

BEDALE COMMUNITY MEALS ON WHEELS (BCMOW)

England & Wales · Charity number 1175010

Details

Status Registered

Legal form CIO

Registered 2017-10-06

Register [View on the Charity Commission register](#)

Contact

Address 43 Iddison Drive
Bedale
DL8 2EP

Phone 01677426060

Email bedalemeals@gmail.com

Website <https://bedalemeals.wixsite.com/website>

Activities

Objects: THE RELIEF OF THOSE IN NEED BY REASON OF AGE OR DISABILITY IN BEDALE AND THE SURROUNDING AREA BY THE PROVISION OF A MEALS ON WHEELS SERVICE TO ASSIST ELDERLY AND DISABLED PEOPLE WHO ARE UNABLE TO PREPARE HOT, NUTRITIOUS MEALS THEMSELVES THEREBY HELPING THEM TO LIVE INDEPENDENTLY IN THEIR OWN HOMES.

Activities: The relief of those in need by reason of age or disability in Bedale and the surrounding area by the provision of a meals on wheels service to assist elderly and disabled people who are unable to prepare hot, nutritious meals themselves thereby helping them to live independently in their own homes.

Classification

- **How:** Provides Services
- **What:** General Charitable Purposes, Disability
- **Who:** Elderly/old People, People With Disabilities

Geography

- **Area of benefit:** LOCAL
- North Yorkshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£31,742	£20,377	-	-
2024-03-31	£23,245	£20,705	-	-
2023-03-31	£19,228	£17,932	-	-
2022-03-31	£19,678	£15,517	-	-
2021-03-31	£16,133	£30,142	-	-

Trustees

Name	Role	Appointed
JOHN NOONE	Chair	2022-04-24
CLIVE JOHN MCGILL		2016-04-01
DIANE HAMILTON HOSKING		2015-09-01

BEDALE COMMUNITY MEALS ON WHEELS (BCMOW)

England & Wales - Charity number 1175010

Accounts



Trustees' Annual Report for the period

From 1 April 2024 to 31 March 2025

Charity name: **Bedale Community Meals on Wheels**

Charity registration number: **1175010**

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The relief of those in need by reason of age or disability in Bedale and the surrounding area by the provision of a meals on wheels service to assist elderly and disabled people who are unable to prepare hot, nutritious meals themselves thereby helping them to live independently in their own homes.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	BCMoW provided two course meals, 3 days a week, to a maximum of 32 people each day throughout the year.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees declare that they have complied with their duty to have due regard to the guidance on public benefit published by the commission in exercising their powers or duties.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	N/A
Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	All Trustees and Volunteers are unpaid.
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	The relief of those in need by reason of age or disability in Bedale and the surrounding area by the provision of a meals on wheels service to assist elderly and disabled people who are unable to prepare hot, nutritious meals themselves thereby helping them to live independently in their own homes.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	BCMoW provided two course meals 3 days a week to up to 32 people a day throughout the year.
Performance of fundraising activities against objectives set	Para 1.41	N/A
Investment performance against objectives	Para 1.41	N/A
Other		<u>Statutory Declaration</u> The trustees declare that they have complied with their duty to have due regard to the guidance on public benefit published by the commission in exercising their powers or duties.

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<p>The finances of BCMoW remain healthy. The cost of a 2 course meal was £5 for 2024/25. All funds were used for the sole benefit of our clients – including occasional free meals and purchase/replacement of equipment.</p> <p>Total Spend £20376.91</p> <p>Total Income £31742.35</p> <p>Total Gain/Loss £11365.44</p> <p>Current Account final balance on 31 March 2025 was £2352.76</p> <p>Savings Account final balance on 31 March 2025 was £25,000</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>Our aim is to maintain a total bank balance of about £25,000 in our Current/Savings accounts. These reserve funds are primarily for Capital purchases and replacement of kitchen equipment. This is achieved by offering occasional free meals to Clients.</p> <p>In anticipation of higher food costs in 2025-26, we have allowed our bank balance to exceed £25,000 in order to maintain our meal price at £5 during 2025-26 and 2026-27, in anticipation of a slight losses in the next few years.</p>
Amount of reserves held	Para 1.22	£25,000
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Clients

Investment policy and objectives including any social investment policy adopted	Para 1.46	None
A description of the principal risks facing the charity	Para 1.46	We consider our principal risk to be identifying suitable volunteer cooks.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document	Para 1.25	Constitution
How is the charity constituted?	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	All Trustees

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	N/A
The charity's organisational structure and any wider network with which the charity works	Para 1.51	N/A
Relationship with any related parties	Para 1.51	N/A
Other		

Reference and Administrative details

Charity name	Bedale Community Meals on Wheels (BCMoW)
Other name the charity uses	
Registered charity number	1175010
Charity's principal address	43 Iddison Drive, Bedale, North Yorkshire, DL8 2EP

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	John Noone	Chairman		John Noone
2	Diane Hosking	Coordinator		Diane Hosking
3	Clive McGill	Treasurer/Secretary		Clive McGill
4				
5				
6				
7				

Corporate trustees – names of the directors at the date the report was approved

Director name		
N/A		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
N/A		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity.	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects.	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets.	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
	N/A	

Name of chief executive or names of senior staff members (Optional information)

N/A

Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A

Other optional information

N/A

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>John Noone</i>	<i>Clive McGill</i>
Full name(s)	John Noone	Clive McGill
Position (eg Secretary, Chair, etc)	Chairman	Treasurer/Secretary
Date	10 April 2025	

CURRENT ACCOUNT SUMMARY

Apr 2024-Mar 2025	Payments								Income				Net	Bank Balance
Month	A: BANK OUT FOOD	B: CLIENT REFUNDS	C: EQUIP & SUNDRIES	D: BANK OUT TRAINING	E: BANK OUT INSURANCE	F: BANK OUT RENTALS	G: CAPITAL SPEND	H: TRANSFERS TO SAVINGS	I: TRANSFERS FM SAVINGS	J: NON-INCOME ADJUST	K: CLIENT RECEIPTS	L: CASH IN DONATIONS	GAIN OR LOSS	15954.85
Apr	1095.13	0.00	259.45	0.00	0.00	360.00	0.00	0.00	0.00	0.00	1355.00	0.00	-359.58	15595.27
May	1201.62	60.00	260.09	0.00	0.00	360.00	0.00	0.00	0.00	0.00	2225.00	0.00	343.29	15938.56
Jun	1036.73	0.00	63.42	0.00	0.00	360.00	0.00	0.00	0.00	0.00	1445.00	9500.00	9484.85	25423.41
Jul	1009.65	0.00	254.65	0.00	0.00	360.00	0.00	0.00	0.00	0.00	1815.00	0.00	190.70	25614.11
Aug	1448.48	0.00	308.47	0.00	0.00	360.00	0.00	0.00	0.00	0.00	2135.00	195.45	213.50	25827.61
Sep	1222.38	0.00	67.42	0.00	0.00	360.00	0.00	0.00	0.00	0.00	1725.00	390.90	466.10	26293.71
Oct	906.54	0.00	225.48	0.00	0.00	360.00	0.00	0.00	0.00	0.00	2141.00	200.00	848.98	27142.69
Nov	1274.21	0.00	277.38	0.00	0.00	360.00	0.00	0.00	0.00	0.00	1500.00	0.00	-411.59	26731.10
Dec	1090.45	0.00	63.42	0.00	0.00	360.00	0.00	0.00	0.00	32.47	2330.00	0.00	816.13	27579.70
Jan	1046.58	0.00	242.56	0.00	228.57	360.00	0.00	0.00	0.00	0.00	1355.00	0.00	-522.71	27056.99
Feb	873.83	0.00	63.42	0.00	0.00	360.00	0.00	0.00	0.00	0.00	1820.00	0.00	522.75	27579.74
Mar	1244.56	0.00	292.42	0.00	0.00	360.00	0.00	25000.00	0.00	0.00	1670.00	0.00	-226.98	2352.76
	13450.16	60.00	2378.18	0.00	228.57	4320.00	0.00	25000.00	0.00	32.47	21516.00	10286.35	11365.44	2352.76

Total Payments - Less Transfers

20376.91

Total Receipts - Less Adjust, Transfers & Refunds

31742.35

Net Gain/Loss

11365.44

BCMOW Business Premium ME SAVINGS ACCOUNT

MONTH:	Apr 2024-Mar 2025				
DATE	DESCRIPTION	PAYMENTS	RECEIPTS	BALANCE	No
	Balance B/F			0.00	
	Transfer from Current		25000.00	25000.00	
				25000.00	
				25000.00	
				25000.00	
				25000.00	
				25000.00	
				25000.00	
				25000.00	
				25000.00	
	GRAND TOTALS	0.00	25000.00	25000.00	

BANK RECONCILIATION STATEMENT

Premium Savings Account

PERIOD: Apr 2024-Mar 2025

Reconciled Bank Balance B/F 1 April	AA		0.00
Balance shown on Current Bank Statement	BB		25,000.00
ADD			
Receipts paid in but not credited on Bank Statement	CC		
	BB+CC	TOTAL A	25,000.00
Total PAYMENTS this period		TOTAL B	0.00
Plus C/F balance to next account (C+D)			0.00
Total INCOME this period		TOTALC	25,000.00
Plus C/F balance from last period		AA+C	25,000.00

ACCOUNT BALANCE SUMMARY	BANK
Balance B/F From April	0.00
Total PAYMENTS	0.00
Total RECEIPTS	25,000.00
BALANCES C/F TO NEXT MONTH	25,000.00

BEDALE COMMUNITY MEALS ON WHEELS (BCMOW)

England & Wales - Charity number 1175010

Accounts



Trustees' Annual Report for the period

From 1 April 2023 to 31 March 2024

Charity name: **Bedale Community Meals on Wheels**

Charity registration number: **1175010**

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The relief of those in need by reason of age or disability in Bedale and the surrounding area by the provision of a meals on wheels service to assist elderly and disabled people who are unable to prepare hot, nutritious meals themselves thereby helping them to live independently in their own homes.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	BCMoW provided two course meals, 3 days a week, to a maximum of 32 people each day throughout the year.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees declare that they have complied with their duty to have due regard to the guidance on public benefit published by the commission in exercising their powers or duties.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	N/A
Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	All Trustees and Volunteers are unpaid.
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	The relief of those in need by reason of age or disability in Bedale and the surrounding area by the provision of a meals on wheels service to assist elderly and disabled people who are unable to prepare hot, nutritious meals themselves thereby helping them to live independently in their own homes.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	BCMoW provided two course meals 3 days a week to up to 32 people a day throughout the year.
Performance of fundraising activities against objectives set	Para 1.41	N/A
Investment performance against objectives	Para 1.41	N/A
Other		<u>Statutory Declaration</u> The trustees declare that they have complied with their duty to have due regard to the guidance on public benefit published by the commission in exercising their powers or duties.

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<p>The finances of BCMoW remain healthy. The cost of a 2 course meal was £5 for 2023/24. All funds were used for the sole benefit of our clients – including occasional free meals and purchase/replacement of equipment.</p> <p>The cost of a 2 course meal was £5.00.</p> <p>Total Spend £20,704.93</p> <p>Total Income £23,244.57</p> <p>Total Gain/Loss £2539.64</p> <p>Current Account final balance on 31 March 2023 was £15,954.85</p> <p>Savings Account final balance on 31 March 2023 was £0</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Our aim is not to exceed a total balance of £25,000 in Current/Savings. This is achieved by offering occasional free meals to our Clients.
Amount of reserves held	Para 1.22	£0
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Clients
Investment policy and objectives including any social investment policy adopted	Para 1.46	None
	Para 1.46	

A description of the principal risks facing the charity		We consider our principal risk to be identifying suitable kitchen volunteers.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document	Para 1.25	Constitution
How is the charity constituted?	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	All Trustees

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	N/A
The charity's organisational structure and any wider network with which the charity works	Para 1.51	N/A
Relationship with any related parties	Para 1.51	N/A
Other		

Reference and Administrative details

Charity name	Bedale Community Meals on Wheels (BCMoW)
Other name the charity uses	
Registered charity number	1175010
Charity's principal address	43 Iddison Drive, Bedale, North Yorkshire, DL8 2EP

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	John Noone	Chairman		John Noone
2	Diane Hosking	Coordinator		Diane Hosking
3	Clive McGill	Treasurer/Secretary		Clive McGill
4				
5				
6				
7				
8				

Corporate trustees – names of the directors at the date the report was approved

Director name		
N/A		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
N/A		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
	N/A	

Name of chief executive or names of senior staff members (Optional information)

N/A

Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A

Other optional information

N/A

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>John Noone</i>	<i>Clive McGill</i>
Full name(s)	John Noone	Clive McGill
Position (eg Secretary, Chair, etc)	Chairman	Treasurer/Secretary

Date 10 April 2024

CURRENT ACCOUNT SUMMARY

Apr 2023-Mar 2024	Payments								Income				Net	Bank Balance
Month	A:BANK OUT FOOD	B:CLIENT REFUNDS	C:EQUIP & SUNDRIES	D:BANK OUT TRAINING	E:BANK OUT INSURANCE	F:BANK OUT RENTALS	G: CAPITAL SPEND	H: TRANSFERS TO SAVINGS	I: TRANSFERS FM SAVINGS	J: NON-INCOME ADJUST	K: CLIENT RECEIPTS	L: CASH IN DONATIONS	GAIN OR LOSS	
														13414.21
Apr	1112.44	0.00	413.27	0.00	0.00	360.00	0.00	0.00	0.00	0.00	2070.00	6.71	191.00	13605.21
May	827.96	0.00	322.79	0.00	0.00	360.00	0.00	0.00	0.00	0.00	1325.00	16.77	-168.98	13436.23
Jun	1217.11	80.00	6.88	0.00	0.00	360.00	0.00	0.00	0.00	0.00	1540.00	0.00	-123.99	13312.24
Jul	1068.67	60.00	427.77	0.00	0.00	360.00	0.00	0.00	0.00	0.00	2225.00	0.00	308.56	13620.80
Aug	826.01	25.00	332.59	0.00	0.00	360.00	0.00	0.00	0.00	0.00	1965.00	0.00	421.40	14042.20
Sep	1125.65	60.00	71.38	0.00	0.00	360.00	0.00	0.00	0.00	0.00	1700.00	75.00	157.97	14200.17
Oct	978.61	0.00	320.49	0.00	0.00	360.00	553.99	0.00	0.00	0.00	2470.00	889.01	1145.92	15346.09
Nov	1019.40	0.00	413.14	0.00	0.00	360.00	0.00	0.00	0.00	0.00	1675.00	0.00	-117.54	15228.55
Dec	1358.01	0.00	14.84	0.00	0.00	360.00	0.00	0.00	0.00	0.00	1685.00	0.00	-47.85	15180.70
Jan	766.82	0.00	272.43	0.00	207.78	360.00	0.00	0.00	0.00	0.00	1695.00	0.00	87.97	15268.67
Feb	1144.78	0.00	128.76	0.00	0.00	360.00	0.00	0.00	1.00	0.00	2155.00	15.00	536.46	15806.13
Mar	1068.97	0.00	384.39	0.00	0.00	360.00	0.00	0.00	0.00	0.00	1780.00	182.08	148.72	15954.85
	12514.43	225.00	3108.73	0.00	207.78	4320.00	553.99	0.00	1.00	0.00	22285.00	1184.57	3093.63	15954.85

Total Payments - Less Transfers

20704.93

Total Receipts - Less Adjust, Transfers & Refunds

23244.57

Net Gain/Loss

2539.64

BANK RECONCILIATION STATEMENT

Current Account

29/03/2024

PERIOD: Apr 2023-Mar 2024

Reconciled Bank Balance B/F 1 April	AA	13414.21
Balance shown on Current Bank Statement	BB	15954.85
ADD		
Receipts paid in but not credited on Bank Statement	CC	0.00
BB+CC	TOTAL A	15954.85
Unpresented Cheques/Payments		0.00
	TOTAL B	0.00
Balance C/F to next account (A - B)	TOTAL C	15954.85
Total PAYMENTS this period	TOTAL D	20929.93
Plus C/F balance to next account (C+D)		36884.78
Total INCOME this period	TOTAL E	23470.57
Plus C/F balance from last period	AA+E	36884.78

ACCOUNT BALANCE SUMMARY	BANK
Balance B/F From April	13414.21
Total PAYMENTS	-20929.93
Total RECEIPTS	23470.57
BALANCES C/F TO NEXT MONTH	15954.85

Receipts	0.00
UNPRESENTED PAYMENTS	
Ref	Amount
	0.00

BEDALE COMMUNITY MEALS ON WHEELS (BCMOW)

England & Wales - Charity number 1175010

Accounts



Trustees' Annual Report for the period

From 1 April 2022 to 31 March 2023

Charity name: **Bedale Community Meals on Wheels**

Charity registration number: **1175010**

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The relief of those in need by reason of age or disability in Bedale and the surrounding area by the provision of a meals on wheels service to assist elderly and disabled people who are unable to prepare hot, nutritious meals themselves thereby helping them to live independently in their own homes.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	BCMOW provided two course meals, 3 days a week, to a maximum of 32 people each day throughout the year.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees declare that they have complied with their duty to have due regard to the guidance on public benefit published by the commission in exercising their powers or duties.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	N/A
Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	All Trustees and Volunteers are unpaid.
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	The relief of those in need by reason of age or disability in Bedale and the surrounding area by the provision of a meals on wheels service to assist elderly and disabled people who are unable to prepare hot, nutritious meals themselves thereby helping them to live independently in their own homes.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	BCMoW provided two course meals 3 days a week to up to 32 people a day throughout the year.
Performance of fundraising activities against objectives set	Para 1.41	N/A
Investment performance against objectives	Para 1.41	N/A
Other		<u>Statutory Declaration</u> The trustees declare that they have complied with their duty to have due regard to the guidance on public benefit published by the commission in exercising their powers or duties.

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<p>The finances of BCMoW remain healthy. The cost of a 2 course meal was £5 for 2022/23. All funds were used for the sole benefit of our clients – including occasional free meals and purchase/replacement of equipment.</p> <p>Taking account of free meals the cost of a 2 course meal during this FY, actual cost of a meal to a regular client was £4.30.</p> <p>Total Spend £17931.79</p> <p>Total Income £19228.36</p> <p>Total Interest £12.01</p> <p>Total Gain/Loss £1,308.58</p> <p>Current Account balance on 31 March 2023 was £13414.21.</p> <p>Savings Account balance on 31 March 2023 was £1.</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Our aim is not to exceed a total balance of £25,000 in Current/Savings. This is achieved by offering occasional free meals to our Clients.
Amount of reserves held	Para 1.22	£1
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Clients
Investment policy and objectives including any	Para 1.46	None

social investment policy adopted		
A description of the principal risks facing the charity	Para 1.46	We consider our principal risk to be identifying suitable kitchen volunteers.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document	Para 1.25	Constitution
How is the charity constituted?	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	All Trustees

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	N/A
The charity's organisational structure and any wider network with which the charity works	Para 1.51	N/A
Relationship with any related parties	Para 1.51	N/A
Other		

Reference and Administrative details

Charity name	Bedale Community Meals on Wheels (BCMOW)
Other name the charity uses	
Registered charity number	1175010
Charity's principal address	43 Iddison Drive, Bedale, North Yorkshire, DL8 2EP

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	John Noone	Chairman		John Noone
2	Diane Hosking	Coordinator		Diane Hosking
3	Clive McGill	Treasurer/Secretary		Clive McGill
4				
5				
6				
7				
8				

Corporate trustees – names of the directors at the date the report was approved

Director name		
N/A		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
N/A		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
	N/A	

Name of chief executive or names of senior staff members (Optional information)

N/A

Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A

Other optional information

N/A

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>John Noone</i>	<i>Clive McGill</i>
Full name(s)	John Noone	Clive McGill
Position (eg Secretary, Chair, etc)	Chairman	Treasurer/Secretary

Date 24 April 2023

Month	Payments											Income				Net	Bank Balance
	A: BANK OUT FOOD	B: CLIENT REFUNDS	C: EQUIP & SUNDRIES	D: BANK OUT TRAINING	E: BANK OUT INSURANCE	F: BANK OUT RENTALS	G: CAPITAL SPEND	H: TRANSFERS TO SAVINGS	I: TRANSFERS FM SAVINGS	J: NON-INCOME ADJUST	K: CLIENT RECEIPTS	L: CASH IN DONATIONS	GAIN OR LOSS	Bank Balance			
Apr 2022-Mar 2023																	
Apr	1051.61	15.00	246.36	0.00	0.00	246.00	0.00	0.00	0.00	0.00	1390.00	0.00	-168.97	5937.66			
May	758.88	10.00	301.68	0.00	0.00	320.00	0.00	0.00	0.00	0.00	1590.00	5.00	204.44	6142.10			
Jun	818.01	10.00	0.00	0.00	0.00	320.00	0.00	0.00	0.45	0.00	1610.00	150.00	611.99	6754.54			
Jul	1027.61	5.00	259.30	0.00	0.00	320.00	0.00	0.00	0.00	0.00	2025.00	50.00	463.09	7217.63			
Aug	985.74	0.00	332.14	0.00	0.00	320.00	0.00	0.00	0.00	0.00	1570.00	0.00	-67.88	7149.75			
Sep	931.21	10.00	10.00	0.00	0.00	342.00	0.00	0.00	1.85	0.00	1875.00	0.00	581.79	7733.39			
Oct	943.14	0.00	322.40	0.00	0.00	320.00	0.00	0.00	0.00	0.00	1695.00	0.00	109.46	7842.85			
Nov	866.89	0.00	356.01	0.00	0.00	320.00	0.00	0.00	0.00	0.00	1925.00	8.36	390.46	8233.31			
Dec	1092.94	65.00	0.00	0.00	0.00	400.00	0.00	0.00	3.35	0.00	1670.00	50.00	162.06	8398.72			
Jan	902.33	5.00	349.78	0.00	201.45	360.00	0.00	0.00	0.00	0.00	475.00	0.00	-1343.56	7055.16			
Feb	882.59	0.00	327.30	0.00	0.00	360.00	0.00	0.00	5999.00	0.00	1405.00	0.00	-164.89	12889.27			
Mar	962.92	0.00	13.50	0.00	0.00	360.00	0.00	0.00	6.36	0.00	1855.00	0.00	518.58	13414.21			
	11223.87	120.00	2518.47	0.00	201.45	3988.00	0.00	0.00	6011.01	0.00	19085.00	263.36	1296.57	13414.21			
Total Payments - Less Refunds & Transfers	17931.79												Total Receipts - Less Adjust, Transfers & Refunds	19228.36			
		Savings Account Interest					12.01										
		Net Gain/Loss					1308.58										

BANK RECONCILIATION STATEMENT

Current Account

31/03/2023

PERIOD: Apr 2022-Mar 2023

Reconciled Bank Balance B/F 1 April	AA	6106.63
Balance shown on Current Bank Statement	BB	13414.21
ADD		
Receipts paid in but not credited on Bank Statement	CC	0.00
BB+CC	TOTAL A	13414.21
Unpresented Cheques/Payments		0.00
	TOTAL B	0.00
Balance C/F to next account (A - B)	TOTAL C	13414.21
Total PAYMENTS this period	TOTAL D	18051.79
Plus C/F balance to next account (C+D)		31466.00
Total INCOME this period	TOTAL E	25359.37
Plus C/F balance from last period	AA+E	31466.00

ACCOUNT BALANCE SUMMARY	BANK
Balance B/F From April	6106.63
Total PAYMENTS	-18051.79
Total RECEIPTS	25359.37
BALANCES C/F TO NEXT MONTH	13414.21

Receipts	0.00
UNPRESENTED PAYMENTS	
Ref	Amount
	0.00

BCM_oW SAVINGS ACCOUNT

MONTH:	Apr 2022-Mar 2023				
DATE	DESCRIPTION	PAYMENTS	RECEIPTS	BALANCE	No
	Balance B/F			6000.00	
06/06/22	Interest		0.45	6000.45	
13/06/22	Trans to Current Account	0.45		6000.00	
05/09/22	Interest		1.85	6001.85	
06/09/22	Trans to Current Account	1.85		6000.00	
05/12/22	Interest		3.35	6003.35	
05/12/22	Trans to Current Account	3.35		6000.00	
22/02/23	Trans to Current Account	5999.00		1.00	
08/03/23	Interest		6.36	7.36	
08/03/23	Trans to Current Account	6.36			
	GRAND TOTALS	6011.01	12.01	1.00	

BANK RECONCILIATION STATEMENT

Premium Savings Account

PERIOD: Apr 2022-Mar 2023

Reconciled Bank Balance B/F 1 April	AA		6,000.00
Balance shown on Current Bank Statement	BB		1.00
ADD			
Receipts paid in but not credited on Bank Statement	CC		
	BB+CC	TOTAL A	1.00
Total PAYMENTS this period		TOTAL B	6,011.01
Plus C/F balance to next account (C+D)			6,011.01
Total INCOME this period		TOTALC	12.01
Plus C/F balance from last period		AA+C	6,012.01

ACCOUNT BALANCE SUMMARY	BANK
Balance B/F From April	6,000.00
Total PAYMENTS	-6,011.01
Total RECEIPTS	12.01
BALANCES C/F TO NEXT MONTH	1.00

BEDALE COMMUNITY MEALS ON WHEELS (BCMOW)

England & Wales - Charity number 1175010

Accounts



Trustees' Annual Report for the period

From 1 April 2021 to 31 March 2022

Charity name: **Bedale Community Meals on Wheels**

Charity registration number: **1175010**

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The relief of those in need by reason of age or disability in Bedale and the surrounding area by the provision of a meals on wheels service to assist elderly and disabled people who are unable to prepare hot, nutritious meals themselves thereby helping them to live independently in their own homes.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	BCMoW provided two course meals, 3 days a week, to a maximum of 33 people throughout the year.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees declare that they have complied with their duty to have due regard to the guidance on public benefit published by the commission in exercising their powers or duties.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	N/A
Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	All Trustees and Volunteers are unpaid.
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	The relief of those in need by reason of age or disability in Bedale and the surrounding area by the provision of a meals on wheels service to assist elderly and disabled people who are unable to prepare hot, nutritious meals themselves thereby helping them to live independently in their own homes.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	BCMoW provided two course meals 3 days a week to up to 32 people a day throughout the year.
Performance of fundraising activities against objectives set	Para 1.41	N/A
Investment performance against objectives	Para 1.41	N/A
Other		<u>Statutory Declaration</u> The trustees declare that they have complied with their duty to have due regard to the guidance on public benefit published by the commission in exercising their powers or duties.

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<p>The finances of BCMoW remain healthy. The cost of a 2 course meal was £5 for 2021/22. All funds were used for the sole benefit of our clients – including occasional free meals and purchase/replacement of equipment.</p> <p>Taking account of free meals the cost of a 2 course meal during this FY to a regular client was £4.42.</p> <p>Total Spend £15,516.98</p> <p>Total Income £19,677.68</p> <p>Current Account balance on 31 March 2022 was £6106.63.</p> <p>Savings Account balance on 31 March 2022 was £6000.</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Our aim is not to exceed a total balance of £25,000 in Current/Savings. This is achieved by offering occasional free meals to our Clients.
Amount of reserves held	Para 1.22	£6000
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Clients
Investment policy and objectives including any social investment policy adopted	Para 1.46	None
	Para 1.46	

A description of the principal risks facing the charity		We consider our principal risk to be identifying suitable kitchen volunteers.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document	Para 1.25	Constitution
How is the charity constituted?	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	All Trustees

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	N/A
The charity's organisational structure and any wider network with which the charity works	Para 1.51	N/A
Relationship with any related parties	Para 1.51	N/A
Other		

Reference and Administrative details

Charity name	Bedale Community Meals on Wheels (BCMOW)
Other name the charity uses	
Registered charity number	1175010
Charity's principal address	43 Iddison Drive, Bedale, North Yorkshire, DL8 2EP

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	John Gill	Chairman		John Gill
2	Diane Hosking	Coordinator		Diane Hosking
3	Clive McGill	Treasurer/Secretary		Clive McGill
4				
5				
6				
7				
8				

Corporate trustees – names of the directors at the date the report was approved

Director name		
N/A		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
N/A		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
	N/A	

Name of chief executive or names of senior staff members (Optional information)

N/A

Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A

Other optional information

N/A

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>John Gill</i>	<i>Clive McGill</i>
Full name(s)	John Gill	Clive McGill
Position (eg Secretary, Chair, etc)	Chairman	Treasurer/Secretary

Date	5 April 2022
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SUMMARY

	Payments								Income				Net	Bank Balance	
Month	A: BANK OUT FOOD	B: CLIENT REFUNDS	C: EQUIP & SUNDRIES	D: BANK OUT TRAINING	E: BANK OUT INSURANCE	F: BANK OUT RENTALS	G: CAPITAL SPEND	H: TRANSFERS TO SAVINGS	I: TRANSFERS FM SAVINGS	J: NON-INCOME ADJUST	K: CLIENT RECEIPTS	L: CASH IN DONATIONS	GAIN OR LOSS		
														1931.99	
Apr	882.14	0.00	241.23	0.00	0.00	320.00	0.00	0.00	0.00	0.00	1947.00	0.00	503.63	2435.62	
May	763.87	0.00	13.38	0.00	0.00	0.00	0.00	0.00	0.00	13.19	1645.00	9.31	877.06	3325.87	
Jun	908.37	25.00	253.09	0.00	0.00	640.00	0.00	0.00	0.00	0.00	1565.00	0.00	-261.46	3064.41	
Jul	829.73	0.00	47.97	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1605.00	0.00	727.30	3791.71	
Aug	856.76	0.00	200.45	0.00	0.00	640.00	0.00	0.00	0.30	0.00	2005.00	5.18	312.97	4104.98	
Sep	720.63	0.00	131.60	0.00	0.00	0.00	0.00	0.00	0.15	0.00	1360.00	50.00	557.77	4662.90	
Oct	855.18	0.00	271.09	0.00	0.00	320.00	0.00	0.00	0.00	0.00	2245.00	0.00	798.73	5461.63	
Nov	855.74	0.00	287.85	0.00	0.00	320.00	0.00	0.00	0.00	0.00	1610.00	85.00	231.41	5693.04	
Dec	786.73	70.00	104.14	0.00	0.00	320.00	0.00	0.00	0.00	0.00	1615.00	0.00	334.13	6027.17	
Jan	784.90	5.00	284.35	0.00	201.45	320.00	0.00	0.00	0.15	0.00	180.00	0.00	-1415.70	4611.62	
Feb	772.43	10.00	88.44	0.00	0.00	320.00	0.00	0.00	0.00	0.00	1610.00	6.19	425.32	5036.94	
Mar	740.69	5.00	0.00	114.77	0.00	320.00	0.00	0.00	0.15	0.00	2250.00	0.00	1069.54	6106.63	
	9757.17	115.00	1923.59	114.77	201.45	3520.00	0.00	0.00	0.75	13.19	19637.00	155.68	4160.70	6106.63	
Total Payments - Less Transfers and Refunds		15516.98									Total Receipts - Less Adjust, Transfers & Refunds			19677.68	
											Less Donations			19522.00	
											Net Gain/Loss		4160.70		

BCMOW SAVINGS ACCOUNT

MONTH:	Apr 2021-Mar 2022				
DATE	DESCRIPTION	PAYMENTS	RECEIPTS	BALANCE	No
	Balance B/F			6000.15	
07/06/21	Interest		0.15	6000.30	
23/09/21	Transfer to Current Account	0.30		6000.00	
06/09/21	Interest		0.15	6000.15	
10/09/21	Transfer to Current Account	0.15		6000.00	
06/12/21	Interest		0.15	6000.15	
21/01/22	Transfer to Current Account	0.15		6000.00	
07/03/22	Interest		0.15	6000.15	
12/03/22	Transfer to Current Account	0.15		6000.00	
				6000.00	
				6000.00	
	GRAND TOTALS	0.75	0.60	6000.00	

BANK RECONCILIATION STATEMENT

Business Premium ME BCMoW 63870669 Sort code 20-61-46

PERIOD: Apr 2021-Mar 2022

Reconciled Bank Balance B/F 1 April	AA		6,000.15
Balance shown on Current Bank Statement	BB		6,000.00
ADD			
Receipts paid in but not credited on Bank Statement	CC		
	BB+CC	TOTAL A	6,000.00
Total PAYMENTS this period		TOTAL B	0.75
Plus C/F balance to next account (C+D)			0.75
Total INCOME this period		TOTALC	0.60
Plus C/F balance from last period		AA+C	6,000.75

ACCOUNT BALANCE SUMMARY	BANK
Balance B/F From April	6,000.15
Total PAYMENTS	-0.75
Total RECEIPTS	0.60
BALANCES C/F TO NEXT MONTH	6,000.00

BEDALE COMMUNITY MEALS ON WHEELS (BCMOW)

England & Wales - Charity number 1175010

Accounts



Trustees' Annual Report for the period

		Period start date			Period end date		
From	01	04	2020	To	31	03	2021

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

43 Iddison Drive	
Bedale	
North Yorkshire	
Postcode	DL8 2EP

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	John Gill	Chair		
2	Diane Hosking	Co-ordinator		
3	Patricia Poulter	Trustee		
4	Clive McGill	Treasurer/Secretary		
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	CIO
Trustee selection methods (eg. appointed by, elected by)	Elected by Trustees

Additional governance issues (Optional information)

<p>You may choose to include additional information, where relevant, about:</p> <ul style="list-style-type: none"> • policies and procedures adopted for the induction and training of trustees; • the charity's organisational structure and any wider network with which the charity works; • relationship with any related parties; • trustees' consideration of major risks and the system and procedures to manage them. 	<p>Business Plan Safeguarding Policy Data Protection Regulations Complaints Procedure</p>
--	---

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The relief of those in need by reason of age or disability in Bedale and the surrounding area by the provision of a meals on wheels service to assist elderly and disabled people who are unable to prepare hot, nutritious meals themselves thereby helping them to live independently in their own homes.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

BCMoW provided two course meals, 3 days a week, to a maximum of 33 people throughout the year.

No other activities due to COVID 19.

The trustees declare that they have complied with their duty to have due regard to the guidance on public benefit published by the commission in exercising their powers or duties.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

BCMoW works because of its dedicated Volunteers, who have provided an uninterrupted meal service in the area for over 5 years.

None of our Volunteers remuneration for their time.

Summary of the main achievements of the charity during the year

BCMoW prepares and distributes meals to those in need in the community.

Our Volunteers have offered company and nourishment to our clients throughout the year.

Our volunteers have kept BCMoW working during the entire COVID19 crisis. Thanks to the new volunteers who came forward to help BCMoW at the start of the first lockdown, when so many of our regular volunteers went into self-isolation. We would have found operating our service very difficult if it wasn't for their help. It really was an amazing reaction by so many in the community.

As a result of the Covid19 crisis, BCMoW had to expand our service to cope with the increase in demand.

In June 2020 we upgraded the kitchen oven hood to a commercial standard and installed a commercial ventilation system in the Kitchen.

Section E

Financial review

Brief statement of the charity's policy on reserves

Our aim is not to exceed a total balance of £25,000 in Current/Savings Accounts. This is mainly achieved by offering occasional free meals to our Clients.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Clients Payments

Section F

Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>John Gill</i>	<i>Clive McGill</i>
Full name(s)	John Gill	Clive McGill
Position (eg Secretary, Chair, etc)	Chair	Treasurer/Secretary
Date	8 April 2021	

SUMMARY

	Payments								Income				Net	Bank Balance
Month	A: BANK OUT FOOD	B: CLIENT REFUNDS	C: EQUIP & SUNDRIES	D: BANK OUT TRAINING	E: BANK OUT INSURANCE	F: BANK OUT RENTALS	G: CAPITAL SPEND	H: TRANSFERS TO SAVINGS	I: TRANSFERS FM SAVINGS	J: NON-INCOME ADJUST	K: CLIENT RECEIPTS	L: CASH IN DONATIONS	GAIN OR LOSS	
														6919.49
Apr	970.60	0.00	143.49	0.00	0.00	320.00	0.00	0.00	0.00	0.00	345.00	0.00	-1089.09	5830.40
May	967.26	0.00	428.99	0.00	0.00	320.00	0.00	0.00	0.00	0.00	1700.00	500.00	483.75	6314.15
Jun	711.36	0.00	229.98	0.00	0.00	320.00	0.00	0.00	0.00	15.50	2160.00	0.00	898.66	7228.31
Jul	929.98	65.00	12.98	0.00	0.00	320.00	4086.39	0.00	9000.00	0.00	75.00	0.00	-5339.35	10888.96
Aug	784.91	0.00	228.98	0.00	0.00	320.00	8814.00	0.00	0.00	0.00	1840.00	0.00	-8307.89	2581.07
Sep	811.26	45.00	216.81	0.00	0.00	320.00	0.00	0.00	0.00	0.00	1850.00	168.14	625.07	3206.14
Oct	908.83	65.00	201.02	0.00	0.00	320.00	0.00	0.00	0.00	0.00	205.00	0.00	-1289.85	1916.29
Nov	775.73	0.00	222.70	0.00	89.00	320.00	0.00	0.00	0.00	0.00	1815.00	0.00	407.57	2323.86
Dec	824.86	40.00	223.00	0.00	0.00	320.00	0.00	0.00	0.00	0.00	1660.00	0.00	252.14	2576.00
Jan	800.50	15.00	368.73	0.00	0.00	320.00	0.00	0.00	5.73	0.00	455.00	50.00	-999.23	1582.50
Feb	787.43	0.00	213.89	0.00	128.30	320.00	0.00	0.00	0.00	0.00	1725.00	0.00	275.38	1857.88
Mar	881.69	0.00	219.20	0.00	0.00	640.00	0.00	0.00	0.00	0.00	1815.00	0.00	74.11	1931.99
	10154.41	230.00	2709.77	0.00	217.30	4160.00	12900.39	0.00	9005.73	15.50	15645.00	718.14	-1108.34	1931.99
Total Payments - Less Refunds & Transfers	30141.87													
										Total Receipts - Less Adjust, Transfers & Refunds		16133.14		
													Net Gain/Loss	-14008.73