

THE CHAIR'S STATEMENT REGARDING DC GOVERNANCE:

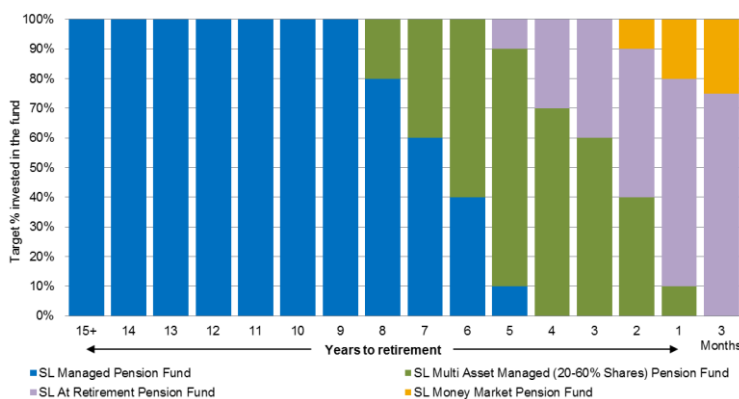
1 JANUARY 2019 – 31 DECEMBER 2019

This statement explains how the NGF Europe Pension Fund ("the Scheme") is meeting the governance standards that apply to occupational pension schemes that provide money purchase benefits (i.e. Defined Contribution schemes – DC).

Default Arrangement

Members of the Scheme who do not make an explicit choice regarding the investment of their funds are invested in the default strategy arrangement chosen by the Trustee with the advice of its Investment Consultant. The default strategy arrangement in place is the Standard Life Balanced Managed Universal Lifestyle Profile.

The default strategy initially invests member savings into the Standard Life Managed Pension Fund, which forms the Growth Stage of the lifestyle profile. Eight years from retirement assets are gradually switched out of the fund to reduce risk, by investing in a fund with lower volatility and less exposure to growth assets. Five years from retirement, the lifestyle profile reduces risk further by switching assets and contributions into a combination of the Standard Life's At Retirement and Money Market Funds. The aim of the default strategy is to seek growth in the early years of a member's pension savings and preserve capital towards their date of retirement.



Investment returns are consistent with the aims and objectives mentioned above. The Trustee has considered the impact of performance on different groups of members within the Scheme and is satisfied that it is on target for all groups.

Over the last twelve months, the default fund for the Growth phase of the default strategy (SL Managed Pension Fund) returned 15.51% compared to its benchmark, which was 15.25%. Overall, the Trustee is happy that this fund has delivered sufficient investment returns for the members invested in the default strategy.

The default arrangement is considered as part of the half-yearly investment report for the Scheme and was last formally reviewed and revised by the Trustee on 19 January 2017. The Scheme's Statement of Investment Principles (SIP) was last reviewed by the Trustee on 18 September 2019, a copy of which is available alongside this governance statement. During the period covered by this statement there have been no significant changes to the DC Section's investment strategy, however, in September 2019, the Trustee and the Company agreed that the DC Section of the Scheme was to be closed and replaced by a Master Trust arrangement with Aviva. The SIP will be reviewed a minimum of every three years or as soon as any significant developments in investment policy or member demographics take place.

The Trustee has set up processes to publish relevant information on the default arrangement online at the following URL: <https://www.ngfeurope.com/pensions> and will notify members about this.

Processing Scheme Transactions

The Trustee has a specific duty to ensure that core financial transactions relating to the DC Section are processed promptly and accurately. These include the investment of contributions, transfer of member assets into and out of the Scheme, transfers between different investments within the Scheme and payments to and in respect of members.

Transactions are undertaken on the Trustee's behalf by the Scheme's administrator (Mercer), the Scheme's DC platform provider (Standard Life) and the Scheme's investment managers; Standard Life Investments, Threadneedle, Fidelity, Baillie Gifford, Janus Henderson and Invesco. The Trustee periodically reviews the processes and controls implemented by those organisations, and consider them to be suitably designed to achieve these objectives. The Trustee has a service level agreement (SLA) in place with the Scheme administrator and the DC platform provider, which covers the accuracy and timeliness of all core transactions and receives regular reports to monitor the performance against those service levels.

During the period covered by this statement, 100% of work was completed by Mercer, within its agreed service levels; this includes benefit quotations, payments, member correspondence, investment / disinvestment requests and members' updates.

Of the tasks carried out by the Standard Life, 96% were completed within the agreed service levels. There was one issue relating to the processing of transactions, which was deemed unacceptable. Standard Life took three months to settle a retirement benefit, a complaint was upheld and the member was compensated by Standard Life. It had already been decided that the DC Section should be closed and replaced by a Master Trust arrangement with Aviva. All future DC pension contributions in respect of employment with NGF Europe Limited have been paid to the Aviva Master Trust arrangement since 1 March 2020. Existing funds in the DC Section are in the process of being bulk transferred to the Aviva Master Trust arrangement and the transfer is due to complete in August 2020. The Trustee continues to monitor performance against the SLAs on a regular basis and receives an annual Assurance Report on Internal Controls (AAF 01/06)

from Mercer. In light of the above, the Trustee considers that the requirements for processing core financial transactions specified in the Administration Regulations (The Occupational Pension Schemes (Scheme Administration) Regulations 1996) have been met.

Charges and transaction costs – default arrangement and additional funds

The law requires the Trustee to disclose the charges and transactions costs borne by DC Section Scheme members and to assess the extent to which those charges and costs represent good value for money for members. These transaction costs are not limited to the ongoing charges on member funds, but should also include trading costs incurred within such funds. The Trustee has taken account of the statutory guidance when preparing this section of the report.

Total Expense Ratios (TERs) and transaction costs payable for each fund within the default arrangement are as follows; these fees allow for a rebate applied by Standard Life on each fund:

Fund	TER (%)	Transaction Cost (%)
SL Managed Pension Fund	0.77	0.1567
SL Multi Asset Managed (20-60% Shares) Pension Fund	0.76	0.1165
SL At Retirement (Multi Asset Universal) Pension Fund	0.77	0.2203
SL Money Market Pension Fund	0.75	0.0023

TERs for the default arrangement are higher than the maximum TER of 0.75%. Consequently, in addition to the Standard Life fee rebate, the Trustee applies an additional rebate to member accounts so the TER for funds in the default arrangement do not exceed 0.75%.

The Trustee also makes available a range of funds, which may be chosen by members as an alternative to the default arrangement. These funds allow members to take a more tailored approach to managing their own pension investments and attract annual charges and transaction costs as follows:

Fund	TER (%)	Transaction Cost (%)
SL Baillie Gifford UK and Worldwide Equity Pension Fund	1.07	0.0312
SL Fidelity Global Special Situations Pension Fund	1.92	0.3443
SL Fidelity Special Situations Pension Fund	1.91	0.0513
SL Invesco Perpetual Corporate Bond Pension Fund	1.41	0.0972
SL Janus Henderson European Selected Opportunities Pension Fund	1.70	0.1796
SL SLI UK Smaller Companies Pension Fund	1.24	0.0363
SL Threadneedle American Select Pension Fund	1.63	0.1822
SL Annuity Targeting Pension Fund	0.75	0.0850
SL At Retirement (Multi Asset Universal) Pension Fund	0.77	0.2203
SL Deposit and Treasury Pension Fund	0.75	0.1003
SL European Equity Pension Fund	0.76	0.0701
SL Far East Equity Pension Fund	0.83	0.1254
SL Global Equity 50:50 Pension Fund	0.75	0.1992
SL International Equity Pension Fund	0.77	0.1023
SL Japanese Equity Pension Fund	0.77	0.2829
SL North American Equity Pension Fund	0.75	0.1102
SL Property Pension Fund	0.77	0.2458
SL Managed Pension Fund	0.77	0.1567
SL Multi Asset Managed (20-60% Shares) Pension Fund	0.76	0.1165
SL Money Market Pension Fund	0.75	0.0023
SL Global Equity Universal Lifestyle Profile	0.75	n/a
SL Global Equity II Universal Lifestyle Profile	0.75	n/a
SL Balanced Managed I Universal Lifestyle Profile	0.76	n/a

Source: Standard Life

Note: The 0.75% fee charge cap only applies to the default arrangement; hence some of the funds above exceed this amount. Where fund transaction costs have not been provided by Standard Life or for Lifestyle Profiles where it is not possible to calculate the combined transaction costs, these funds have been marked as "n/a".

The Trustee is not comfortable that the annual management costs for the default arrangement and self-select funds are reasonable both in terms of the outcomes the funds are targeting and the fees in the wider market applicable to similar investment strategies.

The Trustee has made every effort to obtain the information on the funds' transaction costs; however, at the time of writing this statement, data from three funds are still outstanding. The Trustee will continue its endeavours to obtain this information subject to the costs of such enquiries not outweighing the benefits of the disclosures. Fund transaction cost information for the outstanding funds has been requested from Standard Life, which provides the investment platform, and this Statement will be updated upon receipt of the data.

DC Section - Cumulative effect of charges:

The compounding effect of charges on an active member's fund can be illustrated as follows:

Illustrations for an "Average" member						
Years from now	Default Strategy		SL Managed Pension Fund (Most Popular Fund)		SL Fidelity Global Special Situations Pension Fund (Most Expensive Fund)	
	Before Charges	After Charges and Costs Deducted	Before Charges	After Charges and Costs Deducted	Before Charges	After Charges and Costs Deducted
1	£32,476	£32,259	£32,476	£32,259	£32,476	£31,920
3	£46,129	£45,308	£46,129	£45,308	£46,129	£44,048
5	£60,869	£59,191	£60,869	£59,191	£60,869	£56,658
10	£103,055	£97,907	£103,055	£97,907	£103,055	£90,420
15	£154,142	£143,111	£154,142	£143,111	£154,142	£127,638
20	£216,005	£195,890	£216,005	£195,890	£216,005	£168,667
23 (retirement)	£255,574	£228,446	£259,223	£231,712	£259,223	£195,273
Total Fees	£19,964		£19,984		£45,986	

Years from now	SL Annuity Targeting Pension Fund (Least Expensive Fund)		SL Far East Equity Pension Fund (Highest Expected Return Fund)		SL Money Market Pension Fund (Lowest Expected Return Fund)	
	Before Charges	After Charges and Costs Deducted	Before Charges	After Charges and Costs Deducted	Before Charges	After Charges and Costs Deducted
1	£31,074	£30,866	£32,700	£32,456	£31,046	£30,835
3	£41,014	£40,289	£46,989	£46,054	£40,916	£40,183
5	£50,760	£49,393	£62,647	£60,714	£50,575	£49,195
10	£74,306	£70,833	£108,678	£102,574	£73,829	£70,337
15	£96,726	£90,508	£166,545	£153,096	£95,863	£89,634
20	£118,073	£108,564	£239,291	£214,075	£116,739	£107,246
23 (retirement)	£130,387	£118,676	£291,634	£256,563	£128,734	£117,067
Total Fees	£12,726		£23,951		£12,784	

Illustrations for a "Young" member						
Years from now	Default Strategy		SL Managed Pension Fund (Most Popular Fund)		SL Fidelity Global Special Situations Pension Fund (Most Expensive Fund)	
	Before Charges	After Charges and Costs Deducted	Before Charges	After Charges and Costs Deducted	Before Charges	After Charges and Costs Deducted
1	£15,192	£15,100	£15,192	£15,100	£15,192	£14,957
3	£27,255	£26,839	£27,255	£26,839	£27,255	£26,200
5	£40,278	£39,328	£40,278	£39,328	£40,278	£37,889
10	£77,551	£74,157	£77,551	£74,157	£77,551	£69,188
15	£122,688	£114,823	£122,688	£114,823	£122,688	£103,690
20	£177,347	£162,302	£177,347	£162,302	£177,347	£141,724
25	£215,531	£194,528	£215,531	£194,528	£215,531	£166,389
30	£243,536	£217,738	£243,536	£217,738	£243,536	£183,652
35	£420,749	£358,033	£420,749	£358,033	£420,749	£280,824
40 (retirement)	£530,639	£439,917	£538,285	£446,267	£538,285	£336,992
Total Fees	£54,688		£54,727		£116,615	

Years from now	SL Annuity Targeting Pension Fund (Least Expensive Fund)		SL Far East Equity Pension Fund (Highest Expected Return Fund)		SL Money Market Pension Fund (Lowest Expected Return Fund)	
	Before Charges	After Charges and Costs Deducted	Before Charges	After Charges and Costs Deducted	Before Charges	After Charges and Costs Deducted
1	£10,931	£10,870	£11,408	£11,337	£10,923	£10,861
3	£21,101	£20,809	£23,486	£23,115	£21,061	£20,766
5	£31,073	£30,411	£36,721	£35,814	£30,983	£30,315
10	£55,164	£53,023	£75,629	£72,074	£54,871	£52,717
15	£78,102	£73,775	£124,541	£115,837	£77,504	£73,163
20	£99,944	£92,818	£186,030	£168,657	£98,949	£91,825
25	£112,544	£103,483	£230,272	£205,461	£111,271	£102,230
30	£120,740	£110,294	£263,329	£232,408	£119,267	£108,857
35	£159,396	£141,050	£482,664	£402,219	£156,758	£138,593
40 (retirement)	£177,348	£154,557	£636,236	£514,304	£174,041	£151,544
Total Fees	£26,012		£66,218		£26,019	

To provide context for the investment returns and charges above. If savings were not invested at all (i.e. there were no investment returns or fees) then, according to the Trustee's modelling, the value of the "Average" and "Younger" members' pots at retirement would be £108,158 and £135,367 respectively in today's money.

DC (DB Top Up) Section - Cumulative effect of charges:

The compounding effect of charges on an active member's fund can be illustrated as follows:

Illustrations for an "Average" member						
Years from now	Default Strategy		SL Managed Pension Fund (Most Popular Fund)		SL Fidelity Global Special Situations Pension Fund (Most Expensive Fund)	
	Before Charges	After Charges and Costs Deducted	Before Charges	After Charges and Costs Deducted	Before Charges	After Charges and Costs Deducted
1	£4,386	£4,357	£4,386	£4,357	£4,386	£4,313
3	£6,978	£6,863	£6,978	£6,863	£6,978	£6,686
5	£10,058	£9,807	£10,058	£9,807	£10,058	£9,428
10	£19,556	£18,692	£19,556	£18,692	£19,556	£17,428
12 (retirement)	£23,706	£22,475	£24,033	£22,785	£24,033	£20,986
Total Fees	£1,066		£1,068		£2,602	

Years from now	SL Annuity Targeting Pension Fund (Least Expensive Fund)		SL Far East Equity Pension Fund (Highest Expected Return Fund)		SL Money Market Pension Fund (Lowest Expected Return Fund)	
	Before Charges	After Charges and Costs Deducted	Before Charges	After Charges and Costs Deducted	Before Charges	After Charges and Costs Deducted
1	£4,201	£4,174	£4,415	£4,383	£4,198	£4,170
3	£6,258	£6,156	£7,099	£6,967	£6,245	£6,141
5	£8,542	£8,336	£10,323	£10,034	£8,515	£8,306
10	£14,675	£14,075	£20,497	£19,476	£14,593	£13,989
12 (retirement)	£17,172	£16,361	£25,404	£23,916	£17,061	£16,246
Total Fees	£844		£1,236		£851	

Illustrations for a "Young" member						
Years from now	Default Strategy		SL Managed Pension Fund (Most Popular Fund)		SL Fidelity Global Special Situations Pension Fund (Most Expensive Fund)	
	Before Charges	After Charges and Costs Deducted	Before Charges	After Charges and Costs Deducted	Before Charges	After Charges and Costs Deducted
1	£5,001	£4,968	£5,001	£4,968	£5,001	£4,918
3	£8,128	£7,996	£8,128	£7,996	£8,128	£7,792
5	£12,099	£11,807	£12,099	£11,807	£12,099	£11,365
10	£25,999	£24,931	£25,999	£24,931	£25,999	£23,365
15	£46,205	£43,564	£46,205	£43,564	£46,205	£39,807
20	£73,337	£67,950	£73,681	£68,270	£73,681	£60,796
21 (retirement)	£79,045	£72,977	£80,150	£73,999	£80,150	£65,552
Total Fees	£4,784		£4,790		£11,307	

Years from now	SL Annuity Targeting Pension Fund (Least Expensive Fund)		SL Far East Equity Pension Fund (Highest Expected Return Fund)		SL Money Market Pension Fund (Lowest Expected Return Fund)	
	Before Charges	After Charges and Costs Deducted	Before Charges	After Charges and Costs Deducted	Before Charges	After Charges and Costs Deducted
1	£4,791	£4,760	£5,034	£4,998	£4,787	£4,755
3	£7,301	£7,184	£8,267	£8,116	£7,285	£7,167
5	£10,329	£10,088	£12,409	£12,072	£10,297	£10,053
10	£19,939	£19,188	£27,158	£25,899	£19,836	£19,081
15	£32,069	£30,465	£49,143	£45,956	£31,848	£30,238
20	£46,276	£43,420	£79,848	£73,166	£45,878	£43,021
21 (retirement)	£49,331	£46,175	£87,195	£79,563	£48,891	£45,734
Total Fees	£3,361		£5,654		£3,383	

*To provide context for the investment returns and charges above. If savings were not invested at all (i.e. there were no investment returns or fees) then, according to the Trustee's modelling, the value of the "Average" and "Younger" members' pots at retirement would be **£15,588** and **£43,259** respectively in today's money.*

Assumptions – DC Section

Illustrations above have been produced for an “Average” and a “Young” member based on the Scheme’s membership data. “Default Strategy” illustration assumes the member’s asset allocation remains fully invested in the current default strategy. Individual fund illustrations assume 100% of the member’s assets are invested in the fund up to the Scheme retirement age. The results are presented in real terms, i.e. in today’s money, to help members have a better understanding of what their pension pot could buy in today’s terms, should they invest in the funds above as shown.

Note that total fees are lower than the difference between the pot size before and after fees. Total fees reflect what has actually been taken to pay for the management of assets and other expenses, whereas the difference between post before and after fees reflects the effect of compounding.

<ul style="list-style-type: none"> Age - “Average” Member Age - “Young” Member Age 	42 (<i>average age of the Scheme’s membership</i>) 25 (<i>average age of the youngest 10% of members</i>)
Scheme Retirement Age	65
<ul style="list-style-type: none"> Starting Pot Size - “Average” Member Starting Pot Size - “Young” Member 	£26,031 (<i>median pot size of the Scheme’s membership</i>) £9,498 (<i>median pot size for the youngest 10% of members</i>)
<ul style="list-style-type: none"> Starting Salary - “Average” member Starting Salary - “Young” member 	£41,350 (<i>median salary of the Scheme’s membership</i>) £40,919 (<i>median salary for the youngest 10% of members</i>)
Inflation	2.5% p.a.
Rate of Salary Growth	2.5% p.a.
Employer annual contributions - “Average” Member	7.87% p.a.
Employer annual contributions - “Young” Member	7.80% p.a.
Employee annual contributions - “Average” Member	4.84% p.a.
Employee annual contributions - “Young” Member	4.80% p.a.
Expected future nominal returns on investment:	
<ul style="list-style-type: none"> Default Strategy <ul style="list-style-type: none"> SL Managed Pension Fund SL Multi Asset Managed (20-60% Shares) Pension Fund SL At Retirement (Multi Asset Universal) Pension Fund SL Money Market Pension Fund SL Managed Pension Fund SL Fidelity Global Special Situations Pension Fund SL Annuity Targeting Pension Fund SL Far East Equity Pension Fund SL Annuity Targeting Pension Fund 	2.6% above inflation 2.6% above inflation 2.6% above inflation 1.1% below inflation 2.6% above inflation 4.0% above inflation 1.0% below inflation 4.8% above inflation 1.1% below inflation

Assumptions – DC (DB Top Up) Section

Illustrations above have been produced for an “Average” and a “Young” member based on the Scheme’s membership data. “Default Strategy” illustration assumes the member’s asset allocation remains fully invested in the current default strategy. Individual fund illustrations assume 100% of the member’s assets are invested in the fund up to the Scheme retirement age. The results are presented in real terms, i.e. in today’s money, to help members have a better understanding of what their pension pot could buy in today’s terms, should they invest in the funds above as shown.

Note that total fees are lower than the difference between the pot size before and after fees. Total fees reflect what has actually been taken to pay for the management of assets and other expenses, whereas the difference between post before and after fees reflects the effect of compounding.

<ul style="list-style-type: none"> Age - “Average” Member Age - “Young” Member Age 	53 (<i>average age of the Scheme’s membership</i>) 44 (<i>average age of the youngest 10% of members</i>)
Scheme Retirement Age	65
<ul style="list-style-type: none"> Starting Pot Size - “Average” Member Starting Pot Size - “Young” Member 	£3,305 (<i>median pot size of the Scheme’s membership</i>) £3,742 (<i>median pot size for the youngest 10% of members</i>)
<ul style="list-style-type: none"> Starting Salary - “Average” member Starting Salary - “Young” member 	£5,149 (<i>median salary of the Scheme’s membership</i>) £5,789 (<i>median salary for the youngest 10% of members</i>)
Inflation	2.5% p.a.
Rate of Salary Growth	2.5% p.a.
Employer annual contributions - “Average” Member	9.58% p.a.
Employer annual contributions - “Young” Member	10.00% p.a.
Employee annual contributions - “Average” Member	5.75% p.a.
Employee annual contributions - “Young” Member	6.00% p.a.
Expected future nominal returns on investment:	
<ul style="list-style-type: none"> Default Strategy <ul style="list-style-type: none"> SL Managed Pension Fund SL Multi Asset Managed (20-60% Shares) Pension Fund SL At Retirement (Multi Asset Universal) Pension Fund SL Money Market Pension Fund SL Managed Pension Fund SL Fidelity Global Special Situations Pension Fund SL Annuity Targeting Pension Fund SL Far East Equity Pension Fund SL Money Market Pension Fund 	2.6% above inflation 2.6% above inflation 2.6% above inflation 1.1% below inflation 2.6% above inflation 4.0% above inflation 1.0% below inflation 4.8% above inflation 1.1% below inflation

Value for Members

An assessment of the appropriateness of the arrangement was undertaken over the reporting period. The sponsoring employer and the Trustee decided to close the DC Section and replace it with a separate Master Trust arrangement with Aviva, which offers better value and a modern administration platform, for the benefit of members. The Trustee was not satisfied that the Standard Life platform represented a good deal for members. The stated explicit charges for the Scheme's funds do not represent good value for money in the context of the outcomes targeted by such funds and the current market rates for similar investments levied on members of schemes with a similar membership or for those available under the Aviva Master Trust arrangement.

The Trustee has set up processes to publish relevant information on the costs and charges of the default arrangement and self-select funds online at the following URL: <https://www.ngfeurope.com/pensions> and will notify members about this.

Trustee knowledge and understanding

Sections 247 and 248 of the Pensions Act 2004 set out the requirement for trustees to have appropriate knowledge and understanding of the law relating to pensions and trusts, the funding of occupational pension schemes, investment of Scheme assets and other matters to enable them to exercise their functions as trustees properly. This requirement is underpinned by guidance in the Pension Regulator's Codes of Practice 07 and 13.

The Trustee has put in place arrangements for ensuring that its Directors take personal responsibility for keeping themselves up-to-date with relevant developments. The Trustee maintains a training log and makes use of the Pension Regulator's Trustee Toolkit and training sessions provided by professional advisors as and when required.

Over the last year, the Trustee convened six meetings, and received training and advice on alternative DC pension scheme arrangements, and what should be considered as part of a DC arrangement review. In addition, the Trustee receives advice from professional advisors, and the relevant skills and experience of those advisors is a key criterion when evaluating advisor performance or selecting new advisors. The Trustee also includes legislative updates and Trustee Knowledge and Understanding on the agenda for each meeting.

All Trustee Directors are required to familiarise themselves with the Scheme's Trust Deed & Rules and Statement of Investment Principles. The Trustee board also includes an experienced professional independent trustee who has familiarised themselves with these relevant documents to ensure they have adequate knowledge of the Scheme. During the year, the Trustee received specialist investment advice and training relating to alternative Defined Contribution pension scheme arrangements; furthermore, the Trustee received training on the process of winding-up the DC Section.

The Trustee maintains its general awareness of current pension issues by receiving a monthly publication from its advisors and by discussing relevant issues at Trustee meetings. Trustee Directors also attend conferences and participate in webinars on a more ad hoc basis. Over the last year, the Trustee has received education on GMP Equalisation, DC code of practice and current developments in DC pension provision, including consideration of alternative types of DC pension provision such as Master Trust and contract-based pension arrangements such as GPPs. The Trustee has demonstrated that it is conversant with the current Statement of Investment Principles as in September 2019 they reviewed and updated the SIP to state their investment beliefs and to reflect the investment options available to members following advice from professional advisors.

Taking account of actions taken individually and as a Trustee body, and the professional advice available, the Trustee considers that it is enabled properly to exercise its function as Trustee of the Scheme and as a result, it has sufficient knowledge and understanding of the relevant principles relating to the funding and investment of occupation schemes.

Given the extent of the activity summarised above, the Trustee is comfortable that it has demonstrated sufficient knowledge of the law relating to pension schemes and trusts and the principles relating to the funding and investment of pension schemes. The Trustee is also satisfied that it has demonstrated a working knowledge of the Scheme's Trust Deed & Rules, Statement of Investment Principles and other policy documents setting out the Trustee's current policies, including reviews and updates of the conflicts of interest policy, risk register, business plan and data strategy policy.

The Scheme encourages feedback from members who can contact NGFHRAdmin@nsg.com with any questions or feedback.

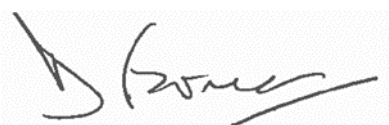
The Chair's statement regarding DC governance was approved by the Trustee and signed on its behalf by:



Rachel Tranter, BESTrustees Limited

Chair of the Trustee (from 20 February 2019)

Date: 28th July 2020



David Farmer

Chair of the Trustee (for the period and until 20 February 2019)

Date: 28th July 2020