run	8,000
11,235		24,890
	<u>Dividends</u>	
14,746	Robinson Fund	5,045
3,013	Other shareholders	1,153
17,759		6,198
42,504	<u>Total income for the year</u>	36,523
46,254	<u>Total amount available for distribution</u>	40,738
	<u>Expenditure</u>	
(41,199)	Grants paid out during the year	(30,983)
(840)	Independent Examiner's Fee	(600)
(42,039)		(31,583)
4,215	Carried forward to next year	9,155
	<u>Represented by</u>	
4,215	Bank balance	9,655
-	Less uncleared cheques	500
4,215	Surplus Carried Forward	9,155



15 October 2020

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE ADNAMS COMMUNITY TRUST

I report to the trustees on my examination of the accounts for The Adnams Community Trust (the Trust) for the year ended 31 August 2020.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. 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 Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.



P N van Dijk FMAAT
van Dijk Accountants Limited
Georgian House
34 Thoroughfare
Halesworth
Suffolk
IP19 8AP

5 January 2021

THE ADNAMS COMMUNITY TRUST RESERVES POLICY

1 Risk Assessment

- 1.1 The risk for most charities can be summarised as a risk to future income (because of poor investments or for other reasons) and/or a risk from excessive future commitments, which (if income fell short of expectations) might endanger the operations of on-going recipients of charity funding.
- 1.2 In the case of the Adnams Community Trust, both risks are minimal. The primary source of income is from Adnams Plc (as a percentage of annual profits) and the secondary source is from dividends on Adnams shares (a mixture of legacy income and mandates from existing shareholders). Given the stability and record of Adnams, this income is not believed to be seriously at risk – and if circumstances were to change it is likely that this would be foreseeable by the trustees in sufficient time to take appropriate action.
- 1.3 As far as commitments are concerned, it is the policy of the Adnams Community Trust not to give funds on an on-going basis, year on year, but to make one-off donations to achieve specific ends. Under these circumstances the risk of being unable to fulfil commitments to recipients is very small.
- 1.4 The trustees do not, therefore, feel it necessary to accumulate large Reserves to cover significant potential shortfalls in income or contingent liabilities. This policy will be reviewed on an annual basis.

2 Reasons for Reserves

- 2.1 Although the typical donation from the Adnams Community Trust is quite small, the trustees wish to be able to fund more significant local ventures, as and when these occur, and it is therefore felt prudent to maintain a reserve against this possibility.
- 2.2 Applications are occasionally received where funding is 'time-critical', particularly in the case of matched-funding, and the trustees wish to be able to respond promptly in such circumstances. This will only be possible if funds are held in Reserve.
- 2.3 Applications in any given quarter may exceed the funds available but may, nonetheless, be deserving of a positive response. Once again, a Reserve will allow for greater flexibility in meeting local needs.

3 Reserves Policy

- 3.1 For the reasons outlined above, the trustees feel it prudent to accumulate a Reserve up to a maximum of 20% of annual income.
- 3.2 The percentage retention, and the Risk Assessment which helps justify this Policy, will be reviewed on an annual basis, in the final quarter of each financial year.

Reviewed July 2019
(Annual review in July 2020 did not take place due to Covid-19)

THE OBJECTS OF THE ADNAMS COMMUNITY TRUST

The Adnams Charity was established in 1990 to mark the centenary of Adnams as a company and changed its name to the Adnams Community Trust in 2016. The objects of the Adnams Community Trust, as laid out in the Trust Deed, are:

- 1 the promotion of high standards of planning and architecture in or affecting Southwold, the preservation protection development and improvement of features of public interest in Southwold, and the promotion of civic pride in Southwold;
- 2 to promote the provision of facilities in the interest of social welfare for recreation and leisure time occupation with the object of improving the conditions of life for the inhabitants in the area of benefit;
- 3 the promotion and support of musical artistic and other cultural activities within the area of benefit;
- 4 the relief of sickness and poverty among the disabled and other persons in the area of benefit;
- 5 the preservation development and improvement of features of environmental scientific or public interest in the area of benefit;
- 6 the promotion advancement or support of such one or more exclusively charitable purposes as the Trustees think fit.

The Adnams Community Trust fulfils its objectives by giving small grants for specific items to worthy causes within 25 miles of Southwold in Suffolk.

THE ADNAMS COMMUNITY TRUST TRUSTEES

The Adnams Community Trust currently has seven trustees who bring with them a wealth of experience and knowledge:

- Jonathan Adnams OBE – Chairman and Director Trustee
- Josh Freeman – Elected Employee Trustee
- Guy Heald – Co-opted Trustee and Adnams Plc shareholder
- Alexandra Hemen – Elected Employee Trustee
- Melvyn Horn – Co-opted Trustee and former Adnams Plc employee
- Simon Loftus OBE – Original Trustee
- Dr Andy Wood OBE – Director Trustee

In accordance with the Trust's Trust Deed there may be up to three Director Trustees, three Elected Employee Trustees (currently one vacancy) and two Co-opted Trustees who may or may not be employees of the company (currently one vacancy) and those Original Trustees who have not retired. All trustees give their time freely, no remuneration is paid.

The trustees meet quarterly (usually January, April, July and October) to award grants in line with the guidelines to be found on pages 10 and 11 of this Report and dependent upon the funds available.

GRANTS AWARDED

Education

Oulton Broad Primary School has 323 pupils aged between 4 and 11 from a range of backgrounds. Information Technology is a vital educational tool used for research and learning. The trustees awarded a grant of **£1,276.23** to purchase five new laptops and licences.

Mendham Primary School is a rural school on the Norfolk/Suffolk border with 82 pupils aged between 3 and 11. The number of pupils has doubled in the last two years. The school's reading scheme is outdated and was set up before phonics became a key part of the teaching of reading. The trustees awarded a grant of **£1,595.16** to purchase phonically decodable readers and wordless books (used to support the development of storytelling).

The Friends of Scole School raise funds to purchase items which this rural school would not otherwise be able to afford, for the benefit of the 88 pupils. Significant improvements have been made to the school's library, with a new room, furniture and some new books. The trustees awarded a grant of **£899.92** to purchase non-fiction books.

Hartismere School, in the rural town of Eye, has 996 pupils aged between 11 and 18. Students take part in school productions and music evenings but, as the school does not have a theatre or purpose-built stage, these take place in sports halls. The trustees awarded a grant of **£1,000** towards the cost of portable staging which will be used by students and the wider community.

Thurton & Ashby St Mary Pre-School is based in Thurton Village Hall and provides childcare for 24 children aged between two and four, four mornings a week. Much of the learning takes place outside; the garden is used ten months of the year for play and meals. The trustees awarded a grant of **£750** towards the cost of secure metal fencing to enclose a larger garden area to enable the pre-school to cater for more children.

I Made This works with children and young people with special educational needs and those on the autistic spectrum. I Made This uses digital media to teach stop-frame animation, which is an effective way to reach these young people. The young people are supported to write a script and make an animated film using plasticine, drawings, moving toys and software. This creative learning is non-verbal which removes barriers for those with learning difficulties. The trustees awarded a grant of **£1,049** to purchase an Apple computer.

The Friends of St Benet's School in Beccles raise money to pay for items which the school is not able to fund. The school has 96 pupils aged between 4 and 11 and is open to all regardless of faith. The trustees awarded a grant of **£500** to buy books to help to improve literacy and increase social mobility.

Snape Primary School has 55 pupils aged between 4 and 11 and is rated 'good' by Ofsted. The trustees awarded a grant of **£574** to purchase two iPads so that more use can be made of online educational programmes.

Ringsfield School Parents and Friends Association raises money to pay for items not funded by the school budget. The school has 113 pupils aged 3 to 11 and is situated in a rural area. The trustees awarded a grant of **£1,000** towards the cost of new computers, to be used to teach coding.

Corton Primary School has 111 pupils aged 4 to 11. The school is situated in an area of high deprivation. The school wishes to create a Design and Technology (DT) area by erecting two insulated sheds. DT encourages children to be creative, solve problems and learn practical and life skills. The trustees awarded a grant of **£525** to pay for the electrical work associated with the new DT area.

Health & Social Welfare

Riding for the Disabled Woodbridge and District provides therapeutic riding and carriage driving for children and adults with physical and/or serious learning disabilities. RDA Woodbridge has a dedicated riding centre in Clopton with an indoor riding school. The trustees awarded a grant of **£500** to purchase teaching aids.

Shrublands Youth & Adult Centre Charitable Trust is a community centre situated in the middle of two deprived wards in Gorleston. The Trust runs many projects, groups and facilities. A few years ago, the Trust set up a 'nurture' group to support a small group of women who were struggling to cope with life for a variety of reasons (mental health issues, self-esteem issues, low confidence, high anxiety). The trustees awarded a grant of **£500** towards the cost of a professional worker for the group to help build self-reliance.

Suffolk County Council's Adult Social Care Team cares for a lady from Carlton Colville who suffers from post-traumatic stress disorder. She has numerous other health issues and is no longer able to sleep in a bed. The trustees awarded a grant of **£500** towards the cost of a dual-motor riser-recliner chair to enable her to sleep in more comfort.

Waveney Enterprises Craft Workshop in Beccles is a day service for adults aged 18 and over who have learning difficulties. The service is craft-orientated, with users learning sewing, knitting, woodwork, painting, gardening and beading to a high standard. Items made are sold in the charity's shop. Most of the service users are ageing with complex health needs. The trustees awarded a grant of **£1,500** to pay for a yoga teacher for a year to encourage the service users to exercise.

Cancer Campaign in Suffolk helps residents of Suffolk before, during and after a cancer diagnosis through educational workshops, complementary therapy and counselling for those with cancer, and beauty, wig and wellbeing workshops for women after cancer treatment. The trustees awarded a grant of **£700** to pay for two education workshops for schools, clubs and organisations within 25 miles of Southwold.

Happy Days Children's Charity provides respite break holidays, group activity holidays, day trips and theatre trips for children and young people aged 3 to 17 with special needs and living in poor socio-economic conditions. The trustees awarded a grant of **£750** to pay for a Sea Life sleepover for 20 children from Gorleston with special needs from disadvantaged backgrounds.

Suffolk Babies provides free antenatal workshops for pregnant women and their birth partners and follow-on support for potentially vulnerable mothers until their children are pre-school age. The trustees awarded a grant of **£900** to pay for 60 couple places at antenatal workshops in Eye.

The Arts

Concerts at Cratfield is a volunteer-run registered charity which organises chamber music concerts every summer in St Mary's Church, Cratfield. In 2020 Concerts at Cratfield planned a festival of chamber music to celebrate the 250th birthday of Beethoven and booked the Carducci Quartet to play all of the Beethoven quartets in chronological order. The trustees awarded a grant of **£500** to pay for the cost of publicising and offering subsidised tickets to young people.

Pro Corda is a leading music charity based at Leiston Abbey. Half of their work is dedicated to specialist music and performing arts provision for young people with special educational needs, particularly those from a deprived background. Pro Corda has piloted a programme of work experience at Leiston Abbey for young people with disabilities aged between 15 and 24. The Arts is an area where these young people often excel and many Pro Corda participants have gone on to take qualifications in music or to careers in the music industry. The trustees awarded a grant of **£880** to pay for two week-long work placements for a total of eight young people, which will provide intensive experience in performance and stage skills, catering, site management and Arts administration.

Recreation

Saxlingham Nethergate Parish Council is responsible for the village playing field, which has a park, football and cricket pitches and a social club. It is well used by the village's 700 residents. The trustees awarded a grant of **£500** towards the cost of a full-size basketball post.

Bedfield Parish Council has overall responsibility for Bedfield and Monk Soham Sports Club, sports field and pavilion. The facilities are the hub of the village and are well used. The trustees awarded a grant of **£500** towards the cost of a swing with a cradle seat suitable for a wide cross-section of users including those with additional needs.

Catch22 runs a youth crime prevention programme called Positive Futures which tries to change lives, using sport, physical activities and education as a means of engaging with young people. The trustees awarded a grant of **£480** to pay for four weeks of open-access sports sessions in Leiston in 2020 for young people aged 13 to 21.

Lowestoft Sea Cadets is part of the Sea Cadet Corps, a youth movement based on the traditions of the Royal Navy. They have 18 members aged between 10 and 18 years who take part in activities such as powerboating, kayaking, sailing, cooking, camping and first aid. The cadets gain qualifications and learn many valuable life skills. The trustees awarded a grant of **£1,000** towards the cost of new kayaks.

Brooke Playpark is a charity set up by a group of parents to restore a play area for the village to provide a safe place to play outdoors. The trustees awarded a grant of **£500** towards the cost a wooden three-part swing.

Yoxford Cricket Club (Yoxford CC) has over 80 members with male, female and youth teams. All young players receive coaching from English Cricket Board-certified volunteer coaches. Yoxford CC is also an ECB All Stars Cricket Centre, providing cricket experience for 5 to 8-year olds. The trustees awarded a grant of **£700** towards the cost of a commercial-grade rotary mower to maintain the grounds.

Buildings/Community Facilities

4th Lowestoft Scout Group has 80 young members and 21 adult helpers. The Group has its own Scout hut, car park, garage and a large field. The premises are used most days by various groups. The trustees awarded a grant of **£750** towards the cost of a new gate as part of a larger project to replace the fencing around the site.

Broome Parish Council/Broome Village Hall Committee are responsible for Broome Village Hall. The hall is very well used by all generations with many community events held there each year. The trustees awarded a grant of **£1,000** towards the cost of connecting the hall to the mains sewerage system.

Fortrey Heap Village Hall is the only community building for the villages of North Cove and Barnby. It is used most days for a wide variety of activities. The trustees awarded a grant of **£750** to purchase chairs for the hall as the current chairs have been deemed unsafe.

Wissett Village Hall is the only community facility in the village and is regularly used for activities such as yoga, art classes and carpet bowls and for annual village events and private parties. The hall lies within the village conservation area and is 'locally listed' which means there are no permitted development rights. The trustees awarded a grant of **£480** to pay for building control and the fitting of a replica 'gothic' window.

Wrentham Village Hall is well used by the local community. The trustees awarded a grant of **£1,000** towards the cost of acoustic panels to improve the acoustics for hall users.

Weybread Village Hall is the only community amenity in this rural village, providing a space for people to socialise. The hall is well used with many regular bookings. The trustees awarded a grant of **£425** to pay for a decorator to paint the entrance hall, toilets, storeroom and meeting room.

St Michael's Church Beccles' Undercroft meeting room holds 40 people and is well used by the community. The acoustics in the room are poor which makes it difficult for people with hearing aids to hear properly. The trustees awarded a grant of **£1,000** towards the cost of a false ceiling with recessed lighting to solve the acoustics problem.

Waveney Heritage Centre is based in the former Brockdish Primary School. The Centre is run by volunteers with the aim of ensuring that the historical heritage of the Waveney Valley is conserved and shared. The Centre is leased from the Diocese of Norwich and must be used for community educational, social or recreational purposes. The trustees awarded a grant of **£179.94** to purchase thermostat-controlled oil-filled radiators.

Strumpshaw Parish Council owns a new village hall, built as part of a Section 106 planning agreement. The trustees awarded a grant of **£1,224** to purchase an induction hearing loop system to enable those with hearing difficulties to fully participate in events at the hall.

Kirby Bedon Parish Hall serves the parishes of Kirby Bedon and Whitlingham. It is used by a wide variety of groups and clubs and is available for private hire. The trustees awarded a grant of **£1,000** towards the cost of new flooring.

Environment/Conservation

RSPB has partnered with Natural England, Pensthorpe Conservation Trust and Conservation Grade on a project to save the turtle dove (Operation Turtle Dove). In the last 20 years more than 94% of the UK's breeding turtle doves have been lost and the population is halving every six years. More than half of the UK's turtle doves breed in East Anglia. The RSPB has a dedicated Conservation Adviser who is working with farmers to safeguard and expand the remaining population. The trustees awarded a grant of **£1,675** to purchase 100 sacks of seeds to be given to landowners near Southwold to create 'larders' for the birds.

Thorpeness Beach Baggers Trust (TBBT) was formed to run the Thorpeness Beach and Village Clean which has taken place every Good Friday for the last 16 years. All villagers are 'members' of TBBT (there is no membership fee) and around 150 people, including many children, usually take part in the annual tidy-up. Over the last few years there has been a reduction in the levels of sea-born rubbish so in 2020 TBBT decided to combine the beach clean with the planting of an orchard of heritage-variety fruit trees in the grounds of the Ogilvie Pavilion. The trustees awarded a grant of **£920** to purchase the fruit trees.

Returned Grants

In October 2019 the Trustees awarded a grant of **£500** to **Suffolk County Council's** Adult Social Care Team towards the cost of a riser-recliner chair for a gentleman from Lowestoft with advanced Alzheimer's disease and other serious health issues. The grant was returned as it was no longer needed.

In October 2019 the Trustees awarded a grant of **£500** to **Suffolk County Council's** Adult Social Care Team for a gentleman from Lowestoft who suffered from Motor Neurone Disease. The grant was to be used to purchase a modular ramp to enable him to access his garden but was returned as it was no longer needed.

THE ADNAMS COMMUNITY TRUST APPLICATION GUIDELINES

The Adnams Community Trust

- 1 The Adnams Community Trust (formerly known as the Adnams Charity) was founded in 1990 to mark the centenary of Adnams as a company and is funded by the annual donation of at least 1% of the profits of Adnams Plc and by the generosity of others, including a major legacy from a former shareholder.
- 2 The Trustees publish accounts and disclose all grants made on an annual basis.

Who may/may not apply

- 3 Applications must be for charitable causes within a 25-mile radius of St Edmund's Church, Southwold. Applications from national charities which operate within the 25-mile catchment area may be considered if assurances can be given that the money will be used for a specific purpose, exclusively within the above catchment area.
- 4 The Adnams Community Trust does not normally make grants to religious organisations or private clubs unless these can demonstrate that the purpose of the grant is for something of clear public benefit, accessible to all.
- 5 No grants are made to individuals. However, public bodies and charities may apply on behalf of individuals.

What grants are/are not made for

- 6 The Trustees prefer applications for specific items.
- 7 Grants are generally of a one-off nature.
- 8 Grants are not generally made in successive years.
- 9 The Trustees are reluctant to give grants to cover on-going running costs, although in very exceptional circumstances they may do so.
- 10 The Adnams Community Trust does not provide sponsorship of any kind.
- 11 The Adnams Community Trust does not provide raffle prizes.
- 12 The Adnams Community Trust does not give funds indirectly to charities, for example, by sponsoring the fundraising efforts of individuals.
- 13 The Adnams Community Trust does not provide funding for any hardware associated with solar panels. However, consideration will be given to applications for educational equipment linked to 'green energy' and energy conservation.
- 14 Grants are not usually awarded retrospectively (ie for items which have already been purchased).

How to apply

- 15 An application form is available from the Adnams Community Trust Administrator by e-mailing communitytrust@adnams.co.uk, telephoning 01502 727200 or by writing to Rebecca Abrahall, The Adnams Community Trust Administrator, The Adnams Community Trust, c/o 23 The Street, Brockdish, Norfolk, IP21 4JY.
- 16 Applications must be submitted in writing; applications via email are accepted.
- 17 Please provide information on:
- what the grant is for
 - who will benefit
 - how much the item(s) will cost – a detailed quotation should be provided
 - other fundraising activities being undertaken and amount raised so far
 - to whom cheques should be made payable in the event of a grant being made
- 18 If your organisation is VAT exempt, or is able to reclaim VAT, please ensure VAT is not included in your application.
- 19 Where possible the most recent set of audited accounts should be enclosed with the application. If this is not possible (for example, if the organisation has not been running for a full year) then a copy of the most recent bank statement and an up-to-date income and expenditure statement should be sent.
- 20 Please provide a copy of your Reserves Policy if you are applying from a Registered Charity. Information about Reserves Policies can be found on the Charity Commission website.
- 21 Please note, if an application is successful the trustees will expect the grant to be spent within one year. Copies of receipt(s) will be required as proof of purchase/expenditure and the End-of-Project Reporting Form must be completed and returned. The trustees reserve the right to ask for a grant to be returned if these conditions are not met.
- 22 The trustees meet quarterly, normally in January, April, July and October. Applications should be submitted early to ensure they are placed on the review list. Application deadline dates can be found on the Adnams website adnams.co.uk/customer/pages/community-trust or by contacting the Adnams Community Trust Administrator.

LEGAL AND ADMINISTRATIVE DETAILS

Adnams Community Trust Bankers

Barclays Banks Plc
67 High Street
Southwold
IP18 6DT

Adnams Community Trust Independent Examiners

van Dijk Accountants Limited
Georgian House
34 Thoroughfare
Halesworth
Suffolk
IP19 8AP

Adnams Community Trust Solicitors

Nicholsons Solicitors
23 Alexandra Road
Lowestoft
NR32 1PP

