

# BROUGH AGRICULTURAL ASSOCIATION

England & Wales · Charity number 1188182

## Details

---

**Other names** BROUGH AGRICULTURAL SOCIETY

**Status** Registered

**Legal form** CIO

**Registered** 2020-02-25

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

## Contact

---

**Address** Lindore  
Rowgate  
Kirkby Stephen  
CA17 4SP

**Phone** 01768372091

**Email** [broughshowsecretary@gmail.com](mailto:broughshowsecretary@gmail.com)

**Website** [www.broughshow.org.uk](http://www.broughshow.org.uk)

## Activities

---

**Objects:** TO PROMOTE AGRICULTURE AND HORTICULTURE FOR THE BENEFIT OF PEOPLE IN THE UPPER EDEN VALLEY.

**Activities:** The Brough Agricultural Association, organises and stages the annual Brough Show to promote agriculture, horticulture and associated activities in the Upper Eden Valley of Cumbria. The show takes place in the Brough and Kirkby Stephen area. The show did not take place in 2020 or 2021 as a result of the Covid-19 pandemic. We look forward to staging the show in 2022.

## Classification

---

- **How:** Provides Advocacy/advice/information, Other Charitable Activities
- **What:** Other Charitable Purposes

## Geography

---

- Cumbria

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£16,938	£17,657	-	-
2023-12-31	£14,987	£15,744	-	-
2022-12-31	£13,769	£14,199	-	-
2021-12-31	£21	£244	-	-
2020-12-31	£584	£372	-	-

## Trustees

Name	Role	Appointed
<b>Neil John Cleeveley</b>	Chair	2021-08-16
David Prince		2021-08-16
Hilary Joan Fawcett		2021-08-16
Jayne Elizabeth Bland		2021-08-16
Thomas Stanley Brogden		2021-08-16
Timothy John Davis		2021-08-16

**BROUGH AGRICULTURAL ASSOCIATION**

England & Wales - Charity number 1188182

---

# Accounts

---

# Brough Agricultural Association

## Annual Report 2024

1. **Chairman's Report:** Neil thanked everyone for arranging the 2024 show. Sadly, the weather was not at its best on the day. However, the show went on and he felt that visitors, although down on previous years, seemed to enjoy the day, there were plenty of exhibits in all classes, horses, sheep and the industrial and horticulture marquee. It was good to have poultry back this year.
2. b) **Secretary's Report:** Dave was happy with the 2024 show and felt that everything went to plan, apart from the weather. Some trade stand didn't turn up on the day due to the weather. The people that did come to the show seemed to enjoy everything. People did comment on the quality of the sheep, the horses, and the entries in the industrial and horticultural tent. Dave thanked everyone for their help and support, not just for the 2024 show but also for the previous shows he has been involved in. He did mention that he would be standing down as secretary this year.
3. c) **Safety Officer Report:** Bryan was overall happy with the event, however, there is still the problem with people parking and unloading their vehicles at the industrial and horticulture marquee, it does need to be consistently monitored. He felt that in future years, there is a need to hold a briefing for stewards prior to show day and to look at how better to manage ring side parking, which seemed to be more popular this year, probably down to weather. With stronger wind, Bryan also checked all the trade stands and advised people if they need securing. Bryan will be standing down this year.
4. d) **On The Day" Horse & Pony Entries:** Good number of entries, worked well.
5. e) **Cups and Trophies:** Always a problem, with getting them back for show day. Discussion was held regarding the presentation of trophies, feeling was, that continue with trophies for sheep, industrial and horticulture, but investigate having larger rosettes and sashes for the horse and pony classes.
6. f) **Secretaries Tent:** It was felt, that in the main, it worked well, thank you to Tim, Jenifer, Judith and Lesley, no major concerns. The new position for the dog ring worked well, giving access for spectators on all four sides.
7. g) **Stewards:** As Bryan has previously said, it would be good to have a briefing for stewards before the show started. The allocation of meal vouchers for stewards worked well.

8. h) **Walling:** Entries in the walling classes this year was the most for a number of years, which was excellent.
  9. i) **Industrial and Horticulture:** All went well, the quality of exhibits was again excellent.
  10. j) **Poultry:** Good to have poultry back this year, not as many entries as in previous years, hopefully things will improve in future years.
- 
3. 3) **Treasurers Report:** Tim reported on the accounts and as expected, receipts were down this year, mainly due to the weather affecting the number of visitors. Added capital costs this year were for a second credit card reader, and benches to go round the rings. With a new company doing the website, this also added costs. Cost of marquees had also gone up.

Brough Agricultural Society Statement of Accounts 2024

Opening Balances at 1st January 2024

	£
Barclays Community Account	6339.06
Barclays Premium Savings Account	13154.46
<b>Total Opening Balance</b>	<u>19493.52</u>

Income	2024	2023
Show Day Receipts	4760.73	6555.34
Donation & Sponsorship	1760.86	1375.9
Trade & Craft Stands	1326	1314
Competition Entries	1961.6	2139.8
Members Subscriptions	1110.63	956.6
Advertising	990	690
Fundraising	3385.82	445
Unclaimed Prize Money	578	344.1
Grand Draw	867	1043
Bank Interest	197.88	124.05
Misc	0	0
<b>Total Income</b>	<u>16938.52</u>	<u>14987.79</u>

Expenses	2024	2023
Show Day & Prize Money	5499.91	5030.73
Marquee & Toilet Hire etc	4408.8	3613.2
PA System	1002	960
Advertising & Website Costs	1114.48	683.88
Admin Expenses	494.89	848.05
Secretary & Treasurer	1300	1100
Fundraising Expenses	453.4	187
Printing	1493.6	1453.2
Insurance	658.2	658.2
Grand Draw Prizes	410	410
Donations	450	450
Bank & Card Charges	3.84	0
Capital Costs	309.99	0
Field Rent	0	350
Sundry Expenses	58	0
<b>Total Expenses</b>	<u>17657.11</u>	<u>15744.26</u>

	2024	2023
<b>Loss</b>	<u>-718.59</u>	<u>-756.47</u>

Closing Balances at 31st December 2024

	£
Barclays Community Account	5417.59
Barclays Premium Savings Account	13352.34
Petty Cash Account	5
<b>Total Closing Balance</b>	<u>18774.93</u>
<b>Deficit for 2024</b>	<u>718.59</u>

Signed Independent Examiner Chloe Chapman-Hastwell  
 Name Independent Examiner CHLOE CHAPMAN-HASTWELL  
 Date 22/03/2025

**BROUGH AGRICULTURAL ASSOCIATION**

England & Wales - Charity number 1188182

---

# Accounts

---

## Brough Agricultural Association Annual Report 2023

The general feeling was that the Show went very well under the circumstances. Thanks were due to Tim Davis and Bryan Palphreyman for stepping in on the day.

It was agreed that the p.a. commentary was particularly good, and **Dave Prince would write to Libby** to pass on the Committee's appreciation.

Specific issues raised during the discussion:

- Dog stewarding was chaotic at times and was suggested that we appoint a dedicated steward to maintain some control. **Paul Thompson suggested someone and agreed to make an approach.**

It was suggested that the dog section needed a larger ring, independent of the horse and pony section, with 360 degrees viewing for visitors as it attracted a large audience. It was **agreed that the field layout would be reviewed** to accommodate this.

- It was **agreed that, in future, more seating would be provided** throughout the field to enable visitors to rest and for eating.
- The horse and pony section went well, there was an increase in the number of entries. It was **agreed to review the entry fees for this section.**
- Several visitors asked about the sheep shearing, which did not take place. It was agreed that we would ensure this popular event takes place in future years.
- It was suggested that the sound system might play background music when there was no commentary. **Dave agreed to speak to the supplier.**
- The toilets had no hand washing facilities and were generally considered to be below the standard the committee expects. It was **agreed that we would revert to the previous supplier.**
- There was some confusion about the vehicle judging and that not all prizes had been awarded. It was **agreed that the judge for this section should be properly briefed.**
- There had been a complaint about the Co-operative effort award – the winning entry was taller than the other entries and did not fit on a table-

top. The rules were reviewed on the day, and it was determined that there was no height limit for Co-operative effort entries. The Committee confirmed its support for this ruling and **agreed that the rules would remain as is.**

Brough Agricultural Society Statement of Accounts 2023

Opening Balances at 1st January 2023

	£
Barclays Community Account	7219.58
Barclays Premium Savings Account	13030.41
Total Opening Balance	<u>20249.99</u>

Income	2023	2022
Show Day Receipts	6555.34	7236.75
Donation & Sponsorship	1375.9	982.8
Trade & Craft Stands	1314	961
Competition Entries	2139.8	1560.5
Members Subscriptions	956.6	631.75
Advertising	690	715
Fundraising	445	258
Unclaimed Prize Money	344.1	333.9
Grand Draw	1043	1076.77
Bank Interest	124.05	12.57
Misc	0	0
Total Income	<u>14987.79</u>	<u>13769.04</u>

Expenses	2023	2022
Show Day & Prize Money	5030.73	4916.05
Marquee & Toilet Hire etc	3613.2	3278.4
PA System	960	924
Advertising & Website Costs	683.88	598.68
Admin Expenses	848.05	134.88
Secretary & Treasurer	1100	1100
Fundraising Expenses	187	158
Printing	1453.2	1343.6
Insurance	658.2	485.2
Grand Draw Prizes	410	410
Donations	450	350
Bank Charges	0	15.44
Capital Costs	0	134.99
Field Rent	350	350
Sundry Expenses	0	0
Total Expenses	<u>15744.26</u>	<u>14199.24</u>

	2023	2022
Loss	<u>-756.47</u>	<u>-430.2</u>

Closing Balances at 31st December 2023

	£
Barclays Community Account	6339.06
Barclays Premium Savings Account	13154.46
Total Closing Balance	<u>19493.52</u>
Deficit for 2023	<u>756.47</u>

Signed Independent Examiner *C. Chapman-Hastwell*  
 Name Independent Examiner CHLOE CHAPMAN-HASTWELL  
 Date 05/03/2024

**BROUGH AGRICULTURAL ASSOCIATION**

England & Wales - Charity number 1188182

---

# Accounts

---

# **Brough Agricultural Association**

## **Annual Report 2022**

We held the first Brough Show since 2019 on 18 August. After two years of various restrictions due to the Covid-19 pandemic people were glad to get out and about again. The weather was good, there were plenty of visitors (the car park was full), there was a friendly atmosphere.

A number of our usual stewards were unavailable due to a clash of events, so we are grateful to the Upper Eden Rotary Club for stepping in to provide stewards for the main gate and the car park. However, there is still the problem with people parking and unloading their vehicles at the industrial and horticulture marquee at the start of the day. In future we plan to hold a briefing for stewards prior to show day and to look at how we can improve the management of ringside parking.

There were plenty of trade stand and craft tables taken and the Committee was delighted to see so many visitors coming to the show. It was sad that there was no poultry due to avian flu restrictions, however, there plenty of hamsters, guinea pigs and rabbits, which proved popular.

There were a number of 'on the day' horse and pony entries and the registration system worked well. The Committee was concerned about the return of trophies from 2019 winners and a number were, indeed, unreturned; fortunately, we had a few spare cups and trophies in reserve. We do, however, need to improve traceability for 2023. The Secretary's tent was well organised, with more stewards on hand to assist the Secretary, for which he was extremely grateful.

Income increased by around £1800 in comparison with the last show in 2019, although expenses were up by nearly £500. The main additional expenses this year were for the credit card reader, rental of the field and the hire of a skip for waste removal. After payments of honorariums to the secretary and treasurer, there was a loss of £345 for 2022 compared to a loss of £1666 in 2019.

During the year, the Committee discussed the possibility of introducing further attractions such as dog agility, terrier racing and children's entertainment. The Committee intends to pursue these and other options for the 2023 show.

Finally, Dave Prince the Show Secretary for several years decided to stand down. The Committee decided to show its appreciation of Dave's dedicated service by inviting him to re-join the Board of Trustees in 2023.

Brough Agricultural Society Statement of Accounts 2022

Opening Balances at 1st January 2022

	£	
Barclays Community Account	7662.35	
Barclays Premium Savings Account	13017.84	
<b>Total Opening Balance</b>	<b>20680.19</b>	

Income	2022	2021	Expenses	2022	2021		
Show Day Receipts	7236.75	0	Show Day & Prize Money	5840.05	0		
Donation & Sponsorship	982.8	20	Marquee & Toilet Hire etc	3278.4	0		
Trade & Craft Stands	961	0	Advertising & Website Costs	598.68	86.25		
Competition Entries	1560.5	0	Admin Expenses	134.88	14.4		
Subscriptions	631.75	0	Secretary & Treasurer Hon	1100	0		
Advertising	715	0	Fundraising Expenses	158	20		
Fundraising	258	0	Printing	1343.6	0		
Unclaimed Prize Money	333.9	0	Insurance	485.2	123.2		
Grand Draw	1076.77	0	Grand Draw Prizes	410	0		
Bank Interest	12.57	1.28	Donations	350	0		
Misc	0	0	Bank Charges	15.44	0		
			Capital Costs	134.99	0		
			Field Rent	350	0		
			Sundry Expenses	0	0		
						2022	2021
						Loss	Loss
<b>Total Income</b>	<b>13769.04</b>	<b>21.28</b>	<b>Total Expenses</b>	<b>14199.24</b>	<b>243.85</b>	<b>-430.2</b>	<b>-222.57</b>

Closing Balances at 31st December 2022

	£	
Barclays Community Account	7219.58	
Barclays Premium Savings Account	13030.41	
<b>Total Closing Balance</b>	<b>20249.99</b>	
<b>Deficit for 2022</b>		<b>430.2</b>

Signed Independent Examiner *Chloe Hastwell*  
 Name Independent Examiner *CHLOE CHAPMAN - HASTWELL*  
 Date *22/04/2023*

**BROUGH AGRICULTURAL ASSOCIATION**

England & Wales - Charity number 1188182

---

# Accounts

---



## **Trustees' Annual Report for the period**

**From: 1 January 2021 To: 31 December 2021**

**Charity name: Brough Agricultural Association**

**Charity registration number: 1188182**

### **Objectives and Activities**

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Brough Agricultural Association was established to promote agriculture and horticulture for the benefit of people in the Upper Eden Valley. Our main activity to this end is the annual Brough Show, which is normally held on the third Thursday in August each year.
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	Our trustees decided not to hold the show in 2021 due to delays caused by coronavirus.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Our decision not to hold the Show in 2021 was made in line with the public benefit guidance, specifically to manage and mitigate risks to the public of Covid-19 that may have resulted from carrying out our purpose.

### **Achievements and Performance**

	SORP reference	
--	----------------	--

<p>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.</p>	<p>Para 1.20</p>	<p>As a result of the decision to cancel the Brough Show in 2021, our achievements were limited.</p>
--	------------------	--

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	There was very little financial activity in 2021, due to the cancellation of our Annual agricultural show. There was a small amount of income from donations, sponsorship, advertising and bookings. Much of this income will be held over for future years at the request of our exhibitors and clients.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	We hold reserves in the form of a balance in our savings account. This is intended to mitigate the risk and associated costs of late cancellation of the Brough Show.
Amount of reserves held	Para 1.22	We currently hold £13,017 in reserve.
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

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	We are governed by memorandum and articles of association
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	We are a charitable incorporated organisation
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	Trustees are elected by members of the Association at an annual general meeting.

## Reference and Administrative details

Charity name	Brough Agricultural Association
Other name the charity uses	Brough Show
Registered charity number	1188182



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

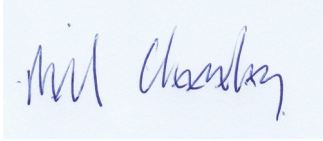
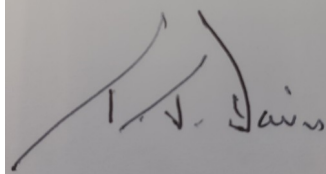
--

## Declarations

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

Signed on behalf of the charity's trustees

Signature(s)

	
---	--

Full name(s)

Neil Cleeveley	Tim Davis
----------------	-----------

Position (eg  
Secretary, Chair, etc)

Chair	Treasurer
-------	-----------

Date

5 October 2022
----------------

5 October 2022

Brough Agricultural Society Statement of Accounts 2021

Opening Balances at 1st January 2021

	£
Barclays Community Account	7886.2
Barclays Premium Savings Account	13016.56
<b>Total Opening Balance</b>	<b><u>20902.76</u></b>

Income	2021	2020	Expenses	2021	2020		
Show Day Receipts	0	0	Show Day & Prize Money	0	0		
Donation & Sponsorship	20	120	Marquee & Toilet Hire etc	0	0		
Trade & Craft Stands	0	315	Advertising & Website Costs	86.25	22.79		
Competition Entries	0	0	Admin Expenses	14.4	218		
Subscriptions	0	0	Secretary & Treasurer Hon	0	0		
Advertising	0	125	Fundraising Expenses	20	19		
Fundraising	0	0	Printing	0	0		
Unclaimed Prize Money	0	13.5	Insurance	123.2	112		
Grand Draw	0	0	Grand Draw Prizes	0	0		
Bank Interest	1.28	10.17	Donations	0	0		
Misc	0	0	Bank Charges	0	0		
			Capital Costs	0	0		
			Sundry Expenses	0	0		
						2021	2020
						<u>Loss</u>	<u>Surplus</u>
<b>Total Income</b>	<b><u>21.28</u></b>	<b><u>583.67</u></b>	<b>Total Expenses</b>	<b><u>243.85</u></b>	<b><u>371.79</u></b>	<b><u>-222.57</u></b>	<b><u>211.88</u></b>

Closing Balances at 31st December 2021

	£
Barclays Community Account	7662.35
Barclays Premium Savings Account	13017.84
<b>Total Closing Balance</b>	<b><u>20680.19</u></b>
<b>Deficit for 2021</b>	<b><u>-222.57</u></b>

Signed Independent Examiner *C Chapman-Hastwell*  
 Name Independent Examiner C CHAPMAN-HASTWELL  
 Date 15/04/2022

**BROUGH AGRICULTURAL ASSOCIATION**

England & Wales - Charity number 1188182

---

# Accounts

---



## Trustees' Annual Report for the period

From: 1 January 2020 To: 31 December 2020

Charity name: Brough Agricultural Association

Charity registration number: 1188182

### Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Brough Agricultural Association was established to promote agriculture and horticulture for the benefit of people in the Upper Eden Valley. Our main activity to this end is the annual Brough Show, which is normally held on the third Thursday in August each year.
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	Our trustees decided not to hold the show in 2020 due to the risk posed by coronavirus.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Our decision not to hold the Show in 2020 was made in line with the public benefit guidance, specifically to manage and mitigate risks to the public of Covid-19 that may have resulted from carrying out our purpose.

### 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	As a result of the decision to cancel the Brough Show in 2020, our achievements were limited.

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	There was very little financial activity in 2020, due to the cancellation of our Annual agricultural show. There was a small amount of income from donations, sponsorship, advertising and bookings. Much of this income will be held over for future years at the request of our exhibitors and clients.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	We hold reserves in the form of a balance in our savings account. This is intended to mitigate the risk and associated costs of late cancellation of the Brough Show.
Amount of reserves held	Para 1.22	We currently hold £13,000 in reserve.
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

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	We are governed by memorandum and articles of association
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	We are a charitable incorporated organisation
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	Trustees are elected by members of the Association at an annual general meeting.

## Reference and Administrative details

Charity name	Brough Agricultural Association
Other name the charity uses	Brough Show
Registered charity number	1188182
Charity's principal address	Lindore Rowgate Kirkby Stephen CA17 4SP



## 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
-----

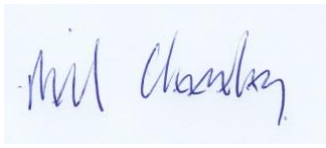
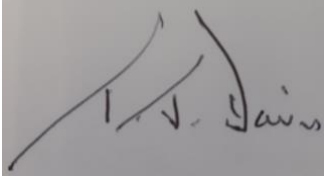
## Other optional information

--

## Declarations

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

Signed on behalf of the charity's trustees

<b>Signature(s)</b>		
<b>Full name(s)</b>	Neil Cleeveley	Tim Davis
<b>Position (eg Secretary, Chair, etc)</b>	Chair	Treasurer
<b>Date</b>	14 October 2021	14 October 2021

Brough Agricultural Society Statement of Accounts 2020

Opening Balances at 1st January 2020

	£
Barclays Community Account	7684.49
Barclays Premium Savings Account	13006.39
<b>Total Opening Balance</b>	<b><u>20690.88</u></b>

Income	2020	2019
Show Day Receipts	0	4876.2
Donation & Sponsorship	120	1272.4
Trade & Craft Stands	315	1136
Competition Entries	0	1717.4
Subscriptions	0	643.5
Advertising	125	690
Fundraising	0	2001
Unclaimed Prize Money	13.5	653.9
Grand Draw	0	1069
Bank Interest	10.17	25.91
Misc	0	0
<b>Total Income</b>	<b><u>583.67</u></b>	<b><u>14085.31</u></b>

Expenses	2020	2019
Show Day & Prize Money	0	5471.25
Marquee & Toilet Hire etc	0	3482.4
Advertising & Website Costs	22.79	575.78
Admin Expenses	218	390.58
Secretary & Treasurer Hon	0	1100
Fundraising Expenses	19	640.55
Printing	0	1256
Insurance	112	445
Grand Draw Prizes	0	410
Donations	0	300
Bank Charges	0	0
Capital Costs	0	130
Sundry Expenses	0	40
<b>Total Expenses</b>	<b><u>371.79</u></b>	<b><u>14241.56</u></b>

2020	2019
<b>Surplus</b>	<b>Loss</b>
<b><u>211.88</u></b>	<b><u>-156.25</u></b>

Closing Balances at 31st December 2020

	£
Barclays Community Account	7886.2
Barclays Premium Savings Account	13016.56
<b>Total Closing Balance</b>	<b><u>20902.76</u></b>
<b>Surplus for 2020</b>	<b><u>211.88</u></b>

Signed Independent Examiner C. Chapman-Hastwell  
 Name Independent Examiner CHLOE CHAPMAN-HASTWELL  
 Date 24/05/2021

1. The first part of the document discusses the importance of maintaining accurate records of all transactions.

2. It then goes on to describe the various methods used to collect and analyze data, including interviews, surveys, and focus groups.

3. The next section details the results of the data collection process, highlighting key findings and trends.

4. Finally, the document concludes with a summary of the overall findings and recommendations for future research.

5. The appendix contains additional information, including raw data and detailed notes from the interviews.

6. The bibliography lists the sources used in the research, and the index provides a quick reference to the various sections of the document.