

# Bromyard and District Local History Society

**ANNUAL REPORT  
OF THE TRUSTEES  
AND  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED  
30 APRIL 2021**



**Bromyard and District Local History Society**

**Trustees Report and Financial Statements**

**For the year ended 30<sup>th</sup> April 2021**

The formal notice of the Society’s Annual General Meeting, which will be held at 7.30pm on Wednesday 20<sup>th</sup> October 2021 at The Falcon Hotel, Broad Street, Bromyard, HR7 4BT, and the Form of Proxy enabling members who cannot attend to vote, is in the separate enclosed documents.

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## **REFERENCE AND ADMINISTRATIVE DETAILS**

The Society is a registered charity and its Trustees, who are elected annually, form the Executive Committee that is responsible for the day to day running of the charity.

### **Charity Registration Number 1051572**

#### **Charity Trustees**

The Trustees of the Charity form the Executive Committee of the Bromyard and District Local History Society (“the Charity”), and the members listed below have all served throughout the year. They are:

Sue Cooper (Acting Chairman)

Ian Campbell (Treasurer)

David Grant (Programme)

Alex Hoyle (Membership)

Neil Kershaw (Secretary)

Barry Lawrence (Librarian)

Mandy Palmer (Exhibitions)

Anna Ross (Operations)

Dr Kate Lack served as a Trustee and as Chairman throughout the year to 30<sup>th</sup> April but sadly died after a short illness in July 2021. Sue Cooper, as deputy Chairman, succeeded Kate and will seek a renewal of her term at the AGM

Since the year end Lady Susanna McFarlane has kindly agreed to act as our patron. She will not be a Trustee but has agreed to carry out a number of activities on our behalf to further the influence of the Society. She will attend the AGM to meet members.

#### **The principal office of the Society is also its registered address:**

5 Sherford Street, Bromyard, Herefordshire HR7 4DL Tel: 01885 488755

#### **Independent Examiners**

Andrew Winterburn Limited, Broad Street Chambers, 18 Broad Street, Bromyard, Herefordshire HR7 4BT

#### **Bankers**

Lloyds Bank plc

CCLA Investment Management Limited

#### **Insurance Brokers**

Caleb Roberts, 62 High Street, Bromyard Herefordshire, HR7 4AE.

# STRUCTURE AND GOVERNANCE

## Structure

The Society is an unincorporated registered charity with a Constitution last amended in 2007. It is run by its members who elect Trustees on an annual basis to carry out the day to day management of its activities. At 30<sup>th</sup> April 2021 there were 215 members.

## Appointment of Trustees

Trustees are appointed from volunteers amongst the membership who bring freely their skills, professional backgrounds, and personal interests as well as the commitment and energy required to ensure that the charity functions effectively. The Trustees are appointed each year by the members of the Charity at the Annual General Meeting. Each Trustee serves a term of one year. Retiring Trustees can be re-elected.

Candidates for election as Trustees are either proposed by members or recommended by the Executive Committee. Trustees may be appointed between AGMs by the Executive Committee and any person so appointed holds office only until the next AGM when he or she may be reappointed by the members.

The Trustees receive no remuneration for their work as Trustees. The Executive Committee ensures that new Trustees are aware of their legal obligations under charity law, of the contents of the Constitution, and of the recent financial performance of the Society.

## Organisation

The Executive Committee manage the business of the Society with formal meetings taking place every two months throughout the year. There are two sub-committees, Operations (responsible for the Society's research and archival activities) and Publications (responsible for directing the Society's current and future publishing activity). *Ad hoc* sub-committees may be appointed and given delegated responsibility for certain matters.

## Accounting and other policies

The Trustees are responsible for determining the policies of the Society including its accounting policies. These are set out in more detail in the Financial Reports following page 10.

**Risk Assessment:** The Executive Committee has considered the main risks that the Society faces and taken appropriate action to reduce them wherever possible and to mitigate their potential effect.

The most important of these is to manage the Society's headquarters in Sherford Street, which contain the archival records and other facilities for the use of members and visitors.

The other risks are largely operational, and are managed by relevant measures, for example to protect the Society's funds and assets, to avoid legal claims and to manage and maintain the Society's archives and records.

The Trustees are aware that the Society depends to a large extent on members' contributions both for its source of funds and for their contributions and that it is vital to maintain their interest and participation through its publications, meetings and website.

### **Proposed change to the Society's Constitution**

At the AGM in 2019 the members provided support for the Trustees' proposals to convert the Society from an unincorporated charity to a Charitable Incorporated organisation (CIO). This was planned to take place during 2020 but was postponed due to the operating difficulties caused by the pandemic. It is hoped that the necessary change will take place during the current financial year ending in April 2022.

## OBJECTIVES AND ACTIVITIES FOR THE PUBLIC BENEFIT

The Society's objectives for the public benefit are to encourage and promote the study of, and research into, the history and archaeology of Bromyard and its surrounding areas, together with encouraging the study of family history.

We fulfil our objectives by acquiring and assisting in the acquisition of archive and similar material particularly relating to the history of the area and in making available to the public such material for research purposes.

We publish the results for circulation to members, by making copies of our publications available to the public and by arranging meetings, exhibitions and study courses. Our publications contribute to public learning and knowledge of the area and are widely available.

Our principal resources are two-fold, the *pro bono* work of our members who volunteer for research and provide the administration and run our events, and our membership subscriptions (which are charitable donations and subject to Gift Aid). We also receive some donations and we sell our publications to the wider public.

# **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30<sup>TH</sup> APRIL 2021**

## **Basis of preparation of Financial Statements**

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 FRS 102, and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015.

The financial statements have been prepared to give a ‘true and fair’ view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a ‘true and fair view’. This departure has involved following the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

## **Coronavirus**

In common with many voluntary organisations our activities have been badly affected by the pandemic which since March 2020 prevented us from holding member’s meetings, running our courses, having outings and also more importantly from opening our building to members and visitors. From August 2020 a partial reopening of the building was possible on one afternoon a week, by appointment only and under carefully managed arrangements. Since April 2021 more extended opening times have been made possible and it is hoped that a return to full activity will take place over the coming months. An evening “in person” meeting was recently held on 8<sup>th</sup> September 2021 in the Conquest Theatre at which over 50 people heard Duncan James speak about his recent building research work in Bromyard. Further meetings are planned throughout the remainder of the year.

The principal reason why activity has been limited is that many of our volunteers are in the “at risk” category and are unable to act in a public facing capacity. However, where possible, research activities have continued in the centre and enquiries from members of the public have been dealt with by e-mail or telephone.

## **Finance and fund raising:**

The Society is run entirely by its members and volunteers and receives no regular local authority funding. In a normal year much of our revenue is raised directly from members via subscriptions and other activities such as raffles during meetings and



coffee mornings. Donations are also received from visitors who make use of the Society's extensive collection of archival records and associated computer facilities. Our shop sells new books published by the Society and by other local history publishers, some second-hand books and a small range of local produce supplied by members.

We benefited from Covid 19 Business support grants which we received at various times during the year. These were based on the rateable value of our premises and amounted to £28,232.

The combined result of these activities during the year resulted in a surplus of income over expenditure of £24,333

**Meetings and outings** It was not possible to hold any meetings or arrange any outings for members during the year.

**Journal:** The Society publishes an annual Journal in spring reviewing the events of the year together with original research work submitted by members. The focus is on local and family history in the immediate Bromyard area although topics covering any area of history are welcomed covering both Herefordshire and Worcestershire. The Journal is free to members.

**Exhibition:** This year's exhibition "Upstairs, Downstairs", which opened in May 2019 features the lives of servants and their masters during the Victorian and Edwardian eras was freely open to the public, showcased the Society's collection of archival records and the methods by which they may be used in support of local research. The material on display was supported by privately held collections made available to the Society. This exhibition is still open for viewing but will be updated later this year.

**Technology, web site and social media:** The Society has a comprehensive range of software to assist with archiving and control of its family history resources. Plans are underway to replace our aging "Idealist" software used to catalogue of archive material and to update our web site, [www.bromyardhistorysociety.org.uk](http://www.bromyardhistorysociety.org.uk). Our Facebook page now has over 1,200 members, not all of whom are active members of the Society, but it demonstrates the wider interest in local history.

During the pandemic an online magazine "History, as it Happens" was launched for members and ran on a fortnightly then a monthly basis throughout Lockdowns 1, 2, and 3. Our plan is to continue publishing it on a quarterly basis.

**Library and accessions:** We are fortunate in having a wide collection of books, magazines and newspapers about the local history of Bromyard and Herefordshire as well as other volumes on the practice and management of history archives and resources, family history and general history. All items are accessible by members and visitors, although only members may borrow items for short periods.

**Publications:** No new books were published by the Society during the year although the preparation of a book about the Pumphreys Department Store in Bromyard is well advanced but was put on hold during the pandemic. “Herefordshire Farming through Time”, written by our late Chairman, Kate Lack, together with a selection of other books about Herefordshire, published by Logaston Press, are also available in our shop together with many of the previous publications of the Society.

**Courses:** All courses are open to the public as well as to members. However both of last year’s planned courses were cancelled due to the pandemic. We hope to run a short course on “The Marcher Lordships” during October 2021, followed by a longer one during Spring 2022

**Membership:** At the year-end we had 205 members of whom 108 were family members. 12 members joined during the year to April 2021 and 11 members resigned or failed to renew their membership. 72 members have so far agreed to pay their membership by direct debit, substantially reducing the annual effort involved in collection.

**Number of visitors and queries:** We welcome visitors to the History Centre both for research purposes and to visit our exhibition or to view our extensive archives. Because the building was closed for much of the year only a few research queries were answered.

**Reserves Policy:** The Trustees continued to monitor the reserves policy during the year. Factors taken into account include the need to cover fluctuations in income (principally subscriptions from members and income from sales of family history information), current liabilities and necessary but unplanned expenditure.

The level of available cash reserves (net of any Designated Funds and planned extraordinary capital expenditure) should be maintained in order to ensure the future of the Society in the event of a total loss of income. The Society should aim to retain available funds (net of any Restricted and/or Designated Funds) to run the Society for at least one year without income and to hold an additional reserve to enable action to be taken following the loss of income. The level of reserves to be retained for this purpose is at least 150% of the average of the gross income for the previous three years, (i.e. about 18 months of normal activity without corresponding income).

The Trustees review the level of reserves at least twice each year. Should the level of available reserves fall outside of the stated range, the Trustees will review the activities of the Charity and make such changes deemed to be necessary at the time. The policy was last reviewed and renewed in September 2021. The gross incomes for 2019 to 2021 averaged £22,177 and the minimum cash reserve required would be at least £33,266. The cash reserves at 30<sup>th</sup> April 2021, net of designated funds for publications and an allowance of £20,000 for future redevelopment of the archives and our web site, was £37,973 being 14% above the stated required reserve level. The comparative figure for 2020 was £27,185 and 19%.

### **Investment powers, policy and performance**

The Trustees' Investment powers are governed by the Constitution, which permits the Society's funds to be invested by the Trustees in or upon such investments, securities or property as may be thought fit, subject to any conditions, consents or constraints as may for the time being be imposed or required by law.

The Society's investments have continued to be managed in conformity with the Constitution, with current assets over and above working capital being invested in the COIF Charities Deposit Fund.

### **Financial Outlook**

The Society's finances remain robust notwithstanding the pandemic and the considerable drop in normal revenue, cushioned somewhat by the Covid 19 business support grants. We completed a maintenance programme whilst the building was closed for normal business and have taken steps to plan for a comprehensive digitisation of our archives and to redesign the web site. These changes should allow our archives to be fully searchable online and will allow global access to our data.

# **INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF BROMYARD AND DISTRICT LOCAL HISTORY SOCIETY**

Charity number 1051572

## **YEAR ENDED 30 APRIL 2021**

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

### **Basis of independent examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

### **Independent examiner's statement**

In connection with my examination, no matter has come to my attention: which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Andrew Winterburn Limited  
Chartered Accountants  
Broad Street Chambers,  
18 Broad Street  
Bromyard Herefordshire  
HR7 4BT

20<sup>th</sup> October 2021

# STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 30 APRIL 2021

	Notes	Current Year 2021	Prior year 2020
<b>Income from Voluntary Activities</b>		<b>£</b>	<b>£</b>
Covid Business Support grants based on rateable value		28,232	-
Donations		573	574
Raffles		817	1,054
Fund raising		-	446
Coffee mornings		-	190
		<hr/> 29,622	<hr/> 2,264
<b>Income from Charitable Activities</b>			
Subscriptions and Gift Aid		2,664	3,607
Research		140	504
Retail sales and publications		820	1,787
Courses		-	864
Hire of Rooms		-	250
Trips		-	566
		<hr/> 3,624	<hr/> 7,578
<b>Investment Income</b>			
Solar panels	3	1,094	982
COIF interest	4	35	230
		<hr/> 1,129	<hr/> 1,212
<b>TOTAL INCOMING RESOURCES</b>		<hr/> <b>34,375</b>	<hr/> <b>11,054</b>
<b>Cost of Charitable Activities</b>			
Journal expenses		500	592
Hire of halls		-	270
Lecturer's and speaker's fees		75	700
Purchase of stock for shop		393	1,130
Christmas Raffle expenses		228	-
Subscriptions		410	587
Advertising		80	245
Archive costs and accessions		84	39
Donation		-	115
Coach hire for trips		-	480
		<hr/> 1,770	<hr/> 4,158
<b>Cost of Governance</b>			
Accountancy fees		444	888
Sherford Street costs	5	5,621	3,167
Replacement windows		-	16,992
Postage, stationery and printing		652	1,044
Insurance		1,489	1,550
Purchase of office equipment	6	66	-
		<hr/> 8,272	<hr/> 23,641
<b>TOTAL EXPENDITURE</b>		<hr/> <b>10,042</b>	<hr/> <b>27,799</b>
<b>SURPLUS FOR THE YEAR (2020: deficit)</b>		<hr/> <b>£24,333</b>	<hr/> <b>£(16,745)</b>

The Notes on Pages 12 to 16 form part of these accounts

# BALANCE SHEET

At 30<sup>th</sup> April 2021

	Notes	2021 £	2020 £
<b>Fixed Assets</b>			
Freehold Buildings	2	200,000	175,000
<b>Current Assets</b>			
Cash in hand		100	100
COIF Charities Deposit Fund 1		22,523	22,504
COIF Charities Deposit Fund 2		15,411	15,398
Lloyds		37,368	13,510
PayPal		566	123
<b>Total Current Assets</b>		<u>75,968</u>	<u>51,635</u>
<b>Net Assets</b>		<u><b>275,968</b></u>	<u><b>£226,635</b></u>
<b>Reserves</b>			
Reserves brought forward	9	51,635	68,380
Surplus (2020: Deficit) for year		24,333	(16,745)
Revaluation reserve		200,000	175,000
<b>Reserves carried forward</b>		<u><b>275,968</b></u>	<u><b>£226,635</b></u>

Approved by the members and signed on their behalf on 20<sup>th</sup> October 2021 by:

**Sue Cooper**  
**Acting Chairman**

**Ian Campbell**  
**Treasurer**

## NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30th APRIL 2021

### 1. Accounting Policies

#### *Basis of Accounting*

These accounts have been prepared under the historical cost convention with items recognized at cost or transaction value unless otherwise stated in the relevant note to these accounts.

These accounts have been prepared in accordance with The Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Charities Act 2011.

#### *Fixed Assets*

Fixed assets including the freehold building are held at original purchase cost where known or at a valuation where appropriate. Depreciation is not provided on an annual basis although the market valuation is assessed each year and any significant change is dealt with when known. Any future expenditure to the building will be capitalised at cost. Computers and other items of office equipment are written off when purchased.

#### *Heritage Assets*

Heritage assets which include all maps, documents, books and artefacts of interest to the area together with gifts to the Society are not included in the balance sheet. This is because valuation is impracticable.

#### *Investment Policy*

The Society's investment policy is to invest the majority of its reserves in the COIF Charities Deposit Fund whilst also ensuring timely transfers of funds where necessary.

#### *Income and expenditure*

All incoming resources are included in the Statement of Financial Activities (SOFA) where the charity is legally entitled to the income. All expenditure is recognised on a cash basis and has been classified under headings that aggregate all costs relating to that category.

#### *Public benefit*

The Society acknowledges its requirement to demonstrate clearly that it must have charitable purposes or aims that are for the public benefit. Details of how the Society has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the Society should carry out.

### *Restricted and Designated funds*

A Restricted Fund is one where the contents may only be used for a particular purpose, usually because the moneys have been raised specifically for that purpose, or because donors have specified a specific purpose for their donation. At the year end the Trustees have determined that the Society has no Restricted Funds.

An Unrestricted Fund is one where the contents may be used for any purpose permitted by the objects of the Charity.

A Designated Fund is also unrestricted, but the contents of the fund have been allocated for a particular special purpose by the Trustees.

## **2. Freehold Building**

The Freehold Building at 5 Sherford Street, Bromyard has been owned by the Society since 1999 and is used as the base for its operations and for its archives and records. An exhibition space is also available. Significant work was carried out on the building by volunteers and others when it was first acquired and the costs of this were mainly paid for by grants and donations from appeals. Some of these grants carried repayment conditions if the building ceased to be occupied by the Society. As all of these were time limited and have now expired the Trustees have determined that the asset may now be included as an asset of the Society. The building was opened for use in May 2003.

An informal valuation of the building as a commercial property was carried out by a local estate agent in January 2021 and the Trustees have adopted this valuation of £200,000 for the purposes of these financial statements.

Annual maintenance will continue to be carried out and expended in the accounts and any major repairs will either be paid for from reserves or will be the subject of further appeals.

The maintenance costs together with other associated expenditure within the building are shown in Note 5 below.

## **3. Investment Income – Solar panels**

The Society purchased 16 solar panels in 2012 at a cost of £7,310 and has a Feed-In tariff arrangement with e-On. The cost was written off at the time of purchase. The income generated from this arrangement (2021: £1,094, 2020: £982) is treated as general income. The panels have an estimated life of 25 years and require little maintenance. They are covered by insurance. They have been cleaned since the start of the current year at a cost of £210.

**4. Investment Income – COIF** The Society's surplus funds are invested in COIF Charities Deposit Funds. Current interest rates average 0.013% so consideration is being given to moving these funds to a higher yielding financial instrument.



## 5. Sherford Street

The expenditure under this heading represents the occupation costs of the Society's freehold building in Sherford Street, Bromyard.

	2021	2020
	£	£
Electricity and Gas	783	1,015
Water	543	563
Repairs and maintenance	3,651	874
Telephone and Broadband	571	715
Covid costs – cleaning materials and PPE	73	-
	<b>£5,621</b>	<b>£3,167</b>

## 6. Purchase of Equipment

The Society occasionally purchases various items of equipment and in accordance with its accounting policy for fixed assets immediately writes off their cost. There were no corresponding purchases of assets in 2020.

	2021	2020
	£	£
Office equipment – Industrial hole punch	66	-
	<b>66</b>	<b>-</b>

## 7. Restricted and Designated Funds

The Trustees have determined that there are no Restricted Funds within the meaning of the Charities Act. The Publications Fund is designated for the cost of future publications but may be used for the future general expenditure of the Society should it become necessary. Their movement is set out below:

### Designated Funds - Publications

	2021	2020
	£	£
<b>Brought forward</b>	<b>17,227</b>	<b>17,227</b>
Movements in year	-	-
<b>Carried forward</b>	<b>£17,227</b>	<b>£17,227</b>

## 8. Unrestricted Funds

	2021	2020
	£	£
<b>Brought forward</b>	<b>51,635</b>	<b>68,380</b>
Movements during the year surplus/(deficit)	24,333	(16,745)
<b>Carried Forward</b>	<b>75,968</b>	<b>£51,635</b>

## BIOGRAPHICAL DETAIL OF TRUSTEES

***Sue Cooper – Acting Chairman*** A retired teacher of English language, literature and the arts generally, she combines her current interest in social history with her bibliophilia. She took over as Acting Chairman during Kate's illness.

***Neil Kershaw – Secretary*** An active local businessman, he has been a Trustee since 2017. He keeps Herefordshire Ryeland sheep on the family smallholding and is keen on restoring and developing traditional apple orchards.

***Ian Campbell – Treasurer*** A retired accountant, he has been the Treasurer since 2016. He is a collector by nature and indulges in books and especially prints by Welsh artist Llwyd Roberts.

***Alex Hoyle – Membership*** A former Chairman of the Society, he has been a member and Trustee since he moved to Bromyard in 1999. He is actively involved with cycling, both powered and manual, and is keen on mah-jongg.

***David Grant – Programme*** Retired Project Engineer. He is a former Chairman of the Society and is interested in history, travel, sailing, walking, cycling, skiing, books and live music of all kinds.

***Barry Lawrence*** – Retired Chartered Librarian. He has been a Society member for 20 years, Secretary for 8 years and Chairman between 2012-2014. He is currently the Society's Librarian & Shop manager. He is interested in local & family history, gardening, deltiology and volunteering in his local Community Shop.

***Mandy Palmer*** – Born and bred in the Bromyard area she has always had a keen interest in local and family history and descends from an old Bromyard family. She is a former Chairman and has been a member of the Society for over twenty years and a main committee member for almost as long.

***Anna Ross*** – A former journalist and businesswoman, with a passion for books, theatre and restoring old houses. She was a founder member of Malvern Young Engineers, a charity for bright but school-eschewing pupils.

# The Bromyard and District Local History Society

The Society was originally formed in September 1966 and celebrated its 50<sup>th</sup> anniversary in 2016. A newsletter was begun in 1973 and the first of its annual Journals was published in 1981. It was first registered as a charity in 1995 and its formal constitution was last amended in 2007. It is an affiliate member of the British Association of Local History Societies.

The Local and Family History Centre at 5 Sherford Street, Bromyard is our headquarters and houses exhibition space, a shop, research facilities and our archives. The building was purchased by the Society in 1999 and converted to its present role with a grant from the Heritage Lottery Fund. It was formally opened in 2003.

The Society is run entirely by volunteers and receives no regular local authority financial support, depending instead on membership contributions and the sale of its publications together with various occasional supplementary fund raising.

There are over 200 members, the majority of whom live locally in the Bromyard area. Each member receives a copy of the annual Journal and has free access to the Society's resources, library and archives, as well as to monthly meetings which are held in the Conquest Theatre, Bromyard. These cover a wide range of subjects associated with the history of the area and are open to members of the public.

The Society also arranges a number of courses and visits during the year which provide more depth and understanding and are given by eminent local subject experts.