



Sacred Trinity Church Salford Annual Report April 2022



SACRED TRINITY CHURCH

Deanery of Salford, Diocese of Manchester

PAROCHIAL CHURCH COUNCIL MEMBERS 2020/21

Rector	Andy Salmon
Lay Vice Chair:	Lorna Cook
Churchwardens:	Ann Rose and Peter Hughes
Church Warden Emeritus	Les Kott
Deputy Churchwarden	Sharon Hooley & John Hardman
Treasurer:	Lorna Cook
Gift Aid Secretary:	Peter Hughes
PCC Secretary:	Michaela Salmon
Reader Emeritus	David Winston
Deanery Synod Rep	Neil Worthington and John Hardman
Safeguarding Co-ordinator	Mel O'Neill
Sides people	In abeyance during the pandemic
Sacristan	Margaret Kott
Electoral Roll Officer:	Sharon Hooley

Other Council Members:

Sharon Hooley (2022)

Lorna Cook (2023)

Melanie O'Neill (2024)

Michaela Salmon (2022)

Lilli Broadbent (2023)

Lev Eakins (2024)

Honorary Clergy:	Rev Rebecca Craven (NSM)
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The PCC accounts are held at;

Co-operative Bank, Delf House, Skelmersdale WN8 6GH

The report of the Rector

2021 was really quite a difficult year again. The Covid restrictions varied over the year but continued to have a major impact on our activities. We continued to offer a considerable amount of online content for those who were unable to attend church and this was much appreciated. Our community has continued to change with new people joining and old hands moving on. Our numbers in church are not yet up to the level they were before the pandemic but the trend has at least been largely in the right direction. We had a really good “beer and carols” in December just before people were getting really nervous about mixing again. Samba and the Flat Iron Choir started up again during the year and our routine is now almost back to normal.

The Churchwardens report below tells of our building plans which are really quite exciting.

During the height of the pandemic there were less people moving around in the area and less people coming into church but this has picked up a bit now. A new venture for the coming year is to make “A Place of Welcome” work on Tuesday lunchtimes. This has a lot of potential to engage people in the wider community but we will see how it goes.

With huge amounts of new apartments in our parish we will need to be focussed on promoting the church, making links and welcoming new people in.

The diocese has now organised us into “Mission Communities” and we are teaming up with St Ann’s, Christ Church Brunswick, Ascension Church Hulme and Manchester Cathedral. At the moment this mainly means that the clergy are meeting together for prayer once a week and we are meeting to share ideas and resources and to plan joint activities once a month. Hopefully over the next year this will develop in positive ways.

We recently held a fundraising concert for Ukraine and the Booth centre which raised £300 but also brought a tear to my eye when I watched our Community Choir singing “Sit Down” alongside a couple of singer/songwriters and the HeartEdge Choral Scholars. For me, seeing people developing new skills and helping and encouraging others is a powerful thing. We had a great mix of people in that night and again, I love the way that church and our community activities bring people together.

As usual, huge thanks go to everyone for their generosity with time and money. Thanks to Rebecca for generous support for very many years; to Peter and Ann for their support as Churchwardens; to Peter now in his role as an ordinand; to David for his music; to Lorna for being treasurer; to Michaela for being Secretary; to Neil for representing us at Synods and helping in other ways; to Margaret and Les for all their generous support; to Mel for sound safeguarding advice; to Kolyn for his support; to Lisa for all that she does; to Tracey in the office and to everyone who adds to the vibrancy of life at Sacred Trinity.

Andy Salmon

Churchwardens’ Report 2021-22 - Ann Rose and Peter Hughes

As coronavirus restrictions remained variable throughout the year, with significant restrictions in places of worship only lifted in the later part of 2021, the role of Churchwarden remained minimal.

Establishing Post-COVID Practices

The lifting of some restrictions in late 2021, before the year-end “Plan B” restrictions were imposed, represented both hope and anxiety for congregations and clergy alike – how are we to return to joyfully serving our parish while minimising the chance of infection and protecting the vulnerable?

Andy and the PCC have chosen to take a gradual, cautious attitude to the lifting of optional restrictions in the church. Boxes of free NHS lateral flow tests were made available at the church entrance, along with a hand sanitizer station and reminders to mask when moving around the building. The sharing of the peace during worship services remains socially-distant, communion in both kinds remains optional, and our one-way system also remains, to minimise

exposure risk. Singing, however, has returned to our services given the minimal risk of particulate infection due to the size, configuration, and ventilation of the main worship area.

Sacred Trinity continues to take seriously the risk that COVID-19 presents, especially given our city-centre location. These minor but necessary precautions are likely to remain in place for many months as we establish a new post-COVID rhythm that prioritises care for vulnerable congregants.

We would like to echo the words of Bishop Sarah Mullally, who chairs the Church of England's Covid Recovery Group:

"People have made huge sacrifices... thank you to our NHS and front-line workers, our clergy, parish volunteers and congregations for all you have done. Your actions - whether noticed or unnoticed, big or small - have been the glue which has held our communities and our nation together during this time of great need. [The] pandemic has had a major impact on people's well-being, and the need to look out for each other is as great if not greater than ever."

Investing in People and Place

Building Consultation

Over the past year the Building Consultation process, in partnership with Buttress and supported by the National Churches Trust, has made significant progress. Sacred Trinity's Mission Action Plan has as its priority, to "ensure that our building is able to support our vision – welcoming, warm, accessible, flexible and environmentally sustainable", and this consultation work is a key factor in ensuring that Sacred Trinity meets that vision long-term.

Meeting 21st century concerns, such as accessibility and sustainability, in a Grade II* listed building, while maintaining its history, heritage, and community life is a significant challenge, and one that we would not be able to achieve without generous support from the congregation and funders.

Over the past year we held a series of stakeholder engagement activities, including in-person/online consultations and surveys to establish the concrete vision of the consultation project; gathering the views, insights and "must-haves" from members and users of Sacred Trinity.

From this, architectural drawings, plans, and a Statement of Significance were produced by architectural consultants, Buttress, allowing us to move forward with the renovation plans and contributing greatly to future funding bids.

Buttress' Statement of Significance concludes:

Sacred Trinity is a Grade II* designated building which has high archaeological, historic and architectural interest and is therefore a significant building. It is the only Grade II* listed building in the Flat Iron Conservation Area, with other designated buildings listed at Grade II.

The historic interest of Sacred Trinity forms its primary significance and Grade II* designation. The architectural and liturgical interest has been impacted over the years, with the changes in the 1980s having the most impact. The 1980s work was carried out with the future of the building in mind and it has achieved great success in this respect, as Sacred Trinity remains a beloved church and community space.

We couldn't agree more; Sacred Trinity is a beloved and highly significant place for the community and we hope that this work means it will continue to be so for generations to come. During the next year we hope to further refine the plans and seek significant funding.

Maintenance and Repairs

There have been no major works necessary in the past year.

Generosity and Thankfulness

Following the first national lockdown in 2020 the decision was made to not use the collection plate during the offertory and so far, the plate has not returned. Along with the reduced in-person congregation size, this has impacted donations. To counter this shortfall, the PCC invested in a contactless donation terminal to place alongside the existing collections box at the back of the church building. This system integrates with the Gift Aid system, maximising the return on each donation.

The generosity of the congregation is the lifeblood of Sacred Trinity and enables far more than just the upkeep of our historic building. Because of the community's gifts we have been able to run many events and programmes that would not otherwise have been possible, including:

- Our ability to offer prime city-centre space for use by community groups at heavily discounted rates, including Alcoholics Anonymous, Samba, Community Choir and more.
- Our continued charitable support of the Booth Trust, Chapel St Community Arts, Christian Aid and others.
- Initiatives such as Eco-Church and our campaign for continued safe public access to the river Irwell, an important open space, as Salford Council and Department for Transport issued a Stopping-Up Order on local access routes.
- Recognising the mental health impact of the pandemic, Sacred Trinity offered a series on "The Five Ways to Wellbeing" and hosted the charity Mind for a seminar on anxiety. We also continue to offer the weekly "Silence in the City" meditation sessions on Wednesday evenings, offering a no-obligation quiet space of peace and reflection for all.
- Volunteers at Sacred Trinity do litter-picking often, beautifying a busy crossroad and maintaining the solemnity of the Grade II Salford War Memorial, commemorating Edith Cavell who worshipped at Sacred Trinity, and the 124 local servicemen who died during the First World War.
- Once a month we host the Open Table Network, championing inclusion and diversity, and welcoming the LGBTQIA+ community especially.
- We also hosted representatives from Salford Council for an afternoon to build stronger relationships with local representatives.
- We welcomed our new Time for God (TfG) volunteer, Lisa, from her hometown in Germany with the help of the congregation's generosity.

We would like to extend our sincere gratitude to everyone who contributed to Sacred Trinity's mission over the past year, making these and many other services available to all.

Acknowledgements

We would like to thank Kolyn and K & S Cleaners for keeping the church clean and COVID-secure over the past few years. Your work has meant that people are more able to feel confident in returning to both worship and community activities.

Special thanks to Andy, Rebecca, and Lisa, for their leadership, inspiration and effectiveness in ensuring that Sacred Trinity is a place where friendship and faith can flourish.

Sincere thanks to Sacred Trinity's Director of Music, David, and the Manchester Universities Guild of Change Ringers for creating an atmosphere of beauty and harmony with their music that draws us closer to God and each other. Thanks to Dyfrig for expertly leading the community Bible study group, and thanks to Les for his service as Server.

Thanks to the PCC for their continued dedication to the community and thanks to everyone who has volunteered their time, effort, and resources to getting us through the pandemic safely and effectively.

Last but by no means least, we thank the whole of Sacred Trinity's community for their generosity and enthusiasm in continuing to support and enhance the life of the church and its programmes both financially and spiritually.

Music Director's report 2021 - 2022

Achievements over the year - Church

This report covers the period of recovery from the COVID pandemic when the church returned to worship in the real world. The focus of the musical director's work changed from recording music to performing live. Unfortunately, during the height of the COVID pandemic, there was little time or opportunity to practice and many Hymns, songs, and voluntaries have unlearned themselves during this period. Increasing practice time has allowed me to regain control. We have a repertoire of 100 hymns and songs this ensures that we sing each one 2 - 3 times through the year but with better known hymns and songs rotating in and out so that we sing everyone's favourites over a period of time. I note the time it takes to practice each piece of music and begin practicing enough time in advance to make sure that the piece will be satisfactory when performed in church. This year I have been joined by Lisa Fischer who

has played music in services and assisted the Flat Iron Choir as an accompanist. I am very grateful to Lisa for her work which has helped immensely with what might have been a very difficult time.

Achievements over the year - Choir

The Flat Iron Choir has returned to meeting in the real world, but socially distanced, and with a new programme of work leading to four concerts throughout the year; Beer and Carols in the winter, a concert with the theme of spring and growth in the springtime, a summer concert with the theme of Justice in the summer and singing at the Harvest service in the Autumn. Beer and Carols raised £850.00 for the Booth Centre, the spring concert raised £303.00 divided between the DEC Ukraine appeal and the Booth Centre with choirs and audience both reporting a positive experience. The choir is growing and marketing through Meetup and Facebook social media is leading to an increase in numbers. The choir has an ambition to reach 20 members by the end of the year.

Summary

This year has been a year of recovery for church music. There is still a long way to go, but our ambition is to get a better place than the one we left in March 2020.

David Hillary

Safeguarding

Sacred Trinity has a Parish Safeguarding Officer who is Mel O'Neil and she can be contacted via safeguarding@sacredtrinity.org.uk. We work in line with the National Church safeguarding policy and procedures.

Rebecca Craven, Honorary Assistant Priest

As I write, we are seeing scenes we never thought possible, of war in Europe and it can look like the triumph of evil. As never before, we need the Easter message of resurrection and the promise that, no matter how dark the times, God will transform them, bringing light and love and goodness.

Against this background, many of our difficulties can seem small but this has been another year of change and uncertainties for Sacred Trinity as we have had to adapt to the changing situation through the pandemic. Huge thanks go to all who worked hard to make that possible and persevered with church despite the difficulties.

Plans have advanced for the restoration and development of the building. The Community Choir is getting back to meeting, Open Table has continued to be popular and the newly formed Mission Community is developing well under Andy's leadership. My hope is that people gain in confidence to return to church week by week and to use their gifts to build up this community. That might be as a welcomer, or doing a reading or even being on the PCC.

Finally, my news is that I am retiring from my day job at the University and will be spending most of my time down in Somerset helping my mum. Very sadly, this means that I will be ceasing to be licensed to Sacred Trinity in September. It has been a great privilege to be a part of this church family and I will miss you all hugely. However, I will be coming back to Manchester and will call in! It is great to have Peter in training for ordination and set to be self-supporting minister here. I am sure that Sacred Trinity will go from strength to strength.

Secretary report for Annual Parochial Council - 2022

There were five PCC meetings between April 2021 and April 2022.

In addition, the Standing Committee has met on 4 occasions. Copies of the PCC meeting minutes and the notes of the Standing Committee meetings are available for inspection upon request.

During the year the PCC has discussed the gradual reopening of church in line with the national relaxation of covid-related rules and increased vaccination and levels of immunity in the general population. We have discussed various aspects of the Mission Action Plan, including actions around our building, around groups and activities to nurture faith and our social media strategy.

Lorna has provided a financial update to every meeting and we have also discussed safeguarding at every meeting as a standing item on our agenda.

We have received regular reports and updates from our representatives on Deanery Synod.

We have discussed and agreed a proposal to become a Place of Welcome.

Thanks to everyone that has contributed to these meetings and for work carried out by the PCC members between meetings, which enable the church to continue its mission.

Michaela Salmon

Electoral Roll

Our Electoral Roll has been revised and currently has 29 names on. Quite a few people have moved away and hopefully some of the new people will soon register on the electoral roll.

Time for God Intern's report

I am this year's intern from "Time for God" in Sacred Trinity. I arrived in Manchester from Germany on the 3rd of September and have been working in this church since the 5th. My tasks vary from day to day.

On Sundays, after helping to set up for the morning service, I join the bellringers to announce the beginning of the service. During the service, I occasionally do the reading and regularly share the musician's work with David Hillary accompanying the congregation's singing by playing the organ or piano. In the evening, after setting up for the service and giving people a warm welcome as well as a warm brew, I take care of livestreaming the service or playing the organ, depending on the offering in our monthly schedule.

On Mondays after joining the church's online morning prayer, I make my way to the living community "L'Arche" for people with learning disabilities. Throughout the day, I not only help with cleaning, cooking or doing the laundry but also go on walks with core members. After an eventful day, I open the church doors for the community choir and provide everyone with a cup of tea or coffee. Afterwards, I join in with the choir and sometimes play the accompaniment on the piano.

On a Tuesday, my day starts with an online morning prayer with members of the "Mission Community" team. Followed by a few hours in the office, I advertise our upcoming events, design and publish social media posts and intermittently do manual jobs in the building. In the afternoon, we open the church to visitors. Giving people a warm welcome and providing them with a brew is part of my job.

In October, I started working in the Friars Primary School with year four and six on a Wednesday. I help children in need of support whilst learning about the school system in England. After doing some litter picking around the church in the late afternoon, we gather together for "Silence in the City". My job is to set everything up for this and welcome people.

Every Thursday starts with some office-time, followed by shooting the weekly video. It is my task to edit and upload the video on YouTube and social media.

Additionally, there are lots of other things going on in Sacred Trinity which don't happen on a weekly basis. Meetings of the camera club, faith groups and gigs are only some of them. My job is to prepare the space, support the team and give people a warm welcome.

During my time here at Sacred Trinity, I learned many new things and got to know lots of new people. I gained great experiences whilst working as a volunteer, living abroad and constantly facing new situations and challenges. All in all, I'm very grateful to be able to spend my gap year in this community to grow, learn and help others.

Lisa Fischer

A brief report on Deanery activities during 2021:

2021 saw the end of Salford Deanery as a means of bringing local churches together, though not as a legal entity - the bureaucracy involved in changing deanery borders was seen as too expensive and too slow. Instead we joined the deaneries of Eccles and Leigh to form the new Deanery of Salford & Leigh. Our final meeting as Salford was held in May, on Zoom like many previous meetings. Our first meeting as Salford & Leigh was held in June and yes, it too was on Zoom. But we finally managed to meet in the flesh for the first time in November.

Salford Deanery had previously voted to close down its Parish Share Contingency Fund. This was set up some decades ago as a means of supporting those churches that found it difficult to pay their Parish Share in full. Thanks to fairer means of assessing what a parish could pay, there had been no calls on the Contingency Fund since the last century, apart from a temporary loan to one church. The receipts were divided equally between the parishes that had contributed, with each receiving just under £1,200. Sacred Trinity benefited of course and the money helped greatly in paying our Parish Share for 2021.

We had spent many sessions of Synod in exploring ways in which the different churches could work together better. The combining of the three deaneries and the appointment of a full time Area Dean (Revd Colin Pearson) is part of the diocesan vision of more effective mission. Within the new deanery there were to be several new groups of churches, called Mission Communities. Sacred Trinity has since joined St Ann's, Manchester, Christ Church, Brunswick, and the Church of the Ascension, Hulme, as a Mission Community within the new Deanery of Manchester South & Stretford. This does not however mean that we will be leaving our old friends in Salford's churches: Sacred Trinity remains firmly within the City of Salford and the Deanery of Salford & Leigh.

This may be my last report as your lay representative on Deanery Synod. Last year saw, unusually, elections to form a new Diocesan Synod *and* a new General Synod. I stood for a place on Diocesan Synod and was surprised and gladdened to be appointed without an election (the number of candidates exactly matched the number of vacancies). In consequence, I am now an *ex officio* member of both Deanery Synod and our PCC, which has elected John Hardman as Sacred Trinity's lay representative to Deanery Synod.

Financial issues and the development of Mission Communities seem to be the main preoccupations of Diocesan Synod, judging by the only meeting to take place since my election.

Neil Worthington

TREASURER'S REPORT – 2021

It is with pleasure that I again present the accounts to Sacred Trinity Church PCC, and all members of the church, for the year ended 31 December 2021.

Following a challenging year in 2020, I am pleased to report the steady increase in receipts, it would perhaps be best to compare these accounts to those of 2019 rather than 2020.

It will be noticeable that the Income tax recovered is much lower than in previous years and this is due to the fact that claims were not made on such a regular basis as in previous years, for various reasons, however a final claim for the year end has been submitted in the region of £2,100 and this is expected to be received shortly, however as our accounts are prepared on a simple receipts and payments basis this amount will be included in our accounts for 2022.

Many I take this opportunity to thank everyone that has contributed to church in 2021, which has enabled us to pay our parish share in full and maintain the running costs of the church despite there being a very limited number of physical services in church in the year. It should be noted that our average monthly costs are in the region of £2,800. Our special thanks again to Margaret & Les Kott who very kindly donate to church on a regular basis and especially for unexpected expenses.

We were pleased to welcome back various groups and external rentals and we were able to support both The Booth Centre and Christian Aid again this year. We have installed a card reader machine and continue to benefit from other forms of on-line donations, including Donate & Paypal.

We are very fortunate for the support that we have from Church House in Manchester in respect of the car parking which we provide to them and they pay for, this represents half of our annual parish share. We also received exceptional receipts of £1,199 and £250 from Salford Deanery following the closure of their bank accounts which was then shared between the parish churches in the Deanery

David Martin has again independently examined our accounts and has signed them off and his note is available upon request. I'd also like to take this opportunity to thank Neil Worthington again for his support not only with being a signatory to the accounts and going online to approve transactions but also for checking the spreadsheets at the end of the year and helping me resolve odd queries.

Hopefully the figures in the accounts are self-explanatory however if anyone has any specific questions please don't hesitate to contact me.

As we now start to get back to some kind of normality your support remains crucial, and as Andy says most weeks your contributions are needed so again if you want to donate and need more details on how to do this please just ask myself or Andy.

Thank you all
Lorna Cook

Parochial Church Council of Sacred Trinity, Salford

Statement of Assets and Liabilities at 31 December 2021

	2021		2020		2019		2018	
	£	£	£	£	£	£	£	£
Cash Balances								
Cash	0.00		24.31		(1.00)		0.00	
Royal Bank of Scotland current account	183.35		183.35		183.35		183.35	
Co-operative Bank current account	2,039.11		2,291.33		3,173.39		4,226.42	
Central Board of Finance (CBF) Deposit Fund	17,431.16		17,422.09		20,342.04		23,169.67	
Total current and deposit accounts		<u>19,653.62</u>		<u>19,921.08</u>		<u>23,697.78</u>		<u>27,579.44</u>
Fund Balances								
General Fund (designated)	19,653.62		19,921.08		23,697.78		27,579.44	
		<u>19,653.62</u>		<u>19,921.08</u>		<u>23,697.78</u>		<u>27,579.44</u>

NOTES:

- (1) The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the R&P basis.
- (2) The following assets are recognised but not valued in the Statement of Assets and Liabilities: Movable church furnishings held by the church wardens on special trust for the PCC which require a faculty for disposal. This is mainly the church's silverware, which is stored in the vaults of the Royal Bank of Scotland, St Ann's Street, Manchester.
- (3) The expenses paid to clergy may include a small immaterial proportion, which relates to their function as PCC members. No other payments were made to PCC members.

Approved by the PCC on 10 April 2022 and signed on their behalf by




The Revd Andy Salmon (PCC Chairman) and Ms Lorna Cook (PCC Treasurer)

Sacred Trinity Church, Salford

Financial Statements for the Year Ended 31 December 2021 - General (Unrestricted) Fund Receipts & Payments Account

	2021		2020		2019		2018	
	£	£	£	£	£	£	£	£
Receipts								
Voluntary Receipts								
<i>Regular Giving</i>								
Planned giving (e.g. standing orders)	10,155.00		10,015.66		7,150.00		6,980.00	
Collections and other giving	180.31		334.82		1,750.25		1,949.38	
Weekly Envelopes	1,200.00		847.00		2,363.01		2,400.40	
Gift Day / Boxes	205.25		164.00		272.05		156.00	
Income tax recovered	841.99		3,100.22		3,823.54		3,494.66	
		12,582.55		14,461.70		15,358.85		14,980.44
<i>Other voluntary receipts</i>								
Donations/Grants	10,267.50		4,138.26		1,802.06		1,910.83	
Other, incl Collections for external charities	1,918.86		105.01		85.54		658.51	
Legacies/Bequests	0.00		0.00		0.00		0.00	
		12,186.36		4,243.27		1,887.60		2,569.34
<i>Receipts from activities for generating funds</i>								
Sales of diaries, magazines and Traidcraft items	16.00		0		140.00		103.58	
Photocopier	-		0		-		49.91	
Subscriptions from community choir	280.03		214.21		958.70		647.00	
Rent from letting of Church property	8,125.00		7,745.00		12,909.43		10,608.40	
Bar	208.11							
		8,629.14		7,959.21		14,008.13		11,408.89
<i>Receipts from Church activities</i>								
Occasional Service Fees	1,507.00	1,507.00	820.00	820.00	1,491.00	1,491.00	640.00	640.00
<i>Receipts from investments</i>								
Bank and CBF Deposit account interest	9.07		80.05		172.37		137.52	
		9.07		80.05		172.37		137.52
<i>Exceptional item</i>	-	-	-	-	-	-	-	-
Total Receipts		34,914.12		27,564.23		32,917.95		29,736.19

	2021		2020		2019		2018	
	£	£	£	£	£	£	£	£
Payments								
<i>Grants</i>								
Overseas mission societies	-		0.00		0.00		0.00	
Christian relief & development agencies	250.00		550.00		0.00		400.00	
Home mission & Church societies	820.04		0.00		880.55		250.00	
		1,070.04		550.00		880.55		650.00
<i>Church activities</i>								
Parish Share	12,240.00		12,000.00		11,045.00		10,000.00	
Church running expenses	6,450.74		6,181.50		6,852.66		8,788.35	
Clergy expenses	1,393.32		2,019.19		731.57		1,845.94	
Upkeep of Services	1,359.94		479.89		1,059.97		1,068.54	
Maintenance & equipment	2,589.38		589.32		1,414.66		2,885.26	
Organ and Piano Maintenance	356.51		542.80		192.00		728.02	
Trading (i.e. Traidcraft and magazine sales)	230.04		396.39		135.98		360.92	
Photocopier	-		204.17		601.10		279.20	
Wages & Salaries	8,223.97		7,746.68		10,932.52		9,724.96	
Fees remitted to Diocese	620.00		244.00		520.00		309.00	
Community Choir expenses	32.16		122.31		303.60		-	
Bar	96.00		0.00					
Sundry, incl exceptional items	519.48		264.68		2,130.00		1,350.00	
		34,111.54		30,790.93		35,919.06		37,340.19
Total Payments		35,181.58		31,340.93		36,799.61		37,990.19
Excess of Receipts over Payments		(267.46)		(3,776.70)		(3,881.66)		(8,254.00)
Bank current and deposit accounts at 1 January		19,921.08		23,697.78		27,579.44		35,833.44
Bank current and deposit accounts at 31 December		19,653.62		19,921.08		23,697.78		27,579.44

