

Friends of Sunnyhurst Wood

Chair's Report 2024.

The last twelve months have been a bit of a frustrating time for the group. A lot of the work that has been done this year has not yet borne any results that can be seen, but will lay the foundations for some fantastic results hopefully later this year.

The Carols in the Woods was once again a great success especially under the weather conditions at the time. This is always our biggest money generator for the group, so a massive thank you to all involved in this event. Unfortunately, we had to make the decision not to hold the summer concert that we have held for the past two years. After much discussion it was decided that the event was not financially viable at this time, but may be something we could revisit in the future.

Craft fairs have been a bit of a hit and miss event over the last few months with no one reason that we can put a finger on to say how we can improve the turn out. We will continue to hold the craft fairs if there is a demand for them.

We have had a poor start to the Capita volunteer days this year due to circumstances beyond our control. The first one which was due to be held in March was cancelled due to lack of volunteers from Capita. The second was cancelled due to a 'work critical issue' at Capita. We will hopefully be holding two volunteer days for Capita later in the year.

The memorial area project had to have a bit of a reboot this year. Our hopes that Blackburn University students would get involved and submit some designs for our approval has not come to fruition. There has been a distinct lack of communication and interest from the university, which we believe is due to staff changes within key roles at the university. After discussions at the committee meetings, it has been decided that we will continue with the Memorial project and we will invite local schools to come up with ideas for the project. This has always been a long-term project that we knew was never going to be easy. However, the feelings are that it is a worthwhile project that the local and wider communities will benefit from and appreciate.

Work on the grade 2 listed structures is making significant progress. Hopefully work will commence late July/August. Blackburn with Darwen Council will be project managing this project for us as they have a lot more experience in this field than we do. We have now established good communications with Chris Atkinson from BWDC. Chris has been a great help to us over the last twelve months and is helping us with several issues within the woods. We are also in the process of applying for funding for the work required on the remaining grade 2 listed structures.

The Goit continues to be a major problem in the woods. When ever we have a major down pour the Goit breeches and causes more damage to the footpaths. Meetings have taken place between various stakeholders to try and come up with a long-term solution to this problem. This is ongoing and early reports suggest that we may be able to access some of the funding that is currently coming into Darwen from central government to alleviate this issue.

There are also suggestions that we may have funding coming into the Wood to improve the main footpaths leading up to the moors. This may come from the Darwen Town Deal or the Darwen

Long Term Plan. Consultations are taking place to allow groups from green spaces such as ours to have their say and input of ideas.

As always, the group continues to make a massive difference in the Woods through the monthly volunteer days and the hard work that individuals put in. A lot of work such as pruning, cleaning, path repairs, upkeep of the Visitors Centre, craft fairs and other events, is being carried out throughout the year by the Friends of Sunnyhurst Wood members. A lot of this work goes on that members rarely get praised and thanked for, and the Wood would be in a very sorry state if it were not for the time and dedication of every member of the FOSW.

As the chair of the Friends of Sunnyhurst Wood I thank you for your hard work and commitment that each and everyone one of you put in.

Douglas Wright

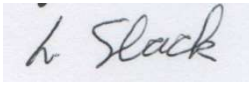
Chair.

Friends of Sunnyhurst Wood

Financial Report

For the year ended
31st March 2024

Completed by Les Slack

Signature 

Date 21.05.24

Audited by Hayley Kilpatrick

Signature

Date

Financial Position

Income

Our income for the last financial year is much reduced from the previous year due to the fact that we got a large grant last year from the Lottery Community Fund and also we had savings passing through to other accounts.

Our Charity 3 month fixed rate account with United Trust Bank (UTB) was giving us a high interest rate so to allow us to keep rolling this account over every three months and still have access to money for our projects it was decided in September 23 to open a new 40 day notice account, again with UTB which would allow us to do this. We now have three savings accounts. Two with UTB and one with Jubilee Tower Credit Union (JTCU). Consequently in the financial year ending on 31st March 2024 we have received savings interest of £859. Details of these accounts can be seen in the summary below and also the appendices.

A large donation of £4951 from Blackburn with Darwen council which was Section 106 money from houses built on St Albans Road added to individual donations of £656, plus donations of £187 for refreshments at the Craft Fairs made a total of £5794. Our fundraising efforts brought in £1286 from the Summer and Christmas concerts and we also raised £110 from the Coop/Nisa collection box.

Due to the closure of the Hollins Grove Co-op and subsequently Nisa we no longer have a collection box anywhere.

Hiring out the Visitor Centre brought in a total of £305. Our decision to continue with the Craft Fairs every month and charge a small fee to rent a table has turned out to be correct as we raised £540 and our own Bric -a Brac stall raised £136.

We have decided to continue with the Craft fairs for the foreseeable future.

Expenditure

Our expenditure this year is less than last year due to the fact that we haven't had to pay for any major maintenance projects. Our largest outgoing was the transfer of £20000 from Lloyds bank current account to United Trust Bank 40 day notice savings account. The next largest cost was for fundraising events, (Summer concert and Carols in the Wood) came in at £836. We also spent £450 giving First Aid training to three members.

Our spending on tools at £337 was broadly in line with last year's, the biggest item being metal brackets that we had made for the speakers we use at our events at the bandstand. As we now hire out the Visitor Centre we decided in April that it would be appropriate both for ourselves and for people hiring to have Broadband available so it was installed in May and the cost to March 24 was £282. Visitor Centre costs were £33 and were for tea, coffee, milk, biscuits etc and also cleaning items. Craft Fair costs were for Corex Board and printer ink cartridges both of which were used for the Craft Fair Notices.

With our ongoing projects now past the planning phase our outgoings for the next twelve months will be greatly increased.

Reserves and Restricted Funding

Once again our financial situation is very good and we can meet our target of keeping £1500 in reserve for emergencies.

As of 31.03.24 we have £14092 restricted in a 3 month fixed rate account and £20000 restricted in a 40 day notice account both at United Trust Bank.

Total Restricted Funding

£34092

Note. All the above amounts are to the nearest whole number.

Our Financial Position on 31.03.24 was :-

Balance at Lloyds Bank. (Current account)	£9526.43
Balance at Jubilee Tower Credit Union	355.80
Balance at United Trust Bank (Charity 3month fixed rate account)	14092.64
Balance at United Trust Bank (40 day notice account)	20071.90
Total	£44046.77

This total represents an 18.37% increase on the same period last year.

Total available for future projects and Maintenance £9954

Lloyds Bank Current Account April 1st 2023 – March 31st 2024

Date	Description	Type	Receipt & Invoice No	Income	Expenditure	Total
01.04.23	Balance Brought Forward			£21,550.53		
03.04.23	Doug Wright	Donation		£0.98		£21,551.51
05.04.23	Amazon	Set of draining rods	FOSW Debit Card 203		£38.90	£21,512.61
13.04.23	Visitor Centre	April Craft Fair stall rental		£25.00		£21,537.61
13.04.23	FOSW Bric-A-Brac stall	Donation from craft fair		£19.00		£21,556.61
13.04.23	Visitor Centre	Donations for refreshments at craft fair		£18.68		£21,575.29
13.04.23	Peter Hunt	Donation from craft fair		£28.00		£21,603.29
24.04.23	Plusnet Plc	Advance payment for Broadband connection DD	See May Bill 17.05.23 204		£24.99	£21,578.30
30.04.23	Summer Concert	Sale of wine to L Slack & M Smith	FPI	£20.00		£21,598.30
10.05.23	BwD Council	Peppercorn rent for VC	FPO		£1.00	£21,597.30
15.05.23	Super Pound Store	Biscuits & Cordial	FOSW Debit Card 205		£3.00	£21,594.30
15.05.23	Visitor Centre	May Craft Fair stall rental	PIB 500053	£65.00		£21,659.30
15.05.23	Visitor Centre	Donations for refreshments at craft fair	PIB 500053	£18.68		£21,677.98
15.05.23	FOSW Bric-A-Brac stall	Donation from craft fair	PIB 500053	£2.00		£21,679.98
15.05.23	Peter Hunt	Donation from craft fair	PIB 500053	£2.00		£21,681.98
15.05.23	Joan Moore	Donation from craft fair	PIB 500053	£5.00		£21,686.98
15.05.23	NISA box	Fundraising	PIB 500053	£26.13		£21,713.11
25.05.23	Peter Leach	Corex board & tie wraps for posters	206 & 207		£32.99	£21,680.12
25.05.23	Les Slack	Donation		£0.98		£21,681.10

30.05.23	Shirley Bolton	Items from FOSW Bric A Brac stall	FPI	£10.00		£21,691.10
02.06.23	BwD Council	Hire of Visitor Centre	Invoice No 58	£70.00		£21,761.10
02.06.23	Les Slack (Aldi store)	Milk for Visitor Centre	208		£3.80	£21,757.30
05.06.23	Aldi store	Milk for Visitor Centre	FOSW Debit Card 209		£3.80	£21,753.50
05.06.23	Lidl store	Coffee & biscuits for VC	FOSW Debit Card 210		£6.66	£21,746.84
05.06.23	Visitor Centre	June Craft Fair stall rental	PIB 500054	£70.00		£21,816.84
05.06.23	Visitor Centre	Donations for refreshments at craft fair	PIB 500054	£23.45		£21,840.29
05.06.23	FOSW Bric-A-Brac stall	Donation from craft fair	PIB 500054	£11.89		£21,852.18
05.06.23	Peter Hunt	Donation from craft fair	PIB 500054	£4.00		£21,856.18
19.06.23	Les Slack	Flowers for Done family	FOSW Debit Card 211		£25.00	£21,831.18
26.06.23	Plusnet Plc	Monthly Broadband DD	June Bill 212		£24.99	£21,806.19
27.06.23	S Maquarrie	Hire of Visitor Centre on 08.07.23	Invoice No 59	£75.00		£21,881.19
03.07.23	W Dixon Garden Services	Garden Maintenance @ VC	FPO 213		£80.00	£21,801.19
06.07.23	Visitor Centre	July Craft Fair stall rental	PIB 500055	£30.00		£21,831.19
06.07.23	Brenda Parkinson	Donation from craft fair	PIB 500055	£10.00		£21,841.19
06.07.23	Joan Moore	Donation from craft fair	PIB 500055	£10.00		£21,851.19
06.07.23	Visitor Centre	Doations for refreshments at craft fair	PIB 500055	£12.63		£21,863.82
06.07.23	Peter Hunt	Donation from craft fair	PIB 500055	£24.00		£21,887.82
06.07.23	FOSW Bric-A-Brac stall	Donation from Jun craft fair	PIB 500055	£10.00		£21,897.82
06.07.23	FOSW	Sale of excess wine	PIB 500055	£25.00		£21,922.82
06.07.23	NISA box	Fundfaising	PIB 500055	£27.14		£21,949.96
06.07.23	Les Slack	Domestic items for VC	FOSW Debit Card 214		£7.50	£21,942.46
10.07.23	Doug Wright Summer Concert costs	Items for raffle, napkins & tablecloths	FPO 215		£23.10	£21,919.36
10.07.23	Mike Smith Summer Concert costs	Sweets for childrens choir, Coffee,orange squash & milk	FPO 216		£20.67	£21,898.69
10.07.23	Summer Concert donations	Fundraising		£186.30		£22,084.99
17.07.23	Blackburn & Darwen Band	Summer Concert cost	FPO 217		£300.00	£21,784.99
24.07.23	Plusnet Plc	Monthly Broadband DD	July Bill 218		£27.66	£21,757.33
27.07.23	Mike Smith Carols in the Woods costs	Mulled wine X 6 bottles	FPO 219		£9.90	£21,747.43

27.07.23	Mike Smith	Flowers for Ann Stokes FOSW member	FPO 220		£23.00	£21,724.43
01.08.23	Wild One Adventures	Donation	FPI	£100.00		£21,824.43
04.08.23	Shirley Bolton	Donation	FPI	£5.00		£21,829.43
24.08.23	Plusnet Plc	Monthly Broadband DD	August Bill 221		£24.99	£21,804.44
24.08.23	Visitor Centre	August Craft Fair stall rental	PIB 500058	£55.00		£21,859.44
24.08.23	Brenda Parkinson	Doation from craft fair	PIB 500058	£20.00		£21,879.44
24.08.23	Visitor Centre	Donations for refreshments at craft fair	PIB 500058	£18.37		£21,897.81
24.08.23	Peter Hunt	Donation from craft fair	PIB 500058	£10.00		£21,907.81
24.08.23	Peter Hunt	Donation via Brenda Cronshaw's market stall	PIB 500058	£12.00		£21,919.81
24.08.23	FOSW Bric-A-Brac stall	Donation from craft fair	PIB 500058	£30.50		£21,950.31
24.08.23	Wild One Adventures	Donation	PIB 500058	£20.00		£21,970.31
24.08.23	ABC North West Ltd	First aid training for three FOSW members	FPO 222		£450.00	£21,520.31
25.08.23	Les Slack	Domestic items for VC	FOSW Debit Card 223		£7.79	£21,512.52
01.09.23	Doug Wright	Printer ink cartridges	224		£23.95	£21,488.57
11.09.23	Visitor Centre	Sept Craft Fair stall rental	PIB 500059	£50.00		£21,538.57
11.09.23	Visitor Centre	Donations for refreshments at craft fair	PIB 500059	£18.80		£21,557.37
11.09.23	Peter Hunt	Donation from craft fair	PIB 500059	£11.00		£21,568.37
11.09.23	FOSW Bric-A-Brac stall	Donation from craft fair	PIB 500059	£5.00		£21,573.37
12.09.23	James Gibson Darwen	Equipment for tool repairs and new bolt for VC garage door	FOSW Debit Card 225		£25.00	£21,548.37
13.09.23	West Pennine Sling	Hire of Visitor Centre	FPI Invoice No 60	£60.00		£21,608.37
22.09.23	United Trust Bank	Transfer of Savings	FPO 226		£10.00	£21,598.37
25.09.23	Plusnet Plc	Monthly Broadband DD	September Bill 227		£25.49	£21,572.88
26.09.23	United Trust Bank	Transfer of Savings	FPO 228		£19,900.00	£1,672.88
29.09.30	United Trust Bank	Transfer of Savings	FPO 229		£90.00	£1,582.88
29.09.23	Jubilee Tower Credit Union	Transfer of Savings	FPI	£2,000.00		£3,582.88
04.10.23	Visitor Centre	Oct Craft Fair stall rental	PIB 500060	£45.00		£3,627.88
04.10.23	Visitor Centre	Donations for refreshments at craft fair	PIB 500060	20.79		£3,648.67
04.10.23	FOSW Bric-A-Brac stall	Donations from craft fair	PIB 500060	£15.00		£3,663.67
04.10.23	Anonymous	Donation at craft fair	PIB 500060	£10.00		£3,673.67

04.10.23	Ann Stokes	Donation	PIB 500060 (Cheque)	£30.00		£3,703.67
16.10.23	Doug Wright	Catering Urn & Santa Hats	FPO 230		£89.94	£3,613.73
16.10.23	Mike Smith	Refreshment Items for Carols in the Wood	FPO 231		£31.38	£3,582.35
24.10.23	Plusnet Plc	Monthly Broadband DD	October Bill 232		£24.99	£3,557.36
26.10.23	Mike Smith	Childrens sweets for Carols in the Wood	FPO 233		£5.00	£3,552.36
06.11.23	Visitor Centre	Nov Craft Fair stall rental	PIB 500061	£10.00		£3,562.36
06.11.23	Visitor Centre	Donations for refreshments at craft fair	PIB 500061	£20.02		£3,582.38
06.11.23	Brenda Parkinson	Donation from Craft Fair	PIB 500061	£40.00		£3,622.38
06.11.23	Peter Hunt	Donation from Craft Fair	PIB 500061	£27.00		£3,649.38
06.11.23	FOSW Bric-A-Brac stall	Donations from Craft Fair	PIB 500061	£22.99		£3,672.37
06.11.23	NISA box	Fundraising	PIB 500061	£37.03		£3,709.40
09.11.23	Visitor Centre	Nov Craft Fair stall rental	FPI	£40.00		£3,749.40
09.11.23	Visitor Centre	Dec/Christmas Craft Fair stall rental	FPI	£55.00		£3,804.40
13.11.23	Savoy service station	Petrol for Generator	FOSW Debit Card 234		£9.43	£3,794.97
13.11.23	W Dixon Garden Services	Garden Maintenance @ VC	FPO 235		£90.00	£3,704.97
20.11.23	Mike Smith	Coffee & Vimto for Carols in the Wood	FPO 236		£6.25	£3,698.72
24.11.23	Plusnet Plc	Monthly Broadband DD	November Bill 237		£28.34	£3,670.38
27.11.23	Visitor Centre	Christmas Craft Fair stall rental	PIB 500062	£5.00		£3,675.38
27.11.23	Visitor Centre	Donations for refreshments at Craft Fair	PIB 500062	£21.91		£3,697.29
27.11.23	Peter Hunt	Donation from Craft Fair	PIB 500062	£89.00		£3,786.29
27.11.23	Joan Moore	Donation from Craft Fair	PIB 500062	£8.50		£3,794.79
27.11.23	Kirsty	Donation for Carols in the Wood	PIB 500062	£20.00		£3,814.79
04.12.23	Brenda Parkinson	Donation from Christmas craft fair	PIB 500063	£50.00		£3,864.79
04.12.23	Carols in the Wood	Fundraising	PIB 500063	£1,099.96		£4,964.75
12.12.23	Peter Hunt	Donation	FPI	£33.00		£4,997.75
13.12.23	Blackburn & Darwen Band	Carols in the Wood cost	FPO 238		£300.00	£4,697.75
13.12.23	Darwen Library Larks choir	Carols in the Wood cost	FPO 239		£50.00	£4,647.75
13.12.23	ISB Engineering Ltd	Metal speaker brackets	FPO 240		£264.00	£4,383.75
21.12.23	Ann Stokes	Donation	FPI	£10.00		£4,393.75

27.12.23	Plusnet Plc	Monthly Broadband DD	December Bill 241		£25.69	£4,368.06
24.01.24	Plusnet Plc	Monthly Broadband DD	January Bill 242		£24.99	£4,343.07
02.02.24	NISA box	Fundraising	PIB 500064	£20.00		£4,363.07
06.02.24	Section 106 money (BwDC)	Donation	Bank Giro Credit	£4,950.50		£9,313.57
26.02.24	Plusnet Plc	Monthly Broadband DD	February Bill 243		£24.99	£9,288.58
05.03.24	Visitor Centre	March Craft Fair stall rental	FPI	£40.00		£9,328.58
05.03.24	FOSW Bric-A-Brac stall	Donations from craft fair	FPI	£10.00		£9,338.58
15.03.24	Brenda Parkinson & Joan Moore	Donation	PIB 500065	£40.00		£9,378.58
15.03.24	Peter Hunt	Donation from Craft Fair	PIB 500065	£35.00		£9,413.58
15.03.24	Visitor Centre	Donation for refreshments at Craft fair	PIB 500065	£13.34		£9,426.92
18.03.24	Visitor Centre	April Craft Fair stall rental	FPI	£50.00		£9,476.92
20.03.24	Mike Smith	Flowers for Muriel Baxendale	FPO 244		£25.50	£9,451.42
25.03.24	Plusnet Plc	Monthly Broadband DD	March Bill 245		£24.99	£9,426.43
26.03.24	West Pennine Sling	Hire of Visitor Centre	FPI Invoice No 61	£100.00		£9,526.43
	Balance Carried Forward					£9,526.43
				£31,766.10	£22,239.67	

Abbreviations

DD – Direct Debit

FPI – Faster Payment In

FPO – Faster Payment Out

JTCU – Jubilee Tower Credit Union

PIB – Paying in book

UTB – United Trust Bank

VC – Visitor Centre

Summary

Income	Funds 23/24	Funds 22/23
Lloyds Bank Current Account		
Donations	£5,605.96	£588.00
Fundraising	£1,286.26	£1,493.63
Grants	£0.00	£9,000.00
Hire of Visitor Centre	£305.00	£260.00
Craft Fair stall rental	£540.00	£135.00
Donations for refreshments at Craft Fairs	£186.67	£176.43
FOSW Bric-a-Brac stall at Craft Fairs	£136.38	£47.15
Coop/Nisa Box (Fundraising)	£110.30	£202.04
Sale of excess wine from summer concert	£45.00	£85.00
Savings into Current Account from UTB.		£31,500.00
Savings into current account from JTCU.	£2,000.00	
Income for year	£10,215.57	£43,487.25
Balance brought forward	£21,550.53	£22,530.70
Total income	£31,766.10	£66,017.95
Expenditure		
Lloyds Bank Current Account		
Woodland Maintenance	£0.00	£15,306.00
Events/Fundraising costs (Summer Concert & Carols in the Wood)	£836.24	£1,160.49
Visitor Centre costs	£32.55	£37.83
Visitor Centre garden costs	£170.00	£0.00
Misc costs	£74.50	£593.00
Tool costs	£337.33	£349.81
Craft Fair costs	£56.94	£19.99
Training. (First Aid Training x 3)	£450.00	£0.00
Broadband	£282.11	£0.00
Savings to Jubilee Tower Credit Union	£0.00	£0.00
Savings out of Current Account to United Trust Bank	£20,000.00	£27,000.00
Total Expenditure	£22,239.67	£44,467.12
Total Funds carried forward	£9,526.43	£21,550.83
Restricted Funds		
Reserves	£1,500.00	£1,500.00
United Trust Bank Savings. (Fixed for 3months)	£0.00	£13,631.84
United Trust Bank Savings 3 month fixed rate bond gross interest @ 4.38% restricted until 15.05.24	£14,092.64	
United Trust Bank Savings restricted for 40 days	£20,071.90	
Total Restricted Funds	£35,664.54	£15,131.84
Savings Interest		
Jubilee Tower Credit Union account.	£326.64	
United Trust Bank 3 month fixed rate account.	£460.80	
United Trust Bank 40 day notice account.	£71.90	
For details of the above accounts see appendices A,B&C.		
Total Savings Interest 01.04.23 - 31.03.24	£859.34	

Appendix A

Date	Account Name	Money In	Money Out	Balance	Remarks
19.07.21	Transfer of Savings	£5,000.00		£5,000.00	Xfrd from Lloyds Bank Current Account
22.07.21	Transfer of Savings	£15,000.00		£20,000.00	Xfrd from Lloyds Bank Current Account
24.02.22	Jubilee Tower Credit Union Dividend.	£29.16		£20,029.16	Dividend based on avg daily balance beteen 01/10/20 & 30/09.21 of £3887.36
16.11.22	Transfer of Savings		£18,000.00	£2,029.16	Xfrd to Lloyds Bank Current Account
16.11.22				£2,029.16	
31.03.23				£2,029.16	
22.06.23	Jubilee Tower Credit Union Dividend.	£250.22		£2,279.38	Dividend based on avg daily balance beteen 01/10/21 & 30/09.22 of £20017.46
29.09.23	Transfer of Savings		£2,000.00	£279.38	Xfrd to Lloyds Bank Current Account
16.02.24	Jubilee Tower Credit Union Dividend.	£76.42		£355.80	Dividend at 1.75% based on Avg daily balance between 01/10/22 & 30/09/23 of 4367.13

Appendix B

Date	Account Name	Money In	Money Out.	Balance	Remarks
	United Trust Bank 40 Day				
	Charity Notice Account Issue 1				
	Gross Interest 3.75% paid annually				
	on 31st October.				
04.04.24	Gross interest increased to 4.10%				
22.09.23	Initial Deposit	£10.00		£10.00	
26.09.23	Transfer of Savings	£19,900.00		£19,910.00	
29.09.23	Transfer of Savings	£90.00		£20,000.00	
31.10.23	Credit Interest	£71.90		£20,071.90	

Appendix C

Date	Account Name	Money In	Money Out	Balance	Remarks
	United Trust Bank				
	3 Month fixed rate				
	Charity Bond				
11.11.22	Interest 2% gross				
13.02.23	Interest 2.05% gross				
15.05.23	Interest 3.15% gross				
15.08.23	Interest 4.11% gross				
15.11.23	Interest 3.96% gross				
15.02.24	Interest 4.38% gross				
15.05.24	Interest 4.91% gross				
11.11.22	Transfer of Savings	£5,000.00		£5,000.00	Xfrd from Lloyds Bank Current Account
16.11.22	Transfer of Savings	£22,000.00		£27,000.00	Xfrd from Lloyds Bank Current Account
13.02.23	United Trust Bank	£131.84		£27,131.84	Interest added.
13.02.23	Transfer of Savings		£13,500.00	£13,631.84	Xfrd to Lloyds Bank Current Account
13.02.23				£13,631.84	Account rolled over to new Charity 3 Month bond paying 2.05%
31.03.23				£13,631.84	
15.05.23	United Trust Bank	£69.67		£13,701.51	Interest added.
15.05.23				£13,701.51	Account rolled over to new Charity 3 Month bond paying 3.15%
15.08.23	United Trust Bank	£108.79		£13,810.30	Interest added.
15.08.23				£13,810.30	Account rolled over to new Charity 3 Month Bond paying 4.11%
15.11.23	United Trust Bank	£143.07		£13,953.37	Interest added.
15.11.23	United Trust Bank			£13,953.37	Account rolled over to new Charity 3 Month Bond paying 3.96%
15.02.24	United Trust Bank	£139.27		£14,092.64	Interest added.
15.02.24	United Trust Bank			£14,092.64	Account rolled over to new Charity 3 Month Bond paying 4.38%
15.05.24	United Trust Bank	£154.98		£14,247.62	Interest added.
15.05.24	United Trust Bank			£14,247.62	Account rolled over to new Charity 3 Month Bond paying 4.91%
15.08.24	United Trust Bank				Date new bond matures.