

# WEST CROSS COMMUNITY ASSOCIATION

England & Wales · Charity number 508636

## Details

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**Status** Registered

**Legal form** Other

**Registered** 1979-04-11

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

## Contact

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**Address** West Cross Community Centre  
Linden Avenue  
West Cross  
Swansea  
SA3 5LE

**Phone** 07815113443

**Email** [tim-hawkes@hotmail.co.uk](mailto:tim-hawkes@hotmail.co.uk)

## Activities

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**Objects:** TO PROMOTE THE BENEFIT OF THE INHABITANTS OF WEST CROSS AND SURROUNDING AREA WITHOUT DISTINCTION OF SEX OR OF POLITICAL, RELIGIOUS OR OTHER OPINIONS BY ASSOCIATING WITH THE LOCAL AUTHORITY, VOLUNTARY ORGANISATIONS AND INHABITANTS IN A COMMON EFFORT TO ADVANCE EDUCATION AND TO PROVIDE FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATIONAL AND LEISURE-TIME OCCUPATION WITH THE OBJECT OF IMPROVING THE CONDITIONS OF LIFE FOR THE SAID INHABITANTS. FOR FURTHER DETAILS, SEE CLAUSE 2 OF THE CONSTITUTION.

**Activities:** Manage the West Cross Community Centre for the benefit of local residents, providing facilities for indoor sports (Bowls, Badminton, Aikido, Tai Chi), social functions(Dancing, club for disabled, pensioners' club, inexpensive lunches, discussion group, Bridge clubs).Also tap dance and ballet classes, health and fitness, facilities for local Councillor surgeries and private hire for parties, etc.

## Classification

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- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, Arts/culture/heritage/science, Amateur Sport
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Defined Groups, The General Public/mankind

## Geography

- **Area of benefit:** WEST CROSS AND THE SURROUNDING AREA
- City Of Swansea

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£45,074	£33,580	-	-
2024-03-31	£33,618	£23,437	-	-
2023-03-31	£25,806	£24,412	-	-
2022-03-31	£27,892	£16,865	-	-
2021-03-31	£29,766	£17,398	-	-

## Trustees

Name	Role	Appointed
<b>Pamela ERASMUS</b>	Chair	2024-05-09
Alderman Desmond THOMAS JP		2024-05-09
David Jones		2016-05-26
Sara Elizabeth KEETON		2018-12-03
Timothy Alan HAWKES		2025-05-15

**WEST CROSS COMMUNITY ASSOCIATION**

England & Wales - Charity number 508636

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# Accounts

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## **West Cross Community Association**

### **2024/25 - End of year summary report**

The primary activity of the association continues to be the running of the West Cross Community Centre under licence from Swansea Council.

In 23/24 our main concern was the running costs of the centre. Our most significant costs being utilities and caretaker payroll which total over 80% of our expenditure. In 23/24 the council kindly supplemented our utility bills to partially offset the significant increase in the year. In 24/25 utility unit costs reduced by about 40%, but, with no council supplement, rose from £10,447 to £12,723.

We have reduced our utility costs by simple means such as not using all the lights in the sports hall and better control of the heating. We have also investigated ways to reduce our utility costs with LED lighting and better heating systems, however, the council are not willing to implement these changes and we cannot get grants for the work under the current license agreement with the council (which allows for termination with 3 months notice), which they are not willing to change.

During the year we have invested in improving the intruder alarm and monitoring to save £800 per year from 25/26. We have also changed our insurance arrangements to save £700 per year.

Use of the hall remains strong (see analysis below) with usage split evenly between the sports and main halls and between member and non-member groups. With the full year effect of the rates increase income increased by 40%.

The overall effect being a surplus of £14,000. This allows us to invest in the centre, however, we must note that 25% of our income comes from only 2 of our non-member groups.

In the year we have invested some of this surplus in upgrading the car park with vegetation cut back and line marking, 2 new table tennis tables, automated fire doors for the kitchen and the upgraded intruder alarm.

As at 31/03/2025 the Association had outstanding liabilities of £10,000 (consisting of Swansea Council for car park (£5,300) and utilities (£2,215), PES intruder alarms (£681), Accountant (£400), PAYE / Pension (548) and memberships paid in advance (£1,212). Against these liabilities the Association has cash reserves of

£89,759 which is sufficient to protect the centre against any predictable spend or loss of income for 2 years.

Moving forward to 25/26, we will continue to look for ways to keep the centre on a solid financial footing which will allow us to continue to invest in improving the centre and providing a service to the local community.

The centre continues to run smoothly due to the hard work and significant effort put in by the committee and we thank them for their continued support. We are always looking for additional support and new committee members.

		<b>Membership</b>			
	<b>Hall</b>	<b>Hire £</b>	<b>£</b>	<b>Hours</b>	<b>Members</b>
<b>member</b>	<b>Sports</b>	9098	1896	1137	158
<b>non-member</b>		8498	0	425	
		17596	1896	1562	158
<b>member</b>	<b>Main</b>	4456	2220	557	185
<b>non-member</b>		17251	0	863	
		21707	2220	1420	185
<b>Totals</b>		39303	4116	2982	343

**West Cross Community Association  
(Registered Charity # 508636)**

**Financial Statements  
& Independent Chartered Accountants' Report**

**For the year ended**

**31 March 2025**

Tim Taylor & Co Ltd  
Chartered Accountants  
9 Chapel Street  
Mumbles  
Swansea  
SA3 4NH

**West Cross Community Association  
(Registered Charity # 508636)**

**Financial Statements**

**Year ended 31 March 2025**

Contents	Pages
Association information	1
Independent accountants' report to the members	2
Balance sheet	3
Income and expenditure account	4
Notes to the financial statements	5-6

**West Cross Community Association  
(Registered Charity # 508636)**

**Association Information**

**Year ended 31 March 2025**

Chairman	Pamela Erasmus
Vice chair	Sara Keeton
Secretary	Judy Jones
Treasurer	David Jones
Booking Secretary	Sue Baron
Membership Secretary	Roy Craven
Health & Safety Officer	Pat Knox
Trustees	David Jones Sara Keeton Pamela Erasmus Des Thomas
Accountants	Tim Taylor & Co Ltd 9 Chapel Street Mumbles Swansea SA3 4NH
Bankers	HSBC Bank plc

**West Cross Community Association  
(Registered Charity # 508636)**

**Independent Chartered Accountants' report to the members**

**Year ended 31 March 2025**

In accordance with the engagement letter dated 9 May 2016 we have prepared for your approval the financial statements of West Cross Community Association which comprises the Income and Expenditure Account, the Balance Sheet and the related notes from the association's accounting records and from information and explanations you have given us.

As a member firm of the Institute of Chartered Accountants in England and Wales (ICAEW), we are subject to its ethical and other professional requirements which are detailed at [icaew.com/membershandbook](http://icaew.com/membershandbook).

This report is made solely to you, in accordance with the terms of our engagement letter dated 9 May 2016. Our work has been undertaken solely to prepare for your approval the financial information of West Cross Community Association and state those matters that we have agreed to state to you in this report in accordance with the guidance of ICAEW as detailed at [icaew.com/compilation](http://icaew.com/compilation). To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than West Cross Community Association and its committee for our work or for this report.

You have approved the financial information for the year ended 31 March 2025 and have acknowledged your responsibility for it, for the appropriateness of the financial reporting framework adopted and for providing all information and explanations necessary for its compilation.

.....

Tim Taylor & Co Ltd  
9 Chapel Street  
Swansea  
SA3 4NH  
... May 2025



**West Cross Community Association  
(Registered Charity # 508636)**

**Balance Sheet**

**As at 31 March 2025**

	Notes	2025		2024	
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	2		378,679		372,136
<b>Current assets</b>					
HSBC Treasurers account		55,698		44,223	
CCLA Fixed		14,792		14,412	
CCLA Investment		19,087		20,017	
Cash in hand		74		57	
Prepayments		140		200	
			89,791		78,909
<b>Current liabilities</b>					
Amounts falling due within one year:					
Creditors and accruals		10,358		5,754	
<b>Net current assets</b>			79,433		73,155
<b>Total net assets</b>			458,112		445,291
<b>Financed by:</b>					
Accumulated Fund	3		114,112		101,291
Capital Financing Reserve			344,000		344,000
			458,112		445,291

These financial statements were approved by the committee on .....  
and are signed on its behalf by:

**West Cross Community Association  
(Registered Charity # 508636)**

**Notes to the Financial Statements**

**For the year ended 31 March 2025**

	<b>2025</b>		<b>2024</b>	
	£	£	£	£
<b>Income</b>				
Room hire/User groups	39,415		28,348	
Member fees	3,468		2,118	
Deposit bond and Bank interest	1,313		856	
Unrealised gain/(loss) on investment	(551)		2,264	
Other income	210		0	
	43,855		33,586	
<b>Expenditure</b>				
Caretaker/Cleaner wages	9,116		8,682	
Pension contributions	2,205		1,793	
Cleaning materials	211		610	
PAT testing	0		191	
Gas/electricity/water	12,723		10,447	
Key Deposit Refund	0		0	
General admin. Expenses	382		682	
Bank Charges	61		62	
Photocopying	0		0	
Telephones	597		532	
Insurance/accountancy	995		1,114	
PRS	599		669	
PAYE	1,575		1,385	
Security	1,432		1,169	
	29,896		27,336	
<b>Expenditure before depreciation</b>				
<b>Surplus before depreciation</b>		13,959		6,250
Depreciation		1,138		906
		12,822		5,344
<b>Net surplus for the year</b>		12,822		5,344

## **1 Accounting policies**

### **(i) Basis of accounting**

The financial statements have been prepared in accordance with conventional historical cost and acceptable accounting principles and have not been adjusted to take account of either changes in general purchasing power or specific prices.

### **(ii) Depreciation**

Depreciation has been calculated on the reducing balance basis to write off the net book value of fixed assets, other than the freehold land and buildings, over their expected economic lives at the following annual rates:

Fixtures and fittings:	15%
Equipment:	15%

It is considered the residual value of the property is greater than the carrying value due to increasing property values and the club's maintenance policy. On this basis it is not considered necessary to depreciate the freehold land and property.

**West Cross Community Association  
(Registered Charity # 508636)**

**Notes to the Financial Statements (continued)**

**For the year ended 31 March 2025**

	Sports Hall £	Fixtures & fittings £	Equipment £	Total £
<b>Cost</b>				
At 1 April 2024	367,000	41,669	36,094	444,763
Additions	5,300	-	2,381	7,681
<b>At 31 March 2025</b>	<u>372,300</u>	<u>41,669</u>	<u>38,475</u>	<u>452,444</u>
<b>Depreciation</b>				
At 1 April 2024	-	41,264	31,363	72,627
Charge for the year	-	71	1,067	1,138
<b>At 31 March 2025</b>	<u>-</u>	<u>41,335</u>	<u>32,430</u>	<u>73,765</u>
<b>Net Book Value</b>				
<b>At 31 March 2025</b>	<u>372,300</u>	<u>334</u>	<u>6,045</u>	<u>378,679</u>
<b>At 31 March 2024</b>	<u>367,000</u>	<u>405</u>	<u>4,731</u>	<u>372,136</u>

**Accumulated income and expenditure account**

	<b>2025</b> £	<b>2024</b> £
At 1 April	101,291	95,947
Surplus/(Deficit) for the year	12,821	5,344
<b>At 31 March</b>	<u>114,112</u>	<u>101,291</u>

**West Cross Community Association  
(Registered Charity # 508636)**

**Financial Statements  
& Independent Chartered Accountants' Report**

**For the year ended**

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**West Cross Community Association  
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**Year ended 31 March 2025**

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... May 2025



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**As at 31 March 2025**

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**West Cross Community Association  
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**Notes to the Financial Statements (continued)**

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**WEST CROSS COMMUNITY ASSOCIATION**

England & Wales - Charity number 508636

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# Accounts

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## West Cross Community Association

### 2023 / 2024 - End of Year Summary Report

This year has been one of mixed fortunes.

Early in the year we were told that utility rates would increase, and here is a shortened version of what was sent out to all the Group Leaders:-

*“You may not be aware of the fact that the cost of the fuel we use at the Centre went up dramatically on the 1<sup>st</sup> April this year (2023). While we knew that the price we paid for our utilities was artificially low and due to go up at the beginning of the 2023 tax year, we never dreamt of an increase of this magnitude ...*

*At the end of 2022/23 (March 31<sup>st</sup> 2023) our Electricity costs for the year were **£3088** (@15.17p/kWh) and Gas **£3464** (@2.31p/kWh), a total of **£6552** for the year*

- *Electricity prices have increased from 15.17 to 41.92p/kWh (**2.76 times** what they were), and*
- *Gas prices have increased from 2.31 to 9.24p/kWh (**4 times** what they were).*

*Assuming then that we cannot reduce consumption, projected costs for the year 2023/24 are Electricity **£8533** and Gas **£13,856** a total of **£22,389** for the year. This needs to be set against our total annual income from room rental and membership of **£25,806** for the year!*

*The way ahead? Well, it seems clear that in the long term we have to increase room rental and membership.”*

Thus we announced and implemented a change in rates as follows:-

ROOM RATES	Non-Member Groups		Member Groups	
	Was:-	Now:-	Was:-	Now:-
Main Hall	£15	£20	£5	£8
Sports Hall	£14	£20	£5	£8
Activity Room	£8	£12	£4	£6

And

MEMBERSHIP RATES				
Was:-	Junior (<7)	Youth <18	Adult	Senior
	£2	£4	£12	£8
Now:-	Junior (<18)		Senior	
	£4		£12	

These increases took effect on 1<sup>st</sup> September 2023.

Subsequent to this, the Council introduced its Energy Support Scheme in which they pledged to reduce our utility bills to 50% of the projected costs (based on 2022/23 usage) until the end of March 2024.

Thus at the end of the 2023/24 tax year, with the reduced utility costs and the increase in Room and Membership Rates we find ourselves with a surplus of around £8,000. This partly results from the fact that there have been almost no large unexpected costs during the year.

In the year to come, we have the expected increase in utility rates as well as already incurred:-

- Clearing of the site and marking out of parking bays £5,300
- Two new Table-Tennis tables £1300.

In conclusion, generally this has been a good year with the Centre running much as it always did. We look forward to the Council report due out soon addressing energy saving measures and the reduction of our carbon footprint.

Compared with 2022/2023 Room Hire is obviously up and Membership about the same, but figures for the latter are never accurate as the majority of it is collected over the end of the current accounting year and the beginning of the next.

Our total wealth in monetary terms is up for the reasons described above but also as a result of our investments with CCLA Investment Management Ltd.. These have served us well in the past, and continue to do so.

Despite all the problems, the Centre seems to be in good shape and well used. Thank you to all the Officers of the Centre and Members of the Committee for undertaking the myriad tasks which help to keep us afloat, at the same time as fulfilling our primary purpose to the residents of West Cross and beyond.

David Jones (Treasurer)

# WEST CROSS COMMUNITY ASSOCIATION

Yearly Statement as at: 31 March 2024

<b><u>Receipts</u></b>			<b><u>Payments</u></b>		
	Actual	Last Year		Actual	Last Year
	2023/24	2022/23		2023/24	2022/23
Room Hire	28,348.20	22,673	Caretaker Wages	8,681.72	8,959
Membership Fees	2,150.00	2,222	Pension Emp <sup>ee</sup> . Contr.	896.58	437
Dpst A/C Int.	0.00	0	Pension Emp <sup>er</sup> . Contr.	896.58	437
Bond A/C Int	0.00	0	Tax to HMRC	1,083.00	718
COIF A/C Int.	856.23	911	Cleaning Materials	610.20	110
Misc. Credit	0.00	0	Decorating Materials	0.00	0
			Telephone / Broadband	532.31	476
			Electricity	4,254.12	(3) 3,088
			Gas	1,846.63	(3) 3,464
			Water	750.65	278
			Insurance / Audit	1,099.29	1,049
			O'Brien Security	1,182.00	1,758
			PAT Testing	191.09	197
			Performing Rights Soc	669.00	410
			Bank Charges	61.60	61
			General	631.44	460
			Misc. Debit	75.56	22
			EQUIPMENT	-25.00	2,199
<b>Totals:-</b>	<b>31,354.43</b>	<b>25,806</b>	<b>Totals:-</b>	<b>23,436.78</b>	<b>24,123</b>

(3) - Subsidised by Swansea Council (-50%)

**Excess of Income over Expenditure (Whole Year)**

**7,917.65**

## **Bank Balances**

		<b>31/03/24</b>		<b>31/03/23</b>
Petty Cash		26.72		26.72
Current A/C		44,223.21		36,330.59
Deposit A/C		0.00		0.00
Deposit Bonds		0.00		0.00
COIF (Short Duration) F	(11724.45)	14,417.56	(11724.45)	13,806.71
COIF (Investment) Func	(979.79)	20,019.66	(979.79)	18,357.93
<b>Total</b>		<b>78,687.14</b>		<b>68,521.96</b>

### **COIF Fund Performances to date (pence/unit):**

	31/03/2024	31/03/2023	Purchased at:-
<b>Short Duration Bond</b>	122.97	117.76	133.49 (on 11/06/2015)
Increase since start of year:	4.42%		
<b>Investment</b>	2,043.26	1,873.66	1,247.54 (on 26/11/2015)
Increase since start of year:	9.05%		

(Follow [www.ccla.co.uk/investment-solutions/fund](http://www.ccla.co.uk/investment-solutions/fund) then 'Charities & Churches' etc.)

## Summary sheet (Receipts and Expenditure)

							Current A/C		
Date	Type	Parameter 1	Parameter 2	Amount	Description	Out	In	Balance	
Last year (for comparison and with balances carried over):						24227.08	25880.32	36330.59	
								36330.59	
01/04/2023	Paid In - BACS	6		56.00	7109 - Phil's Saturday Football		56.00	36386.59	
02/04/2023	Paid In - BACS	7		30.00	7110 - U3A Bowls (1 - Monday)		30.00	36416.59	
02/02/2022	Misc. Credit	7	22	16.00	Into Curr. A/C - U3A Wed. Bowls - (Cheque)	0.00	16.00	36432.59	
03/04/2023	Paid In - BACS	8		8.00	7111 - Membership		8.00	36440.59	
03/04/2023	Direct Debit	16	1	5.00	DD - HSBC (Bank Charges)	5.00		36435.59	
03/04/2023	Paid In - BACS	9		56.00	7112 - Over 50's Fitness		56.00	36491.59	
04/04/2022	Direct Debit	4	1	79.86	DD - Ansvar (Insurance)	79.86		36411.73	
06/04/2023	Paid In - BACS	10		50.00	7113 - Table Tennis (Friday)		50.00	36461.73	
06/04/2023	Paid In - BACS	11		46.00	7114 - Ki Aikido Club		46.00	36507.73	
07/04/2023	Paid Out - BACS	1		37.44	HSBC BP 23-24 1 - PHS Contract (Swansea Council)	37.44		36470.29	
08/04/2023	Paid In - BACS	12		120.00	7115 - Slimming World (with Nick)		120.00	36590.29	
10/04/2023	Paid In - BACS	13		75.00	7116 - New Heights Perf. Acad. (Junior)		75.00	36665.29	
10/04/2023	Paid In - BACS	14		150.00	7117 - New Heights Perf. Acad. (Senior)		150.00	36815.29	
10/04/2023	Paid In - BACS	15		60.00	7118 - Let's Dance		60.00	36875.29	
11/04/2023	Paid In - BACS	16		30.00	7119 - Badminton		30.00	36905.29	
12/04/2023	Paid Out - BACS	4		289.89	HSBC BP 23-24 4 - SC Invoice - Electricity (60392224)	289.89		36615.40	
13/04/2023	Paid In - BACS	18		72.00	7121 - U3A Short Tennis		72.00	36687.40	
13/04/2023	Paid Out - BACS	5		13.50	HSBC BP 23-24 5 - Key Cutting - Timpson - Roy Craven	13.50		36673.90	
13/04/2023	Paid Out - BACS	6		10.56	HSBC BP 23-24 6 - Key Cutting - Mumbles - David Jones	10.56		36663.34	
13/04/2023	Paid Out - BACS	7		212.96	HSBC BP 23-24 7 - Newhall Janitorial - Miscellaneous	212.96		36450.38	
13/04/2023	Paid Out - BACS	8		191.52	HSBC BP 23-24 8 - Newhall Janitorial - Toilet Rolls	191.52		36258.86	
14/04/2023	Paid In - BACS	19		25.00	7122 - Gower Giants Basketball (Junior)		25.00	36283.86	
14/04/2023	Paid In - BACS	20		15.00	7123 - Gower Giants Basketball (Senior)		15.00	36298.86	
17/04/2023	Paid In - BACS	21		14.00	7124 - Occasional User		14.00	36312.86	

17/04/2023	Paid In - BACS	22		88.00	7110 - U3A Bowls (1 - Monday)		88.00	36400.86
21/04/2023	Paid Out - BACS	2		224.60	HSBC BP 23-24 2 - HMRC Payment 615PY001095772310	224.60		36176.26
24/04/2023	Misc. Credit	7	50	25.00	Into Curr. A/C - Sale of Table-Tennis Table - David Margam)	0.00	25.00	36201.26
24/04/2023	Paid Out - BACS	9		297.96	HSBC BP 23-24 9 - RACS - Hydroboil Repair	297.96		35903.30
25/04/2023	Paid Out - BACS	3		743.24	HSBC BP 23-24 3 - Kyle's Wages (2023/04) April	743.24		35160.06
26/04/2023	Direct Debit	8	1	42.56	DD - TalkTalk (Business BroadBand)	42.56		35117.50
27/04/2023	Paid In - BACS	23		56.00	7112 - Over 50's Fitness		56.00	35173.50
27/04/2023	Paid In - BACS	24		17.00	7125 - Mumbles Circle Dance		17.00	35190.50
28/04/2023	Direct Debit	20	1	60.97	DD - NEST (Employee Pension Contribution)	60.97		35129.53
28/04/2023	Direct Debit	24	1	60.97	DD - NEST (Employer Pension Contribution)	60.97		35068.56
28/04/2023	Paid In - BACS	25		120.00	7115 - Slimming World (with Nick)		120.00	35188.56
29/04/2023	Paid In - BACS	49		30.00	7137 - Fitsteps (Swansea Dance)		30.00	35218.56
29/04/2023	Paid In - BACS	50		75.00	7137 - Fitsteps (Swansea Dance)		75.00	35293.56
01/05/2023	Paid In - BACS	51		14.00	7138 - Occasional User		14.00	35307.56
02/05/2023	Paid In - BACS	52		252.00	7139 - USKO Karate		252.00	35559.56
02/05/2023	Paid In - BACS	53		40.00	7140 - Table Tennis (Friday)		40.00	35599.56
02/05/2023	Banked Cash	46			OK - Banked - Banked		1300.50	36900.06
03/05/2023	Direct Debit	4	2	79.86	DD - Ansvar (Insurance)	79.86		36820.20
04/05/2023	Direct Debit	16	2	5.80	DD - HSBC (Bank Charges)	5.80		36814.40
04/05/2023	Paid In - BACS	54		30.00	7141 - U3A Bowls (1 - Monday)		30.00	36844.40
05/05/2023	Paid In - BACS	55		225.00	7142 - The Rock Project (Junior)		225.00	37069.40
05/05/2023	Paid In - BACS	56		225.00	7143 - The Rock Project (Senior)		225.00	37294.40
05/05/2023	Paid In - BACS	57		225.00	7144 - The Rock Project (Adult)		225.00	37519.40
07/05/2023	Paid Out - BACS	10		669.00	HSBC BP 23-24 10 - PRS/PPL Licence	669.00		36850.40
07/05/2023	Paid Out - BACS	11		55.00	HSBC BP 23-24 11 - Piano Tuning - Nigel LeFeuvre (1)	55.00		36795.40
07/05/2023	Paid Out - BACS	12		250.00	HSBC BP 23-24 12 - 2021/2022 Audit - Tim Taylor Account:	250.00		36545.40
07/05/2023	Paid In - BACS	58		20.00	7145 - Badminton		20.00	36565.40
07/05/2023	Paid In - BACS	59		38.00	7146 - Ki Aikido Club		38.00	36603.40
13/05/2023	Paid In - BACS	60		28.00	7147 - Phil's Saturday Football		28.00	36631.40
17/05/2023	Paid In - BACS	61		90.00	7148 - Let's Dance		90.00	36721.40
20/05/2023	Paid Out - BACS	14		170.00	HSBC BP 23-24 14 - East Side Printers (2000 Membership)	170.00		36551.40
20/05/2023	Paid Out - BACS	15		338.83	HSBC BP 23-24 15 - SC Invoice - Electricity (60400290)	338.83		36212.57
20/05/2023	Paid Out - BACS	16		380.56	HSBC BP 23-24 16 - SC Invoice - Gas (60402163)	380.56		35832.01

23/05/2023	Paid Out - BACS	13		743.24	HSBC BP 23-24 13 - Kyle's Wages (2023/05) May	743.24		35088.77
23/05/2023	Paid In - BACS	62		28.00	7149 - Paul's Friday Football		28.00	35116.77
26/05/2023	Direct Debit	8	2	40.99	DD - TalkTalk (Business BroadBand)	40.99		35075.78
20/07/2022	Paid Out - BACS	17		640.11	HSBC BP 23-24 17 - SC Invoice - Electricity (60403077)	640.11		34435.67
27/05/2023	Paid Out - BACS	18		5.75	HSBC BP 23-24 18 - Key Cutting - Mumbles - David Jones	5.75		34429.92
27/05/2023	Banked Cash	76			OK - Banked - Banked		652.00	35081.92
27/05/2023	Paid In - BACS	79		38.00	7158 - Mumbles Circle Dance		38.00	35119.92
29/05/2023	Paid In - BACS	80		90.00	7159 - New Heights Perf. Acad. (Junior)		90.00	35209.92
29/05/2023	Paid In - BACS	81		90.00	7160 - New Heights Perf. Acad. (Senior)		90.00	35299.92
29/05/2023	Direct Debit	20	2	60.97	DD - NEST (Employee Pension Contribution)	60.97		35238.95
29/05/2023	Direct Debit	24	2	60.97	DD - NEST (Employer Pension Contribution)	60.97		35177.98
30/05/2023	Paid In - BACS	82		105.00	7161 - Slimming World (with Nick)		105.00	35282.98
31/05/2023	COIF Interest	7	25	132.47	Into Curr. A/C - CCLA COIF Dividend - Investment Account (914426)		132.47	35415.45
31/05/2023	COIF Interest	7	25	79.73	Into Curr. A/C - CCLA COIF Dividend - Fixed Interest Account (906831)		79.73	35495.18
01/06/2023	Paid In - BACS	83		280.00	7162 - USKO Karate		280.00	35775.18
01/06/2023	Paid In - BACS	84		40.00	7163 - Table Tennis (Friday)		40.00	35815.18
03/06/2023	Direct Debit	4	3	79.86	DD - Ansvar (Insurance)	79.86		35735.32
04/06/2023	Direct Debit	16	3	5.00	DD - HSBC (Bank Charges)	5.00		35730.32
03/06/2023	Paid In - BACS	85		30.00	7164 - Ki Aikido Club		30.00	35760.32
05/06/2023	Paid In - BACS	86		58.00	7165 - U3A Bowls (1 - Monday)		58.00	35818.32
05/06/2023	Paid In - BACS	87		42.00	7166 - Over 50's Fitness		42.00	35860.32
07/06/2023	Paid In - BACS	88		42.00	7167 - Phil's Saturday Football		42.00	35902.32
09/06/2023	Paid In - BACS	89		68.75	7168 - U3A Short Tennis		68.75	35971.07
09/06/2023	Paid In - BACS	90		20.00	7169 - Badminton		20.00	35991.07
14/06/2023	Paid In - BACS	91		270.00	7170 - The Rock Project (Junior)		270.00	36261.07
14/06/2023	Paid In - BACS	92		270.00	7171 - The Rock Project (Senior)		270.00	36531.07
14/06/2023	Paid In - BACS	93		270.00	7172 - The Rock Project (Adult)		270.00	36801.07
16/06/2023	Paid In - BACS	94		45.00	7173 - Let's Dance		45.00	36846.07
20/06/2023	Paid Out - BACS	19		1182.00	HSBC BP 23-24 19 - O'Brien Security Services	1182.00		35664.07
21/06/2023	Paid Out - BACS	20		941.60	HSBC BP 23-24 20 - SC Invoice - Gas (60403164)	941.60		34722.47
23/06/2023	Paid In - BACS	110		192.00	7183 - Occasional User		192.00	34914.47
26/06/2023	Banked Cash	107			OK - Banked - Banked		486.20	35400.67
27/06/2023	Direct Debit	8	3	41.16	DD - TalkTalk (Business BroadBand)	41.16		35359.51

27/06/2023	Paid Out - BACS	21		684.10	HSBC BP 23-24 21 - Kyle's Wages (2023/06) June	684.10		34675.41
29/06/2023	Direct Debit	20	3	102.21	DD - NEST (Employee Pension Contribution)	102.21		34573.20
29/06/2023	Direct Debit	24	3	102.21	DD - NEST (Employer Pension Contribution)	102.21		34470.99
29/06/2023	Paid In - BACS	111		45.00	7184 - Let's Dance		45.00	34515.99
30/06/2023	Paid In - BACS	112		38.00	7185 - Mumbles Circle Dance		38.00	34553.99
01/07/2023	Paid In - BACS	113		90.00	7186 - Slimming World (with Nick)		90.00	34643.99
01/07/2023	Paid In - BACS	114		40.00	7187 - U3A Bowls (1 - Monday)		40.00	34683.99
02/07/2023	Paid In - BACS	115		50.00	7188 - Table Tennis (Friday)		50.00	34733.99
03/07/2023	Paid In - BACS	116		224.00	7189 - USKO Karate		224.00	34957.99
03/07/2023	Paid In - BACS	117		60.00	7190 - New Heights Perf. Acad. (Junior)		60.00	35017.99
03/07/2023	Paid In - BACS	118		120.00	7191 - New Heights Perf. Acad. (Senior)		120.00	35137.99
04/07/2023	Direct Debit	4	4	79.86	DD - Ansvar (Insurance)	79.86		35058.13
04/07/2023	Direct Debit	16	4	5.00	DD - HSBC (Bank Charges)	5.00		35053.13
04/07/2023	Paid In - BACS	119		56.00	7192 - Over 50's Fitness		56.00	35109.13
04/07/2023	Paid In - BACS	120		37.50	7193 - Ki Aikido Club		37.50	35146.63
04/07/2023	Paid In - BACS	121		42.00	7194 - Phil's Saturday Football		42.00	35188.63
05/07/2023	Paid Out - BACS	22		612.78	HSBC BP 23-24 22 - SC Invoice - Electricity (60404773)	612.78		34575.85
06/07/2023	Misc. Credit	7	47	108.38	Into Curr. A/C - (Contribution from RVS of their Cessation Ba	0.00	108.38	34684.23
05/07/2023	Paid Out - BACS	23		409.80	HSBC BP 23-24 23 - Transfer of RVS Cessation Balance to	108.38		34575.85
06/07/2023	Paid In - BACS	122		60.00	7195 - Gower Giants Basketball (Junior)		60.00	34635.85
06/07/2023	Paid In - BACS	123		60.00	7196 - Gower Giants Basketball (Senior)		60.00	34695.85
06/07/2023	Paid In - BACS	125		64.00	7198 - Occasional User		64.00	34759.85
07/07/2023	Paid In - BACS	126		40.00	7199 - Badminton		40.00	34799.85
08/07/2023	Paid In - BACS	127		90.00	7200 - Fitsteps (Swansea Dance)		90.00	34889.85
10/07/2023	Paid In - BACS	128		90.00	7201 - U3A Short Tennis		90.00	34979.85
10/07/2023	Paid In - BACS	129		112.00	7202 - Paul's Friday Football		112.00	35091.85
11/07/2023	Paid Out - BACS	24		524.47	HSBC BP 23-24 24 - SC Invoice - Gas (60404875)	524.47		34567.38
21/07/2023	Paid Out - BACS	25		286.00	HSBC BP 23-24 25 - HMRC Payment 615PY001095772401	286.00		34281.38
26/06/2023	Banked Cash	142			OK - Banked - Banked		506.00	34787.38
25/07/2023	Paid Out - BACS	26		682.07	HSBC BP 23-24 26 - Kyle's Wages (2023/07) July	682.07		34105.31
26/07/2023	Direct Debit	8	4	40.14	DD - TalkTalk (Business BroadBand)	40.14		34065.17
27/07/2023	Paid In - BACS	145		23.75	7213 - U3A Short Tennis		23.75	34088.92
29/07/2023	Direct Debit	20	4	60.97	DD - NEST (Employee Pension Contribution)	60.97		34027.95

29/07/2023	Direct Debit	24	4	60.97	DD - NEST (Employer Pension Contribution)	60.97		33966.98
28/07/2023	Paid In - BACS	146		46.00	7214 - Mumbles Circle Dance		46.00	34012.98
31/07/2023	Paid In - BACS	147		50.00	7215 - U3A Bowls (1 - Monday)		50.00	34062.98
01/08/2023	Paid In - BACS	148		112.00	7216 - Paul's Friday Football		112.00	34174.98
01/08/2023	Paid In - BACS	149		135.00	7217 - Slimming World (with Nick)		135.00	34309.98
02/08/2023	Direct Debit	4	5	79.86	DD - Ansvar (Insurance)	79.86		34230.12
02/08/2023	Paid In - BACS	150		50.00	7218 - Badminton		50.00	34280.12
02/08/2023	Paid In - BACS	151		40.00	7219 - Table Tennis (Friday)		40.00	34320.12
03/08/2023	Direct Debit	16	5	5.80	DD - HSBC (Bank Charges)	5.80		34314.32
03/08/2023	Paid In - BACS	152		45.00	7220 - Let's Dance		45.00	34359.32
03/08/2023	Paid In - BACS	153		30.00	7221 - Ki Aikido Club		30.00	34389.32
03/08/2023	Paid In - BACS	154		224.00	7222 - USKO Karate		224.00	34613.32
04/08/2023	Paid In - BACS	155		56.00	7223 - Over 50's Fitness		56.00	34669.32
09/08/2023	Paid Out - BACS	27		255.62	HSBC BP 23-24 27 - SC Invoice - Electricity (60406708)	255.62		34413.70
10/08/2023	Paid In - BACS	156		42.00	7224 - The Football Fun Factory		42.00	34455.70
11/08/2023	Paid In - BACS	157		75.00	7225 - Fitsteps (Swansea Dance)		75.00	34530.70
14/08/2023	Paid In - BACS	158		315.00	7226 - The Rock Project (Junior)		315.00	34845.70
14/08/2023	Paid In - BACS	159		315.00	7227 - The Rock Project (Senior)		315.00	35160.70
14/08/2023	Paid In - BACS	160		315.00	7228 - The Rock Project (Adult)		315.00	35475.70
16/08/2023	Paid Out - BACS	29		346.27	HSBC BP 23-24 29 - SC Invoice - Water (60406861)	346.27		35129.43
20/08/2023	Paid In - BACS	161		42.50	7213 - U3A Short Tennis		42.50	35171.93
22/08/2023	Paid Out - BACS	28		682.27	HSBC BP 23-24 28 - Kyle's Wages (2023/08) August	682.27		34489.66
23/08/2023	Banked Cash	174			OK - Banked - Banked		506.00	34995.66
22/08/2023	Paid In - BACS	177		38.00	7239 - Mumbles Circle Dance		38.00	35033.66
29/08/2023	Direct Debit	20	5	60.97	DD - NEST (Employee Pension Contribution)	60.97		34972.69
29/08/2023	Direct Debit	24	5	60.97	DD - NEST (Employer Pension Contribution)	60.97		34911.72
29/08/2023	Direct Debit	8	5	40.54	DD - TalkTalk (Business BroadBand)	40.54		34871.18
27/08/2023	Paid In - BACS	178		56.00	7240 - Over 50's Fitness		56.00	34927.18
27/08/2023	Paid In - BACS	179		40.00	7241 - Table Tennis (Friday)		40.00	34967.18
29/08/2023	Paid In - BACS	180		40.00	7242 - U3A Bowls (1 - Monday)		40.00	35007.18
31/08/2023	COIF Interest	7	25	132.47	Into Curr. A/C - CCLA COIF Dividend - Investment Account (914426)		132.47	35139.65
31/08/2023	COIF Interest	7	25	79.73	Into Curr. A/C - CCLA COIF Dividend - Fixed Interest Account (906831)		79.73	35219.38
01/09/2023	Paid In - BACS	181		280.00	7243 - USKO Karate		280.00	35499.38

01/09/2023	Paid In - BACS	182		35.00	7244 - Gower Giants Basketball (Junior)		35.00	35534.38
01/09/2023	Paid In - BACS	183		35.00	7245 - Gower Giants Basketball (Senior)		35.00	35569.38
01/09/2023	Paid In - BACS	184		37.50	7246 - Ki Aikido Club		37.50	35606.88
03/09/2023	Direct Debit	16	6	5.00	DD - HSBC (Bank Charges)	5.00		35601.88
04/09/2023	Direct Debit	4	6	79.86	DD - Ansvar (Insurance)	79.86		35522.02
01/09/2023	Paid In - BACS	185		112.00	7247 - Paul's Friday Football		112.00	35634.02
09/09/2023	Paid In - BACS	186		30.00	7248 - Badminton		30.00	35664.02
10/09/2023	Paid In - BACS	187		42.50	7249 - U3A Short Tennis		42.50	35706.52
10/09/2023	Paid In - BACS	188		105.00	7250 - Slimming World (with Nick)		105.00	35811.52
31/08/2023	Banked Cash	194			OK - Banked - Banked		186.00	35997.52
18/09/2023	Paid In - BACS	198		45.00	7255 - Fitsteps (Swansea Dance)		45.00	36042.52
22/09/2023	Paid In - BACS	199		48.00	7256 - Mumbles Circle Dance		48.00	36090.52
25/09/2023	Paid In - BACS	200		64.00	7257 - U3A Bowls (1 - Monday)		64.00	36154.52
26/09/2023	Direct Debit	8	6	45.67	DD - TalkTalk (Business BroadBand)	45.67		36108.85
26/09/2023	Paid Out - BACS	30		806.04	HSBC BP 23-24 30 - Kyle's Wages (2023/09) September	806.04		35302.81
28/09/2023	Direct Debit	20	6	102.21	DD - NEST (Employee Pension Contribution)	102.21		35200.60
28/09/2023	Direct Debit	24	6	102.21	DD - NEST (Employer Pension Contribution)	102.21		35098.39
29/09/2023	Paid In - BACS	201		80.00	7258 - New Heights Perf. Acad. (Junior)		80.00	35178.39
29/09/2023	Paid In - BACS	202		160.00	7259 - New Heights Perf. Acad. (Senior)		160.00	35338.39
30/09/2023	Paid In - BACS	203		80.00	7260 - Phil's Saturday Football		80.00	35418.39
01/10/2023	Paid In - BACS	204		80.00	7261 - Table Tennis (Friday)		80.00	35498.39
02/10/2023	Paid In - BACS	205		48.00	7262 - Ki Aikido Club		48.00	35546.39
02/10/2023	Paid In - BACS	206		120.00	7263 - Slimming World (with Nick)		120.00	35666.39
02/10/2023	Paid In - BACS	207		60.00	7264 - Let's Dance		60.00	35726.39
03/10/2023	Paid In - BACS	208		60.00	7265 - Over 50's Fitness		60.00	35786.39
03/10/2023	Paid In - BACS	209		32.00	7266 - Badminton		32.00	35818.39
03/10/2023	Direct Debit	16	7	5.00	DD - HSBC (Bank Charges)	5.00		35813.39
04/10/2023	Paid In - BACS	210		40.00	7267 - Occasional User (Mumbles Labour Party)		40.00	35853.39
04/10/2023	Paid Out - BACS	31		295.22	HSBC BP 23-24 31 - SC Invoice - Electricity (60408625)	295.22		35558.17
04/10/2023	Paid Out - BACS	32		192.52	HSBC BP 23-24 32 - SC Invoice - Electricity (60409965)	192.52		35365.65
05/10/2023	Paid In - BACS	211		38.00	7268 - U3A Short Tennis		38.00	35403.65
05/10/2023	Paid In - BACS	212		320.00	7269 - USKO Karate		320.00	35723.65
07/10/2023	Paid Out - BACS	33		25.00	HSBC BP 23-24 33 - Return of Key Deposit - Michael Edwa	25.00		35698.65

10/10/2023	Paid In - BACS	231		40.00	7281 - Fitsteps (Swansea Dance)		40.00	35738.65
09/10/2023	Banked Cash	228			OK - Banked - Banked		829.00	36567.65
10/10/2023	Paid Out - BACS	34		23.31	HSBC BP 23-24 34 - Key Cutting - Mumbles - Sue Baron (B	23.31		36544.34
11/10/2023	Paid Out - BACS	35		40.00	HSBC BP 23-24 35 - Access Insurance	40.00		36504.34
13/10/2023	Paid In - BACS	232		84.00	7282 - Paul's Friday Football		84.00	36588.34
21/10/2023	Paid Out - BACS	36		286.20	HSBC BP 23-24 36 - HMRC Payment 615PY001095772404	286.20		36302.14
22/10/2023	Paid In - BACS	233		24.00	7283 - Gower Giants Basketball (Junior)		24.00	36326.14
22/10/2023	Paid In - BACS	234		24.00	7284 - Gower Giants Basketball (Senior)		24.00	36350.14
24/10/2023	Paid Out - BACS	37		682.07	HSBC BP 23-24 37 - Kyle's Wages (2023/10) October	682.07		35668.07
25/10/2023	Paid In - BACS	235		48.00	7285 - Mumbles Circle Dance		48.00	35716.07
26/10/2023	Direct Debit	8	7	45.90	DD - TalkTalk (Business BroadBand)	45.90		35670.17
28/10/2023	Paid In - BACS	236		48.00	7286 - Ki Aikido Club		48.00	35718.17
30/10/2023	Direct Debit	20	7	60.97	DD - NEST (Employee Pension Contribution)	60.97		35657.20
30/10/2023	Direct Debit	24	7	60.97	DD - NEST (Employer Pension Contribution)	60.97		35596.23
30/10/2023	Paid In - BACS	237		72.00	7287 - Table Tennis (Friday)		72.00	35668.23
31/10/2023	Paid In - BACS	238		104.00	7288 - U3A Bowls (1 - Monday)		104.00	35772.23
01/11/2023	Paid In - BACS	240		160.00	7282 - Paul's Friday Football		160.00	35932.23
01/11/2023	Paid In - BACS	241		150.00	7290 - Slimming World (with Nick)		150.00	36082.23
01/11/2023	Paid In - BACS	242		60.00	7281 - Fitsteps (Swansea Dance)		60.00	36142.23
03/11/2023	Direct Debit	16	8	5.00	DD - HSBC (Bank Charges)	5.00		36137.23
03/11/2023	Paid In - BACS	243		360.00	7291 - USKO Karate		360.00	36497.23
03/11/2023	Paid In - BACS	244		20.00	7292 - Key Deposit		20.00	36517.23
02/11/2023	Paid Out - BACS	38		5.98	HSBC BP 23-24 38 - Wedges - B & M Swansea - David Jon	5.98		36511.25
03/11/2023	Paid Out - BACS	39		11.50	HSBC BP 23-24 39 - Key Cutting - Mumbles - David Jones	11.50		36499.75
05/11/2023	Paid In - BACS	245		120.00	7293 - Phil's Saturday Football		120.00	36619.75
06/11/2023	Paid In - BACS	246		80.00	7294 - Over 50's Fitness		80.00	36699.75
08/11/2023	Paid In - BACS	247		56.00	7295 - Badminton		56.00	36755.75
09/11/2023	Paid In - BACS	248		420.00	7296 - The Rock Project (Junior)		420.00	37175.75
09/11/2023	Paid In - BACS	249		420.00	7297 - The Rock Project (Senior)		420.00	37595.75
09/11/2023	Paid In - BACS	250		560.00	7298 - The Rock Project (Adult)		560.00	38155.75
10/11/2023	Paid In - BACS	251		80.00	7299 - Let's Dance		80.00	38235.75
10/11/2023	Paid In - BACS	252		42.00	7300 - U3A Short Tennis		42.00	38277.75
14/11/2023	Paid In - BACS	270		32.00	7311 - Gower Giants Basketball (Junior)		32.00	38309.75

14/11/2023	Paid In - BACS	271		32.00	7312 - Gower Giants Basketball (Senior)		32.00	38341.75
15/11/2023	Paid In - BACS	272		6.00	7313 - Hip-Hop		6.00	38347.75
13/11/2023	Banked Cash	267			OK - Banked - Banked		846.00	39193.75
16/11/2023	Paid Out - BACS	41		328.64	HSBC BP 23-24 41 - SC Invoice - Electricity (60413348)	328.64		38865.11
21/11/2023	Paid Out - BACS	40		682.27	HSBC BP 23-24 40 - Kyle's Wages (2023/11) November	682.27		38182.84
27/11/2023	Paid In - BACS	273		72.00	7314 - Table Tennis (Friday)		72.00	38254.84
27/11/2023	Paid In - BACS	274		64.00	7315 - U3A Bowls (1 - Monday)		64.00	38318.84
28/11/2023	Direct Debit	20	8	60.97	DD - NEST (Employee Pension Contribution)	60.97		38257.87
28/11/2023	Direct Debit	24	8	60.97	DD - NEST (Employer Pension Contribution)	60.97		38196.90
28/11/2023	Direct Debit	8	8	46.68	DD - TalkTalk (Business BroadBand)	46.68		38150.22
30/11/2023	Paid In - BACS	275		110.00	7316 - Slimming World (with Nick)		110.00	38260.22
30/11/2023	COIF Interest	7	25	134.33	Into Curr. A/C - CCLA COIF Dividend - Investment Account (914426)		134.33	38394.55
30/11/2023	COIF Interest	7	25	80.90	Into Curr. A/C - CCLA COIF Dividend - Fixed Interest Account (906831)		80.90	38475.45
02/12/2023	Paid In - BACS	276		68.00	7317 - Mumbles Circle Dance		68.00	38543.45
04/12/2023	Direct Debit	4	9	82.57	DD - Ansvar (Insurance)	82.57		38460.88
03/12/2023	Direct Debit	16	9	5.00	DD - HSBC (Bank Charges)	5.00		38455.88
04/12/2023	Paid In - BACS	277		80.00	7318 - Over 50's Fitness		80.00	38535.88
04/12/2023	Paid In - BACS	278		60.00	7319 - Phil's Saturday Football		60.00	38595.88
05/12/2023	Paid In - BACS	279		160.00	7320 - Paul's Friday Football		160.00	38755.88
07/12/2023	Paid In - BACS	280		360.00	7321 - USKO Karate		360.00	39115.88
07/12/2023	Paid In - BACS	281		36.00	7322 - Ki Aikido Club		36.00	39151.88
07/12/2023	Paid In - BACS	282		32.00	7323 - Badminton		32.00	39183.88
09/12/2023	Paid In - BACS	283		100.00	7324 - Fitsteps (Swansea Dance)		100.00	39283.88
09/12/2023	Paid In - BACS	284		40.00	7324 - Fitsteps (Swansea Dance)		40.00	39323.88
12/12/2023	Paid In - BACS	285		75.00	7325 - Let's Dance		75.00	39398.88
18/12/2023	Paid In - BACS	286		48.00	7326 - U3A Pickleball (Monday)		48.00	39446.88
19/12/2023	Paid Out - BACS	42		806.04	HSBC BP 23-24 42 - Kyle's Wages (2023/12) December	806.04		38640.84
19/12/2023	Paid In - BACS	287		80.00	7320 - Paul's Friday Football		80.00	38720.84
20/12/2023	Paid In - BACS	288		40.00	7311 - Gower Giants Basketball (Junior)		40.00	38760.84
20/12/2023	Paid In - BACS	289		32.00	7312 - Gower Giants Basketball (Senior)		32.00	38792.84
20/12/2023	Paid In - BACS	290		72.00	7315 - U3A Bowls (1 - Monday)		72.00	38864.84
23/12/2023	Paid In - BACS	291		24.00	7317 - Mumbles Circle Dance		24.00	38888.84
24/12/2023	Paid In - BACS	292		36.00	7322 - Ki Aikido Club		36.00	38924.84

26/12/2023	Paid In - BACS	293		60.00	7319 - Phil's Saturday Football		60.00	38984.84
28/12/2023	Direct Debit	20	9	102.21	DD - NEST (Employee Pension Contribution)	102.21		38882.63
28/12/2023	Direct Debit	24	9	102.21	DD - NEST (Employer Pension Contribution)	102.21		38780.42
28/12/2023	Direct Debit	8	9	46.30	DD - TalkTalk (Business BroadBand)	46.30		38734.12
02/01/2024	Paid In - BACS	294		32.00	7323 - Badminton		32.00	38766.12
02/01/2024	Paid In - BACS	295		120.00	7316 - Slimming World (with Nick)		120.00	38886.12
03/01/2024	Direct Debit	4	10	82.52	DD - Ansvar (Insurance)	82.52		38803.60
03/01/2024	Direct Debit	16	10	5.00	DD - HSBC (Bank Charges)	5.00		38798.60
04/01/2024	Paid In - BACS	296		64.00	7314 - Table Tennis (Friday)		64.00	38862.60
04/01/2024	Paid In - BACS	297		86.00	7327 - U3A Short Tennis		86.00	38948.60
05/01/2024	Paid In - BACS	298		60.00	7318 - Over 50's Fitness		60.00	39008.60
07/01/2024	Paid Out - BACS	43		191.09	HSBC BP 23-24 43 - PAT Testing (Gavin Electrical)	191.09		38817.51
09/01/2024	Paid Out - BACS	44		447.46	HSBC BP 23-24 44 - SC Invoice - Electricity (60416784)	447.46		38370.05
08/01/2024	Paid In - BACS	328		100.00	7341 - Occasional User (Swansea Council)		100.00	38470.05
08/01/2024	Banked Cash	325			OK - Banked - Banked		1545.00	40015.05
10/01/2024	Misc. Debit	6	47	20.56	Out of Curr. A/C - Annual Fee - ABCD - PDF Merge SW - Dæ	20.56	0.00	39994.49
11/01/2024	Paid In - BACS	329		46.00	7342 - U3A Short Tennis		46.00	40040.49
12/01/2024	Paid In - BACS	330		24.00	7343 - Gower Giants Basketball (Junior)		24.00	40064.49
12/01/2024	Paid In - BACS	331		16.00	7344 - Gower Giants Basketball (Senior)		16.00	40080.49
12/01/2024	Paid In - BACS	332		240.00	7345 - USKO Karate		240.00	40320.49
16/01/2024	Paid In - BACS	333		420.00	7346 - The Rock Project (Junior)		420.00	40740.49
16/01/2024	Paid In - BACS	334		420.00	7347 - The Rock Project (Senior)		420.00	41160.49
16/01/2024	Paid In - BACS	335		280.00	7348 - The Rock Project (Adult)		280.00	41440.49
17/01/2024	Paid In - BACS	336		25.00	7349 - Let's Dance		25.00	41465.49
19/01/2024	Paid Out - BACS	47		205.72	HSBC BP 23-24 47 - Newhall Janitorial	205.72		41259.77
20/01/2024	Paid Out - BACS	45		286.20	HSBC BP 23-24 45 - HMRC Payment 615PY001095772407	286.20		40973.57
23/01/2024	Paid Out - BACS	46		682.07	HSBC BP 23-24 46 - Kyle's Wages (2024/01) January	682.07		40291.50
24/01/2024	Paid In - BACS	337		200.00	7350 - Fitsteps (Swansea Dance)		200.00	40491.50
26/01/2024	Direct Debit	8	10	46.37	DD - TalkTalk (Business BroadBand)	46.37		40445.13
28/01/2024	Direct Debit	20	10	60.97	DD - NEST (Employee Pension Contribution)	60.97		40384.16
28/01/2024	Direct Debit	24	10	60.97	DD - NEST (Employer Pension Contribution)	60.97		40323.19
29/01/2024	Paid In - BACS	338		64.00	7351 - Mumbles Circle Dance		64.00	40387.19
29/01/2024	Paid In - BACS	339		64.00	7352 - Table Tennis (Friday)		64.00	40451.19

29/01/2024	Paid In - BACS	340		100.00	7353 - New Heights Perf. Acad. (Junior)		100.00	40551.19
29/01/2024	Paid In - BACS	341		200.00	7354 - New Heights Perf. Acad. (Senior)		200.00	40751.19
30/01/2024	Paid In - BACS	342		64.00	7355 - U3A Pickleball (Monday)		64.00	40815.19
30/01/2024	Paid In - BACS	343		160.00	7353 - New Heights Perf. Acad. (Junior)		160.00	40975.19
30/01/2024	Paid In - BACS	344		320.00	7354 - New Heights Perf. Acad. (Senior)		320.00	41295.19
01/02/2024	Paid In - BACS	345		90.00	7342 - U3A Short Tennis		90.00	41385.19
01/02/2024	Paid In - BACS	346		32.00	7356 - U3A Pickleball (Wednesday)		32.00	41417.19
01/02/2024	Paid In - BACS	347		64.00	7357 - U3A Bowls (1 - Monday)		64.00	41481.19
01/02/2024	Paid In - BACS	348		48.00	7358 - Ki Aikido Club		48.00	41529.19
03/02/2024	Direct Debit	4	11	82.52	DD - Ansvar (Insurance)	82.52		41446.67
02/02/2024	Paid In - BACS	349		200.00	7359 - Slimming World (with Nick)		200.00	41646.67
03/02/2024	Direct Debit	16	11	5.00	DD - HSBC (Bank Charges)	5.00		41641.67
03/02/2024	Paid In - BACS	350		60.00	7360 - Phil's Saturday Football		60.00	41701.67
05/02/2024	Paid Out - BACS	48		465.29	HSBC BP 23-24 48 - SC Invoice - Electricity (60418441)	465.29		41236.38
05/02/2024	Paid In - BACS	351		80.00	7361 - Over 50's Fitness		80.00	41316.38
06/02/2024	Paid In - BACS	352		380.00	7345 - USKO Karate		380.00	41696.38
07/02/2024	Paid In - BACS	353		48.00	7362 - Badminton		48.00	41744.38
28/02/2024	Direct Debit	20	11	60.97	DD - NEST (Employee Pension Contribution)	60.97		41683.41
28/02/2024	Direct Debit	24	11	60.97	DD - NEST (Employer Pension Contribution)	60.97		41622.44
01/02/2024	Banked Cash	366			OK - Banked - Banked		673.00	42295.44
10/02/2024	Paid In - BACS	369		32.00	7372 - Gower Giants Basketball (Junior)		32.00	42327.44
10/02/2024	Paid In - BACS	370		32.00	7373 - Gower Giants Basketball (Senior)		32.00	42359.44
12/02/2024	Paid In - BACS	371		120.00	7374 - Paul's Friday Football		120.00	42479.44
20/02/2024	Paid Out - BACS	49		682.27	HSBC BP 23-24 49 - Kyle's Wages (2024/02) February	682.27		41797.17
21/02/2024	Paid Out - BACS	50		404.38	HSBC BP 23-24 50 - SC Invoice - Water (60419384)	404.38		41392.79
21/02/2024	Paid Out - BACS	51		387.76	HSBC BP 23-24 51 - SC Invoice - Electricity (60419394)	387.76		41005.03
12/02/2024	Paid In - BACS	372		0.00	7375 - Let's Dance		0.00	41005.03
23/02/2024	Paid In - BACS	373		80.00	7374 - Paul's Friday Football		80.00	41085.03
23/02/2024	Paid In - BACS	374		60.00	7376 - Fitsteps (Swansea Dance)		60.00	41145.03
26/02/2024	Paid In - BACS	375		64.00	7377 - Table Tennis (Friday)		64.00	41209.03
26/02/2024	Paid In - BACS	376		48.00	7378 - Mumbles Circle Dance		48.00	41257.03
26/02/2024	Paid In - BACS	377		76.00	7379 - U3A Pickleball (Monday)		76.00	41333.03
26/02/2024	Direct Debit	8	11	46.58	DD - TalkTalk (Business BroadBand)	46.58		41286.45

28/02/2024	Paid Out - BACS	52		25.80	HSBC BP 23-24 52 - Key Cutting - Mumbles - Sue Baron (B	25.80		41260.65
29/02/2024	Paid In - BACS	378		200.00	7380 - Slimming World (with Nick)		200.00	41460.65
29/02/2024	COIF Interest	7	25	134.53	Into Curr. A/C - CCLA COIF Dividend - Investment Account (914426)		134.53	41595.18
29/02/2024	COIF Interest	7	25	82.07	Into Curr. A/C - CCLA COIF Dividend - Fixed Interest Account (906831)		82.07	41677.25
02/03/2024	Paid In - BACS	379		360.00	7381 - The Rock Project (Junior)		360.00	42037.25
02/03/2024	Paid In - BACS	380		360.00	7382 - The Rock Project (Senior)		360.00	42397.25
02/03/2024	Paid In - BACS	381		360.00	7383 - The Rock Project (Adult)		360.00	42757.25
03/03/2024	Paid In - BACS	382		60.00	7384 - New Heights Perf. Acad. (Junior)		60.00	42817.25
03/03/2024	Paid In - BACS	383		120.00	7385 - New Heights Perf. Acad. (Senior)		120.00	42937.25
03/03/2024	Direct Debit	4	12	82.52	DD - Ansvar (Insurance)	82.52		42854.73
04/03/2024	Paid In - BACS	384		60.00	7386 - Ki Aikido Club		60.00	42914.73
04/03/2024	Paid In - BACS	385		80.00	7387 - Over 50's Fitness		80.00	42994.73
05/03/2024	Direct Debit	16	12	5.00	DD - HSBC (Bank Charges)	5.00		42989.73
05/03/2024	Paid Out - BACS	53		29.64	HSBC BP 23-24 53 - Printing of Membership Renewal Slips	29.64		42960.09
05/03/2024	Paid In - BACS	386		40.00	7388 - Phil's Saturday Football		40.00	43000.09
07/03/2024	Paid In - BACS	387		320.00	7389 - USKO Karate		320.00	43320.09
09/03/2024	Paid In - BACS	388		64.00	7390 - Badminton		64.00	43384.09
11/03/2024	Paid In - BACS	389		200.00	7375 - Let's Dance		200.00	43584.09
12/03/2024	Banked Cash	405			OK - Banked - Banked		711.00	44295.09
13/03/2024	Paid In - BACS	408		64.00	7402 - U3A Bowls (1 - Monday)		64.00	44359.09
19/03/2024	Paid In - BACS	409		204.00	7403 - Table Tennis (Friday)		204.00	44563.09
25/03/2024	Paid In - BACS	410		76.00	7404 - U3A Pickleball (Monday)		76.00	44639.09
26/03/2024	Paid Out - BACS	54		806.04	HSBC BP 23-24 54 - Kyle's Wages (2024/03) March	806.04		43833.05
26/03/2024	Paid In - BACS	411		192.00	7405 - Mumbles Circle Dance		192.00	44025.05
27/03/2024	Direct Debit	8	12	49.42	DD - TalkTalk (Business BroadBand)	49.42		43975.63
28/03/2024	Direct Debit	20	12	102.21	DD - NEST (Employee Pension Contribution)	102.21		43873.42
28/03/2024	Direct Debit	24	12	102.21	DD - NEST (Employer Pension Contribution)	102.21		43771.21
28/03/2024	Paid In - BACS	412		200.00	7406 - Slimming World (with Nick)		200.00	43971.21
29/03/2024	Paid In - BACS	413		120.00	7407 - Fitsteps (Swansea Dance)		120.00	44091.21
30/03/2024	Paid In - BACS	414		132.00	7408 - Badminton		132.00	44223.21
	TOTALS					23595.16	31487.81	44223.21

**West Cross Community Association  
(Registered Charity # 508636)**

**Financial Statements  
& Independent Chartered Accountants' Report**

**For the year ended**

**31 March 2024**

Tim Taylor & Co Ltd  
Chartered Accountants  
9 Chapel Street  
Mumbles  
Swansea  
SA3 4NH

**West Cross Community Association  
(Registered Charity # 508636)**

**Financial Statements**

**Year ended 31 March 2024**

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**West Cross Community Association  
(Registered Charity # 508636)**

**Association Information**

**Year ended 31 March 2024**

Chairman	Sara Keeton
Vice chair	Pamela Erasmus
Secretary	Pamela Erasmus
Treasurer	David Jones
Booking Secretary	Sue Baron
Membership Secretary	Roy Craven
Health & Safety Officer	Pat Knox
Trustees	David Jones Sara Keeton
Ex Officio	Nicola Thomas Cllr Des Thomas (President)
Accountants	Tim Taylor & Co Ltd 9 Chapel Street Mumbles Swansea SA3 4NH
Bankers	HSBC Bank plc

**West Cross Community Association  
(Registered Charity # 508636)**

**Independent Chartered Accountants' report to the members**

**Year ended 31 March 2024**

In accordance with the engagement letter dated 9 May 2016 we have prepared for your approval the financial statements of West Cross Community Association which comprises the Income and Expenditure Account, the Balance Sheet and the related notes from the association's accounting records and from information and explanations you have given us.

As a member firm of the Institute of Chartered Accountants in England and Wales (ICAEW), we are subject to its ethical and other professional requirements which are detailed at [icaew.com/membershandbook](http://icaew.com/membershandbook).

This report is made solely to you, in accordance with the terms of our engagement letter dated 9 May 2016. Our work has been undertaken solely to prepare for your approval the financial information of West Cross Community Association and state those matters that we have agreed to state to you in this report in accordance with the guidance of ICAEW as detailed at [icaew.com/compilation](http://icaew.com/compilation). To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than West Cross Community Association and its committee for our work or for this report.

You have approved the financial information for the year ended 31 March 2024 and have acknowledged your responsibility for it, for the appropriateness of the financial reporting framework adopted and for providing all information and explanations necessary for its compilation.

.....  
  
Tim Taylor & Co Ltd  
9 Chapel Street  
Swansea  
SA3 4NH  
... April 2024

**West Cross Community Association  
(Registered Charity # 508636)**

**Balance Sheet**

**As at 31 March 2024**

	Notes	2024		2023	
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	2		372,136		373,042
<b>Current assets</b>					
HSBC Treasurers account		44,223		36,331	
CCLA Fixed		14,412		13,807	
CCLA Investment		20,017		18,358	
Cash in hand		57		32	
		<u>78,709</u>		<u>68,528</u>	
<b>Current liabilities</b>					
Amounts falling due within one year:					
Creditors and accruals		-		-	
		<u>78,709</u>		<u>68,528</u>	
<b>Net current assets</b>			78,709		68,528
<b>Total net assets</b>			<u>450,845</u>		<u>441,570</u>
<b>Financed by:</b>					
Accumulated Fund	3		106,845		97,570
Capital Financing Reserve			344,000		344,000
			<u>450,845</u>		<u>441,570</u>

These financial statements were approved by the committee on  
and are signed on its behalf by:

09/05/2024  
Ald. Des Thomas, President  
Ald. Des Thomas  
President

**West Cross Community Association  
(Registered Charity # 508636)**

**Income and expenditure account**

**For the year ended 31 March 2024**

	<b>2024</b>		<b>2023</b>	
	£	£	£	£
<b>Income</b>				
Room hire/User groups	28,348		22,673	
Member fees	2,150		2,222	
Deposit bond and Bank interest	856		911	
Unrealised gain/(loss) on investment	2,264		(1,920)	
Grants Receivable	0		0	
	<hr/>		<hr/>	
<b>Total Income</b>		33,618		23,886
<b>Expenditure</b>				
Caretaker/Cleaner wages	8,682		10,451	
Pension contributions	1,793		0	
Cleaning materials	610		110	
PAT testing	191		0	
Gas/electricity/water	6,852		6,330	
Key Deposit Refund	0		30	
General admin. Expenses	682		482	
Bank Charges	62		61	
Photocopying	0		0	
Telephones	532		476	
Insurance/accountancy	1,099		809	
PRS	669		410	
PAYE	1,083		100	
Security	1,182		1,955	
	<hr/>		<hr/>	
<b>Expenditure before depreciation</b>		23,437		21,214
<b>Surplus before depreciation</b>		10,181		2,673
Depreciation		906		1,066
	<hr/>		<hr/>	
<b>Net surplus for the year</b>		<u>9,275</u>		<u>1,606</u>

**West Cross Community Association  
(Registered Charity # 508636)**

**Notes to the Financial Statements**

**For the year ended 31 March 2024**

**1 Accounting policies**

**(i) Basis of accounting**

The financial statements have been prepared in accordance with conventional historical cost and acceptable accounting principles and have not been adjusted to take account of either changes in general purchasing power or specific prices.

**(ii) Depreciation**

Depreciation has been calculated on the reducing balance basis to write off the net book value of fixed assets, other than the freehold land and buildings, over their expected economic lives at the following annual rates:

Fixtures and fittings:	15%
Equipment:	15%

It is considered the residual value of the property is greater than the carrying value due to increasing property values and the club's maintenance policy. On this basis it is not considered necessary to depreciate the freehold land and property.

**West Cross Community Association  
(Registered Charity # 508636)**

**Notes to the Financial Statements (continued)**

**For the year ended 31 March 2024**

**2 Tangible fixed assets**

	Sports Hall £	Fixtures & fittings £	Equipment £	Total £
<b>Cost</b>				
At 1 April 2023	367,000	41,669	36,094	444,763
Additions	-	-	-	-
<b>At 31 March 2024</b>	<u>367,000</u>	<u>41,669</u>	<u>36,094</u>	<u>444,763</u>
<b>Depreciation</b>				
At 1 April 2023	-	41,192	30,528	71,720
Charge for the year	-	71	835	906
<b>At 31 March 2024</b>	<u>-</u>	<u>41,264</u>	<u>31,363</u>	<u>72,627</u>
<b>Net Book Value</b>				
<b>At 31 March 2024</b>	<u>367,000</u>	<u>405</u>	<u>4,731</u>	<u>372,136</u>
<b>At 31 March 2022</b>	<u>367,000</u>	<u>477</u>	<u>5,566</u>	<u>373,043</u>

**3 Accumulated income and expenditure account**

	<b>2024</b> £	<b>2023</b> £
At 1 April	97,570	95,964
Surplus/(Deficit) for the year	9,275	1,606
<b>At 31 March</b>	<u>106,845</u>	<u>97,570</u>

**WEST CROSS COMMUNITY ASSOCIATION**

England & Wales - Charity number 508636

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# Accounts

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# West Cross Community Association

## 2022 / 2023 End of Year Summary Report

Generally this has been a good year with the Centre running much as it did before Covid.

Compared with 2021/2022, Room Hire is slightly up and Membership slightly down. Overall there is a small excess of income over expenditure of just under £1,400.

Our total wealth in monetary terms is however slightly down largely as a result of our investments with CCLA Investment Management Ltd.. These have served us well in the past, but are down by around 6% over the year.

This year there are a few new costs which have also contributed to the smaller increase of income over expenditure:-

- The purchase of a computer and printer to replace the photocopier which Apogee said was old and no longer maintainable. The new printer will print A4 and A3, in black & white or colour, and will also allow documents to be scanned in. This new set up of course provides a lot more functionality than a photocopier should anyone need it. Thank you Craig Baron for doing the leg-work which led to its purchase and installation. Cost £1,100.
- The provision of a pension for Kyle our caretaker at his request in September. As approved by the Committee we are making the same contribution of 20% as Kyle is himself with the result that our contribution (and his) will amount to around £1,200 a year. Note that the percentage contribution relates to Pensionable Pay which is significantly less than gross or net pay.
- Increased utility bills:-  
Electricity up 43% in comparison with last year, and  
Gas up 105% in comparison with last year

Despite all this, the Centre seems to be in good shape and well used. Thanks to Sue Baron for maintaining the existing bookings as well as securing a number of new bookings. All of these will help to keep us afloat at the same time as fulfilling our primary purpose to the residents of West Cross and beyond.

David Jones (Treasurer)

# WEST CROSS COMMUNITY ASSOCIATION

Yearly Statement as at: 31 March 2023

<b><u>Receipts</u></b>			<b><u>Payments</u></b>		
	Actual	Last Year		Actual	Last Year
	2022/23	2021/22		2022/23	2021/22
Room Hire	22,673.00	22,217	Caretaker Wages	8,959.19	8,846
Membership Fees	2,222.00	2,404	Pension Emp <sup>ee</sup> . Contr.	581.72	0
Dpst A/C Int.	0.00	0	Pension Emp <sup>er</sup> . Contr.	581.72	0
Bond A/C Int	0.00	0	Tax to HMRC	717.89	100
COIF A/C Int.	911.32	945	Cleaning Materials	110.41	120
Misc. Credit	0.00	2,325	Decorating Materials	0.00	0
			Telephone / Broadband	475.67	461
			Electricity	3,087.82	2,160
			Gas	3,463.97	1,689
			Water	278.37	280
			Insurance / Audit	1,048.94	1,005
			O'Brien Security	1,758.00	1,122
			PAT Testing	196.93	0
			Performing Rights Soc	409.80	600
			Bank Charges	60.80	15
			General	459.89	234
			Misc. Debit	22.00	305
			EQUIPMENT	2,199.36	0
<b>Totals:-</b>	<b>25,806.32</b>	<b>27,892</b>	<b>Totals:-</b>	<b>24,412.48</b>	<b>16,936</b>

**Excess of Income over Expenditure (Whole Year)**

**1,393.84**

## **Bank Balances**

		<b>31/03/23</b>		<b>31/03/22</b>
Petty Cash		26.72		26.72
Current A/C		36,330.59		34,677.35
Deposit A/C		0.00		0.00
Deposit Bonds		0.00		0.00
COIF Fund Fixed Intere	(11724.45)	13,830.16	(11724.45)	14,743.50
COIF Fund Investment	(979.79)	18,272.10	(979.79)	19,341.15
<b>Total</b>		<b>68,459.57</b>		<b>68,788.72</b>

### **COIF Fund Performances to date (pence/unit):**

	31/03/2023	31/03/2022	Purchased at:-
<b>Fixed</b>	117.96	125.75	133.49 (on 11/06/2015)
Increase since start of year:	-6.19%		
<b>Investment</b>	1,864.90	1,974.01	1,247.54 (on 26/11/2015)
Increase since start of year:	-5.53%		

(Follow [www.ccla.co.uk/investment-solutions/fund](http://www.ccla.co.uk/investment-solutions/fund) then 'Charities & Churches' etc.)

# **WEST CROSS COMMUNITY ASSOCIATION**

## **Transactions for Year 2022-23:-**

Date	Type	P 1	P 2	Amount	Description	Out	In	Balance
					Carried over:-			34685.35
01/04/2022	Paid In - BACS	7		8.00	6817 - Membership		8.00	34685.35
01/04/2022	Paid In - BACS	8		75.00	6818 - New Heights Perf. Acad. (Junior)		75.00	34760.35
01/04/2022	Paid In - BACS	9		150.00	6819 - New Heights Perf. Acad. (Senior)		150.00	34910.35
02/04/2022	Paid In - BACS	10		67.50	6820 - Kickass Line Dancing		67.50	34977.85
02/04/2022	Paid In - BACS	11		90.00	6821 - Witness my Fitness		90.00	35067.85
02/04/2022	Paid In - BACS	12		174.50	6822 - U3A West Cross Bridge		174.50	35242.35
03/04/2022	Direct Debit	16	1	5.00	DD - HSBC (Bank Charges)	5.00		35237.35
04/04/2022	Direct Debit	4	1	74.89	DD - Ansvar (Insurance)	74.89		35162.46
04/04/2022	Paid In - BACS	13		74.00	6823 - Hip-Hop		74.00	35236.46
04/04/2022	Paid In - BACS	14		136.00	6824 - U3A Bowls (1 - Monday)		136.00	35372.46
05/04/2022	Paid In - BACS	15		406.00	6825 - USKO Karate		406.00	35778.46
07/04/2022	Paid In - BACS	16		37.50	6826 - Ki Aikido Club		37.50	35815.96
10/04/2022	Paid In - BACS	17		56.00	6827 - Over 50's Fitness		56.00	35871.96
12/04/2022	Paid Out - BACS	1		258.03	HSBC BP 22-23 1 - Invoice - Gas (60369257)	258.03		35613.93
21/04/2022	Paid Out - BACS	2		237.16	HSBC BP 22-23 2 - Invoice - Electricity (60370184)	237.16		35376.77
23/04/2022	Paid In - BACS	18		30.00	6828 - Mumbles Circle Dance		30.00	35406.77
25/04/2022	Paid In - BACS	19		136.00	6829 - Table Tennis (Friday)		136.00	35542.77
26/04/2022	Direct Debit	8	1	37.34	DD - TalkTalk (Business BroadBand)	37.34		35505.43
26/04/2022	Paid Out - BACS	3		828.56	HSBC BP 22-23 3 - Kyle's Wages (2022/04) April	828.56		34676.87
26/04/2022	Paid In - BACS	20		97.50	6830 - Slimming World with Nick		97.50	34774.37
28/04/2022	Paid In - BACS	21		270.00	6831 - The Rock Project (Junior)		270.00	35044.37
28/04/2022	Paid In - BACS	22		270.00	6832 - The Rock Project (Senior)		270.00	35314.37
28/04/2022	Paid In - BACS	23		270.00	6833 - The Rock Project (Adult)		270.00	35584.37
30/04/2022	Paid In - BACS	39		30.00	6844 - New Heights Perf. Acad. (Junior)		30.00	35614.37
30/04/2022	Paid In - BACS	40		60.00	6845 - New Heights Perf. Acad. (Senior)		60.00	35674.37
01/05/2022	Paid In - BACS	41		66.00	6846 - U3A West Cross Bridge		66.00	35740.37
01/05/2022	Paid In - BACS	42		30.00	6847 - U3A Bowls (1 - Monday)		30.00	35770.37
01/05/2022	Paid In - BACS	43		30.00	6848 - Badminton		30.00	35800.37
02/05/2022	Paid In - BACS	44		56.00	6849 - U3A Short Tennis		56.00	35856.37
04/05/2022	Paid In - BACS	45		30.00	6850 - Ki Aikido Club		30.00	35886.37
04/05/2022	Paid In - BACS	46		45.00	6851 - Let's Dance		45.00	35931.37
04/05/2022	Paid In - BACS	47		42.00	6852 - Over 50's Fitness		42.00	35973.37
04/05/2022	Paid In - BACS	48		322.00	6853 - USKO Karate		322.00	36295.37
03/05/2022	Banked Cash	36		1446.50	OK - Banked - Banked		1446.50	37741.87
03/05/2022	Banked Cheques	36		0.00	OK - Banked - Banked		0.00	37741.87
06/05/2022	Direct Debit	4	2	74.89	DD - Ansvar (Insurance)	74.89		37666.98
03/05/2022	Direct Debit	16	2	5.00	DD - HSBC (Bank Charges)	5.00		37661.98
04/05/2022	Paid In - BACS	49		50.00	6854 - Table Tennis (Friday)		50.00	37711.98
09/05/2022	Paid Out - BACS	4		240.00	HSBC BP 22-23 4 - 2021/2022 Audit - Tim Taylor Accounta	240.00		37471.98
09/05/2022	Paid Out - BACS	5		429.00	HSBC BP 22-23 5 - Desktop Computer (BoS Resources Ltd	429.00		37042.98
10/05/2022	Paid In - BACS	51		40.00	6856 - Gower Giants Basketball Club		40.00	37082.98
10/05/2022	Paid In - BACS	52		35.00	6857 - Gower Giants Football Club		35.00	37117.98
10/05/2022	Paid In - BACS	53		364.00	6858 - Surfability		364.00	37481.98
13/05/2022	Paid In - BACS	54		56.00	6859 - Hip-Hop		56.00	37537.98
11/05/2022	Banked Cash	64		373.50	OK - Banked - Banked		373.50	37911.48
11/05/2022	Banked Cheques	64		0.00	OK - Banked - Banked		0.00	37911.48
20/05/2022	Paid In - BACS	67		46.00	6867 - Mumbles Circle Dance		46.00	37957.48
24/05/2022	Paid Out - BACS	6		693.80	HSBC BP 22-23 6 - Kyle's Wages (2022/05) May	693.80		37263.68
25/05/2022	Paid In - BACS	68		100.00	6868 - Occasional User (Polling Station May 5th)		100.00	37363.68
25/05/2022	Paid In - BACS	69		96.00	6869 - Councillors' Surgeries		96.00	37459.68
26/05/2022	Direct Debit	8	2	37.14	DD - TalkTalk (Business BroadBand)	37.14		37422.54
30/05/2022	Paid Out - BACS	7		296.70	HSBC BP 22-23 7 - Invoice - Electricity (60373044)	296.70		37125.84
30/11/2020	COIF Interest	7	25	132.47	Into Curr. A/C - CCLA COIF Dividend - Fixed Interest Account		132.47	37258.31
30/11/2020	COIF Interest	7	25	105.52	Into Curr. A/C - CCLA COIF Dividend - Investment Account		105.52	37363.83
31/05/2022	Paid In - BACS	71		112.50	6871 - Slimming World with Nick		112.50	37476.33
31/05/2022	Paid In - BACS	72		40.00	6872 - Table Tennis (Friday)		40.00	37516.33
31/05/2022	Paid In - BACS	73		66.00	6873 - U3A West Cross Bridge		66.00	37582.33
01/06/2022	Paid In - BACS	74		336.00	6874 - USKO Karate		336.00	37918.33
01/06/2022	Paid In - BACS	75		60.00	6875 - New Heights Perf. Acad. (Junior)		60.00	37978.33
01/06/2022	Paid In - BACS	76		120.00	6876 - New Heights Perf. Acad. (Senior)		120.00	38098.33
03/06/2022	Direct Debit	16	3	5.00	DD - HSBC (Bank Charges)	5.00		38093.33
03/06/2022	Paid In - BACS	77		22.50	6877 - Ki Aikido Club		22.50	38115.83
03/06/2022	Paid In - BACS	78		50.00	6878 - Badminton		50.00	38165.83

04/06/2022	Paid In - BACS	79	58.00	6879 - U3A Bowls (1 - Monday)	58.00	38223.83
05/06/2022	Paid Out - BACS	8	30.00	HSBC BP 22-23 8 - Return Key Deposit - V Ward - Philoso	30.00	38193.83
06/06/2022	Direct Debit	4	74.89	DD - Ansvar (Insurance)	74.89	38118.94
06/06/2022	Paid In - BACS	80	27.00	6880 - U3A Short Tennis	27.00	38145.94
06/06/2022	Paid In - BACS	81	28.00	6881 - Over 50's Fitness	28.00	38173.94
07/06/2022	Paid In - BACS	82	8.00	6882 - Occasional User	8.00	38181.94
07/06/2022	Paid In - BACS	83	20.00	6883 - Gower Giants Football Club	20.00	38201.94
07/06/2022	Paid In - BACS	84	15.00	6884 - Gower Giants Basketball Club	15.00	38216.94
08/06/2022	Paid In - BACS	85	84.25	6880 - U3A Short Tennis	84.25	38301.19
08/06/2022	Paid Out - BACS	9	271.87	HSBC BP 22-23 9 - Invoice - Gas (60374218)	271.87	38029.32
09/06/2022	Paid Out - BACS	10	256.72	HSBC BP 22-23 10 - Invoice - Electricity (60374131)	256.72	37772.60
11/06/2022	Paid In - BACS	86	270.00	6885 - The Rock Project (Junior)	270.00	38042.60
11/06/2022	Paid In - BACS	87	270.00	6886 - The Rock Project (Senior)	270.00	38312.60
11/06/2022	Paid In - BACS	88	270.00	6887 - The Rock Project (Adult)	270.00	38582.60
14/06/2022	Paid In - BACS	103	22.50	6896 - U3A West Cross Bridge	22.50	38605.10
15/06/2022	Paid In - BACS	104	30.00	6897 - Hip-Hop	30.00	38635.10
16/06/2022	Paid Out - BACS	11	1122.00	HSBC BP 22-23 11 - O'Brien Security Services	1122.00	37513.10
16/06/2022	Banked Cash	100	558.00	OK - Banked - Banked	558.00	38071.10
16/06/2022	Banked Cheques	100	0.00	OK - Banked - Banked	0.00	38071.10
17/06/2022	Paid Out - BACS	12	1199.88	HSBC BP 22-23 12 - Nisbets (10 Tables @ £99.99 + VAT)	1199.88	36871.22
17/06/2022	Paid In - BACS	105	45.00	6898 - Let's Dance	45.00	36916.22
21/06/2022	Paid Out - BACS	13	693.60	HSBC BP 22-23 13 - Kyle's Wages (2022/06) June	693.60	36222.62
22/06/2022	Paid In - BACS	106	30.00	6899 - Table Tennis (Friday)	30.00	36252.62
27/06/2022	Paid In - BACS	107	30.00	6900 - Mumbles Circle Dance	30.00	36282.62
28/06/2022	Direct Debit	8	37.67	DD - TalkTalk (Business BroadBand)	37.67	36244.95
01/07/2022	Paid In - BACS	108	37.50	6901 - Ki Aikido Club	37.50	36282.45
01/07/2022	Paid In - BACS	109	15.00	6902 - Gower Giants Basketball Club	15.00	36297.45
01/07/2022	Paid In - BACS	110	20.00	6903 - Gower Giants Football Club	20.00	36317.45
01/07/2022	Paid In - BACS	111	105.00	6904 - Slimming World with Nick	105.00	36422.45
02/07/2022	Paid In - BACS	112	30.00	6905 - Badminton	30.00	36452.45
04/07/2022	Direct Debit	4	74.89	DD - Ansvar (Insurance)	74.89	36377.56
04/07/2022	Direct Debit	16	5.00	DD - HSBC (Bank Charges)	5.00	36372.56
04/07/2022	Paid In - BACS	113	55.00	6906 - New Heights Perf. Acad. (Junior)	55.00	36427.56
04/07/2022	Paid In - BACS	114	110.00	6907 - New Heights Perf. Acad. (Senior)	110.00	36537.56
04/07/2022	Paid In - BACS	115	56.00	6908 - Over 50's Fitness	56.00	36593.56
09/05/2022	Paid Out - BACS	14	620.48	HSBC BP 22-23 14 - Desktop Printer (BoS Resources Ltd.)	620.48	35973.08
06/07/2022	Paid In - BACS	116	40.00	6909 - U3A Bowls (1 - Monday)	40.00	36013.08
07/07/2022	Paid Out - BACS	15	279.04	HSBC BP 22-23 15 - Invoice - Electricity (60375187)	279.04	35734.04
09/07/2022	Paid Out - BACS	16	50.00	HSBC BP 22-23 16 - Installation of anti-virus software (PC F	50.00	35684.04
11/07/2022	Paid In - BACS	117	322.00	6910 - USKO Karate	322.00	36006.04
15/07/2022	Banked Cash	131	531.00	OK - Banked - Banked	531.00	36537.04
15/07/2022	Banked Cheques	131	0.00	OK - Banked - Banked	0.00	36537.04
15/07/2022	Paid In - BACS	134	60.00	6922 - Let's Dance	60.00	36597.04
20/07/2022	Paid Out - BACS	17	-15.40	HSBC BP 22-23 17 - HMRC Payment 615PY001095772112	-15.40	36612.44
20/07/2022	Paid Out - BACS	18	215.04	HSBC BP 22-23 18 - HMRC Payment 615PY001095772203	215.04	36397.40
26/07/2022	Direct Debit	8	37.81	DD - TalkTalk (Business BroadBand)	37.81	36359.59
26/07/2022	Paid Out - BACS	19	843.40	HSBC BP 22-23 19 - Kyle's Wages (2022/07) July	843.40	35516.19
30/07/2022	Paid In - BACS	135	90.00	6923 - Slimming World with Nick	90.00	35606.19
01/08/2022	Paid In - BACS	136	45.00	6924 - New Heights Perf. Acad. (Junior)	45.00	35651.19
01/08/2022	Paid In - BACS	137	90.00	6925 - New Heights Perf. Acad. (Senior)	90.00	35741.19
02/08/2022	Direct Debit	4	74.89	DD - Ansvar (Insurance)	74.89	35666.30
03/08/2022	Direct Debit	16	5.00	DD - HSBC (Bank Charges)	5.00	35661.30
03/08/2022	Paid In - BACS	138	50.00	6926 - Table Tennis (Friday)	50.00	35711.30
07/08/2022	Paid In - BACS	139	30.00	6927 - Mumbles Circle Dance	30.00	35741.30
07/08/2022	Paid In - BACS	140	20.00	6928 - Badminton	20.00	35761.30
09/08/2022	Paid In - BACS	141	56.00	6929 - Over 50's Fitness	56.00	35817.30
10/08/2022	Paid In - BACS	142	30.00	6930 - U3A Bowls (1 - Monday)	30.00	35847.30
12/08/2022	Paid Out - BACS	20	200.02	HSBC BP 22-23 20 - Invoice - Gas (60375449)	200.02	35647.28
12/08/2022	Paid Out - BACS	21	252.42	HSBC BP 22-23 21 - Invoice - Electricity (60376502)	252.42	35394.86
12/08/2022	Paid Out - BACS	22	264.54	HSBC BP 22-23 22 - Invoice - Gas (60376426)	264.54	35130.32
12/08/2022	Paid Out - BACS	23	409.80	HSBC BP 22-23 23 - PRS/PPL Licence	409.80	34720.52
13/08/2022	Paid In - BACS	143	225.00	6931 - The Rock Project (Junior)	225.00	34945.52
13/08/2022	Paid In - BACS	144	225.00	6932 - The Rock Project (Senior)	225.00	35170.52
13/08/2022	Paid In - BACS	145	225.00	6933 - The Rock Project (Adult)	225.00	35395.52
16/08/2022	Paid In - BACS	146	15.00	6934 - Gower Giants Football Club	15.00	35410.52
16/08/2022	Paid In - BACS	147	15.00	6935 - Gower Giants Basketball Club	15.00	35425.52
16/08/2022	Paid In - BACS	148	56.25	6936 - U3A Short Tennis	56.25	35481.77
18/08/2022	Paid In - BACS	149	266.00	6937 - USKO Karate	266.00	35747.77
23/08/2022	Paid Out - BACS	24	693.60	HSBC BP 22-23 24 - Kyle's Wages (2022/08) August	693.60	35054.17
23/08/2022	Paid Out - BACS	25	196.93	HSBC BP 22-23 25 - PAT Testing (Gavin Electrical)	196.93	34857.24
25/08/2022	Paid Out - BACS	26	150.00	HSBC BP 22-23 26 - HydroBoil Repair (RACS-1) - Paid 01/1	150.00	34707.24
25/08/2022	Paid Out - BACS	27	148.96	HSBC BP 22-23 27 - HydroBoil Repair (RACS-2) - Paid 13/1	148.96	34558.28

26/08/2022	Direct Debit	8	5	40.14	DD - TalkTalk (Business BroadBand)	40.14	34518.14
27/08/2022	Banked Cash	161		518.25	OK - Banked - Banked	518.25	35036.39
27/08/2022	Banked Cheques	161		0.00	OK - Banked - Banked	0.00	35036.39
29/08/2022	Paid In - BACS	164		105.00	6946 - Slimming World with Nick	105.00	35141.39
31/08/2022	COIF Interest	7	25	105.52	Into Curr. A/C - CCLA COIF Dividend - Fixed Interest Account	105.52	35246.91
31/08/2022	COIF Interest	7	25	132.47	Into Curr. A/C - CCLA COIF Dividend - Investment Account	132.47	35379.38
31/08/2022	Paid Out - BACS	28		229.06	HSBC BP 22-23 28 - Invoice - Electricity (60377490)	229.06	35150.32
31/08/2022	Paid In - BACS	165		40.00	6947 - Table Tennis (Friday)	40.00	35190.32
02/09/2022	Direct Debit	4	6	74.89	DD - Ansvar (Insurance)	74.89	35115.43
03/09/2022	Direct Debit	16	6	5.00	DD - HSBC (Bank Charges)	5.00	35110.43
05/09/2022	Paid In - BACS	166		56.00	6948 - Over 50's Fitness	56.00	35166.43
05/09/2022	Paid In - BACS	167		10.00	6949 - Badminton	10.00	35176.43
07/09/2022	Paid In - BACS	168		50.00	6950 - U3A Bowls (1 - Monday)	50.00	35226.43
07/09/2022	Paid In - BACS	169		280.00	6951 - USKO Karate	280.00	35506.43
08/09/2022	Paid In - BACS	170		15.00	6952 - Ki Aikido Club	15.00	35521.43
16/09/2022	Paid In - BACS	171		12.00	6953 - Hip-Hop	12.00	35533.43
27/09/2022	Direct Debit	8	6	40.69	DD - TalkTalk (Business BroadBand)	40.69	35492.74
27/09/2022	Paid Out - BACS	29		843.40	HSBC BP 22-23 29 - Kyle's Wages (2022/09) September	843.40	34649.34
29/09/2022	Paid In - BACS	172		90.00	6946 - Slimming World with Nick	90.00	34739.34
30/09/2022	Paid In - BACS	173		46.00	6954 - Mumbles Circle Dance	46.00	34785.34
01/10/2022	Paid In - BACS	174		70.00	6953 - Hip-Hop	70.00	34855.34
02/10/2022	Paid In - BACS	175		60.00	6955 - New Heights Perf. Acad. (Junior)	60.00	34915.34
02/10/2022	Paid In - BACS	176		120.00	6956 - New Heights Perf. Acad. (Senior)	120.00	35035.34
02/10/2022	Paid In - BACS	177		50.00	6947 - Table Tennis (Friday)	50.00	35085.34
03/10/2022	Direct Debit	16	7	5.00	DD - HSBC (Bank Charges)	5.00	35080.34
02/10/2022	Paid In - BACS	179		64.00	6958 - Council Housing Department	64.00	35144.34
07/10/2022	Paid In - BACS	180		37.50	6952 - Ki Aikido Club	37.50	35181.84
08/10/2022	Paid In - BACS	197		30.00	6968 - U3A Bowls (1 - Monday)	30.00	35211.84
09/10/2022	Paid In - BACS	198		56.00	6969 - Over 50's Fitness	56.00	35267.84
09/10/2022	Paid In - BACS	199		77.50	6970 - U3A Short Tennis	77.50	35345.34
10/10/2022	Paid In - BACS	200		20.00	6971 - Badminton	20.00	35365.34
10/10/2022	Banked Cash	194		540.00	OK - Banked - Banked	540.00	35905.34
10/10/2022	Banked Cheques	194		0.00	OK - Banked - Banked	0.00	35905.34
10/10/2022	Paid Out - BACS	30		110.41	HSBC BP 22-23 30 - Newhall Janitorial	110.41	35794.93
11/10/2022	Paid In - BACS	201		224.00	6972 - USKO Karate	224.00	36018.93
12/10/2022	Paid In - BACS	202		45.00	6973 - Let's Dance	45.00	36063.93
12/10/2022	Paid In - BACS	203		20.00	6974 - Gower Giants Basketball Club	20.00	36083.93
18/10/2022	Paid Out - BACS	32		318.65	HSBC BP 22-23 32 - Invoice - Gas (60380741)	318.65	35765.28
18/10/2022	Paid Out - BACS	33		171.11	HSBC BP 22-23 33 - Invoice - Electricity (60380774)	171.11	35594.17
20/10/2022	Paid Out - BACS	31		237.60	HSBC BP 22-23 31 - HMRC Payment 615PY001095772206	237.60	35356.57
25/10/2022	Paid Out - BACS	34		723.60	HSBC BP 22-23 34 - Kyle's Wages (2022/10) October	723.60	34632.97
25/10/2022	Paid Out - BACS	35		40.00	HSBC BP 22-23 35 - Access Insurance	40.00	34592.97
25/10/2022	Paid Out - BACS	36		6.50	HSBC BP 22-23 36 - Key Cutting - David Jones - Treasurer	6.50	34586.47
25/10/2022	Paid Out - BACS	37		12.99	HSBC BP 22-23 37 - Purchase of Combination Padlock - David Jones	12.99	34573.48
26/10/2022	Direct Debit	8	7	40.81	DD - TalkTalk (Business BroadBand)	40.81	34532.67
28/10/2022	Paid In - BACS	205		135.00	6976 - Slimming World with Nick	135.00	34667.67
28/10/2022	Paid In - BACS	206		30.00	6977 - Mumbles Circle Dance	30.00	34697.67
05/11/2022	Banked Cheques	229		52.50	OK - Banked - Banked	52.50	34750.17
02/11/2022	Paid In - BACS	207		40.00	6978 - Table Tennis (Friday)	40.00	34790.17
02/11/2022	Paid In - BACS	208		30.00	6973 - Let's Dance	30.00	34820.17
03/11/2022	Direct Debit	20	7	53.08	DD - NEST (Employee Pension Contribution)	53.08	34767.09
03/11/2022	Direct Debit	24	7	53.08	DD - NEST (Employer Pension Contribution)	53.08	34714.01
03/11/2022	Direct Debit	16	8	5.00	DD - HSBC (Bank Charges)	5.00	34709.01
04/11/2022	Paid In - BACS	209		30.00	6979 - Ki Aikido Club	30.00	34739.01
06/11/2022	Paid In - BACS	210		40.00	6968 - U3A Bowls (1 - Monday)	40.00	34779.01
06/11/2022	Paid In - BACS	211		360.00	6980 - The Rock Project (Junior)	360.00	35139.01
06/11/2022	Paid In - BACS	212		360.00	6981 - The Rock Project (Senior)	360.00	35499.01
06/11/2022	Paid In - BACS	213		360.00	6982 - The Rock Project (Adult)	360.00	35859.01
07/11/2022	Paid In - BACS	232		60.00	6994 - New Heights Perf. Acad. (Junior)	60.00	35919.01
07/11/2022	Paid In - BACS	233		120.00	6995 - New Heights Perf. Acad. (Senior)	120.00	36039.01
08/11/2022	Paid In - BACS	234		56.00	6996 - Over 50's Fitness	56.00	36095.01
08/11/2022	Paid In - BACS	235		224.00	6997 - USKO Karate	224.00	36319.01
11/11/2022	Paid In - BACS	236		20.00	6998 - Gower Giants Basketball Club	20.00	36339.01
11/11/2022	Paid In - BACS	237		15.00	6999 - Gower Giants Football Club	15.00	36354.01
05/11/2022	Banked Cash	229		467.00	OK - Banked - Banked	467.00	36821.01
14/11/2022	Paid In - BACS	238		192.00	7000 - Council Housing Department	192.00	37013.01
15/11/2022	Paid In - BACS	239		20.00	7001 - Badminton	20.00	37033.01
15/11/2022	Paid Out - BACS	39		220.66	HSBC BP 22-23 39 - Invoice - Electricity (60382074)	220.66	36812.35
22/11/2022	Paid Out - BACS	38		723.60	HSBC BP 22-23 38 - Kyle's Wages (2022/11) November	723.60	36088.75
25/11/2022	Paid In - BACS	240		21.00	7002 - Occasional User (Synergy)	21.00	36109.75
27/11/2022	Paid In - BACS	241		40.00	7003 - Table Tennis (Friday)	40.00	36149.75

27/11/2022	Paid In - BACS	242		30.00	7004 - Mumbles Circle Dance		30.00	36179.75
28/11/2022	Direct Debit	20	8	53.08	DD - NEST (Employee Pension Contribution)	53.08		36126.67
28/11/2022	Direct Debit	24	8	53.08	DD - NEST (Employer Pension Contribution)	53.08		36073.59
28/11/2022	Direct Debit	8	8	40.96	DD - TalkTalk (Business BroadBand)	40.96		36032.63
28/11/2022	Paid In - BACS	243		40.00	7005 - U3A Bowls (1 - Monday)		40.00	36072.63
30/11/2022	COIF Interest	7	25	78.55	Into Curr. A/C - CCLA COIF Dividend - Fixed Interest Account		78.55	36151.18
30/11/2022	COIF Interest	7	25	134.33	Into Curr. A/C - CCLA COIF Dividend - Investment Account		134.33	36285.51
30/11/2022	Banked Cash	255		428.00	OK - Banked - Banked		428.00	36713.51
01/12/2022	Paid In - BACS	258		90.00	7015 - Slimming World with Nick		90.00	36803.51
01/12/2022	Paid In - BACS	259		30.00	7016 - Ki Aikido Club		30.00	36833.51
02/12/2022	Direct Debit	4	9	0.00	DD - Ansvar (Insurance) (DD Failed - See Below)	0.00		36833.51
03/12/2022	Direct Debit	16	9	5.80	DD - HSBC (Bank Charges)	5.80		36827.71
05/12/2022	Paid In - BACS	260		56.00	7017 - Over 50's Fitness		56.00	36883.71
05/12/2022	Paid In - BACS	261		60.00	7018 - New Heights Perf. Acad. (Junior)		60.00	36943.71
05/12/2022	Paid In - BACS	262		120.00	7019 - New Heights Perf. Acad. (Senior)		120.00	37063.71
06/12/2022	Paid In - BACS	263		280.00	7020 - USKO Karate		280.00	37343.71
09/12/2022	Paid Out - BACS	40		80.02	HSBC BP 22-23 40 - ANSVAR Insurance - (DD Problem So	80.02		37263.69
15/12/2023	Direct Debit	20	9	92.35	DD - NEST (Employee Pension Contribution)	92.35		37171.34
15/12/2023	Direct Debit	24	9	92.35	DD - NEST (Employer Pension Contribution)	92.35		37078.99
15/12/2022	Paid Out - BACS	41		276.79	HSBC BP 22-23 41 - Invoice - Electricity (60384663)	276.79		36802.20
18/12/2022	Paid In - BACS	264		35.00	7021 - Badminton		35.00	36837.20
20/12/2022	Paid Out - BACS	42		786.19	HSBC BP 22-23 42 - Kyle's Wages (2022/12) December	786.19		36051.01
20/12/2022	Paid Out - BACS	43		150.87	HSBC BP 22-23 43 - Invoice - Gas (60384761)	150.87		35900.14
21/12/2022	Paid Out - BACS	44		179.05	HSBC BP 22-23 44 - Invoice - Gas (60384817)	179.05		35721.09
22/12/2022	Paid Out - BACS	45		262.52	HSBC BP 22-23 45 - Invoice - Gas (60384856)	262.52		35458.57
22/12/2022	Paid In - BACS	265		168.00	7020 - USKO Karate		168.00	35626.57
22/12/2022	Paid In - BACS	266		30.00	7022 - Table Tennis (Friday)		30.00	35656.57
28/04/2023	Direct Debit	20	13	40.00	DD - NEST (Employee Pension Contribution)	40.00		35616.57
28/04/2023	Direct Debit	24	13	40.00	DD - NEST (Employer Pension Contribution)	40.00		35576.57
28/12/2022	Paid In - BACS	268		93.75	7024 - U3A Short Tennis		93.75	35670.32
28/12/2022	Direct Debit	8	9	40.28	DD - TalkTalk (Business BroadBand)	40.28		35630.04
03/01/2023	Direct Debit	16	10	5.00	DD - HSBC (Bank Charges)	5.00		35625.04
03/01/2023	Paid In - BACS	269		28.00	7017 - Over 50's Fitness		28.00	35653.04
03/01/2023	Paid In - BACS	270		16.00	7025 - Occasional User		16.00	35669.04
03/01/2023	Paid In - BACS	271		90.00	7026 - Let's Dance		90.00	35759.04
02/01/2023	Direct Debit	4	10	79.86	DD - Ansvar (Insurance)	79.86		35679.18
04/01/2023	Paid In - BACS	272		75.00	7015 - Slimming World with Nick		75.00	35754.18
05/01/2023	Paid In - BACS	273		30.00	7027 - U3A Bowls (1 - Monday)		30.00	35784.18
05/01/2023	Paid In - BACS	274		10.00	7021 - Badminton		10.00	35794.18
06/01/2023	Paid In - BACS	275		270.00	7028 - The Rock Project (Junior)		270.00	36064.18
06/01/2023	Paid In - BACS	276		270.00	7029 - The Rock Project (Senior)		270.00	36334.18
06/01/2023	Paid In - BACS	277		255.00	7030 - The Rock Project (Adult)		255.00	36589.18
06/01/2023	Paid In - BACS	278		35.00	7031 - Gower Giants Basketball Club		35.00	36624.18
06/01/2023	Paid In - BACS	279		35.00	7032 - Gower Giants Football Club		35.00	36659.18
09/01/2023	Paid In - BACS	280		7.50	7016 - Ki Aikido Club		7.50	36666.68
09/01/2023	Paid Out - BACS	46		91.44	HSBC BP 22-23 46 - Hardware & Combination Locks - Roy	91.44		36575.24
10/01/2023	Paid Out - BACS	49		334.53	HSBC BP 22-23 49 - Invoice - Gas (60385725)	334.53		36240.71
19/03/2020	Misc. Debit	6	47	22.00	Out of Curr. A/C - Annual Fee - ABCD - PDF Merge SW - Da	22.00	0.00	36218.71
10/01/2023	Paid In - BACS	299		40.00	7044 - New Heights Perf. Acad. (Junior)		40.00	36258.71
10/01/2023	Paid In - BACS	300		80.00	7045 - New Heights Perf. Acad. (Senior)		80.00	36338.71
17/01/2023	Paid Out - BACS	50		292.59	HSBC BP 22-23 50 - Invoice - Electricity (60386624)	292.59		36046.12
19/01/2023	Paid Out - BACS	47		280.65	HSBC BP 22-23 47 - HMRC Payment 615PY00109577220€	280.65		35765.47
21/01/2023	Paid In - BACS	301		30.00	7046 - Mumbles Circle Dance		30.00	35795.47
22/01/2023	Banked Cash	296		607.50	OK - Banked - Banked		607.50	36402.97
24/01/2023	Paid Out - BACS	48		670.52	HSBC BP 22-23 48 - Kyle's Wages (2023/01) January	670.52		35732.45
28/01/2023	Direct Debit	20	10	53.08	DD - NEST (Employee Pension Contribution)	53.08		35679.37
28/01/2023	Direct Debit	24	10	53.08	DD - NEST (Employer Pension Contribution)	53.08		35626.29
27/01/2023	Misc. Credit	7	38	24.00	Into Curr. A/C - Welsh Water)	0.00	24.00	35650.29
26/01/2023	Direct Debit	8	10	42.14	DD - TalkTalk (Business BroadBand)	42.14		35608.15
27/01/2023	Paid In - BACS	302		112.50	7047 - Slimming World with Nick		112.50	35720.65
30/01/2023	Paid In - BACS	303		40.00	7048 - U3A Bowls (1 - Monday)		40.00	35760.65
31/01/2023	Paid In - BACS	304		28.00	7049 - Phil's Football		28.00	35788.65
01/02/2023	Paid In - BACS	305		40.00	7050 - Table Tennis (Friday)		40.00	35828.65
02/02/2023	Direct Debit	4	11	79.86	DD - Ansvar (Insurance)	79.86		35748.79
03/02/2023	Direct Debit	16	11	5.00	DD - HSBC (Bank Charges)	5.00		35743.79
06/02/2023	Paid Out - BACS	51		439.30	HSBC BP 22-23 51 - Invoice - Gas (60387329)	439.30		35304.49
08/02/2023	Paid In - BACS	306		56.00	7051 - Over 50's Fitness		56.00	35360.49
09/02/2023	Paid In - BACS	328		45.00	7065 - Let's Dance		45.00	35405.49
09/02/2023	Banked Cash	325		775.00	OK - Banked - Banked		775.00	36180.49
09/02/2023	Paid In - BACS	329		30.00	7066 - Badminton		30.00	36210.49
10/02/2023	Paid In - BACS	330		15.00	7067 - Gower Giants Basketball Club		15.00	36225.49
10/02/2023	Paid In - BACS	331		15.00	7068 - Gower Giants Football Club		15.00	36240.49

10/02/2023	Paid In - BACS	332		45.00	7069 - New Heights Perf. Acad. (Junior)		45.00	36285.49
10/02/2023	Paid In - BACS	333		90.00	7070 - New Heights Perf. Acad. (Senior)		90.00	36375.49
14/02/2023	Paid Out - BACS	53		267.20	HSBC BP 22-23 53 - Invoice - Electricity (60387701)	267.20		36108.29
21/02/2023	Paid Out - BACS	52		670.72	HSBC BP 22-23 52 - Kyle's Wages (2023/02) February	670.72		35437.57
23/02/2023	Paid Out - BACS	54		302.37	HSBC BP 22-23 54 - Invoice - Water (60388070)	302.37		35135.20
22/02/2023	Paid In - BACS	334		15.00	7071 - Mumbles Circle Dance		15.00	35150.20
27/02/2023	Paid In - BACS	335		40.00	7072 - Table Tennis (Friday)		40.00	35190.20
27/02/2023	Paid In - BACS	336		50.00	7073 - U3A Bowls (1 - Monday)		50.00	35240.20
28/02/2023	COIF Interest	7	25	87.93	Into Curr. A/C - CCLA COIF Dividend - Fixed Interest Account		87.93	35328.13
28/02/2023	COIF Interest	7	25	134.53	Into Curr. A/C - CCLA COIF Dividend - Investment Account		134.53	35462.66
28/02/2023	Direct Debit	20	11	53.08	DD - NEST (Employee Pension Contribution)	53.08		35409.58
28/02/2023	Direct Debit	24	11	53.08	DD - NEST (Employer Pension Contribution)	53.08		35356.50
28/02/2023	Direct Debit	8	11	40.14	DD - TalkTalk (Business BroadBand)	40.14		35316.36
28/02/2023	Paid In - BACS	337		120.00	7074 - Slimming World with Nick		120.00	35436.36
02/03/2023	Direct Debit	4	12	79.86	DD - Ansvar (Insurance)	79.86		35356.50
02/03/2023	Paid In - BACS	338		42.00	7075 - Phil's Football		42.00	35398.50
03/03/2023	Paid In - BACS	339		315.00	7076 - The Rock Project (Junior)		315.00	35713.50
03/03/2023	Paid In - BACS	340		315.00	7077 - The Rock Project (Senior)		315.00	36028.50
03/03/2023	Paid In - BACS	341		315.00	7078 - The Rock Project (Adult)		315.00	36343.50
04/03/2023	Paid In - BACS	342		60.00	7065 - Let's Dance		60.00	36403.50
04/03/2023	Paid In - BACS	343		22.50	7079 - Ki Aikido Club		22.50	36426.00
04/03/2023	Paid In - BACS	344		40.00	7066 - Badminton		40.00	36466.00
03/03/2023	Direct Debit	16	12	5.00	DD - HSBC (Bank Charges)	5.00		36461.00
06/03/2023	Paid In - BACS	345		56.00	7080 - Over 50's Fitness		56.00	36517.00
07/03/2023	Paid Out - BACS	55		308.37	HSBC BP 22-23 55 - Invoice - Electricity (60389332)	308.37		36208.63
07/03/2023	Paid Out - BACS	56		447.39	HSBC BP 22-23 56 - Invoice - Gas (60389376)	447.39		35761.24
09/03/2023	Paid In - BACS	346		75.00	7081 - Fitsteps (Swansea Dance)		75.00	35836.24
10/03/2023	Paid In - BACS	347		20.00	7068 - Gower Giants Football Club		20.00	35856.24
10/03/2023	Paid In - BACS	348		15.00	7067 - Gower Giants Basketball Club		15.00	35871.24
14/03/2023	Paid In - BACS	366		45.00	7093 - New Heights Perf. Acad. (Junior)		45.00	35916.24
14/03/2023	Paid In - BACS	367		90.00	7094 - New Heights Perf. Acad. (Senior)		90.00	36006.24
15/03/2023	Banked Cash	363		500.00	OK - Banked - Banked		500.00	36506.24
15/03/2023	Paid In - BACS	368		672.00	7095 - USKO Karate		672.00	37178.24
15/03/2023	Paid In - BACS	369		51.00	7096 - Hip-Hop		51.00	37229.24
16/03/2023	Paid Out - BACS	58		636.00	HSBC BP 22-23 58 - O'Brien Security Services - Control Pa	636.00		36593.24
15/03/2023	Paid In - BACS	349		80.00	7082 - U3A Short Tennis		80.00	36673.24
21/03/2023	Paid Out - BACS	57		670.52	HSBC BP 22-23 57 - Kyle's Wages (2023/03) March	670.52		36002.72
23/03/2023	Paid In - BACS	370		152.00	7097 - Table Tennis (Friday)		152.00	36154.72
24/03/2023	Paid In - BACS	371		135.00	7098 - Occasional User		135.00	36289.72
27/01/2023	Misc. Credit	7	50	50.00	Into Curr. A/C - Sale of Table-Tennis Tables - Norman Charc	0.00	50.00	36339.72
28/03/2023	Direct Debit	20	12	53.08	DD - NEST (Employee Pension Contribution)	53.08		36286.64
28/03/2023	Direct Debit	24	12	53.08	DD - NEST (Employer Pension Contribution)	53.08		36233.56
28/03/2023	Direct Debit	8	12	40.55	DD - TalkTalk (Business BroadBand)	40.55		36193.01
28/03/2023	Paid Out - BACS	59		117.68	HSBC BP 22-23 59 - Kyle's Wages (2023/03) March	117.68		36075.33
28/03/2023	Paid Out - BACS	60		337.20	HSBC BP 22-23 60 - Invoice - Gas (60391474)	337.20		35738.13
30/03/2023	Paid In - BACS	372		14.00	7099 - Occasional User		14.00	35752.13
28/03/2023	Direct Debit	20	14	39.27	DD - NEST (Employee Pension Contribution)	39.27		35712.86
28/03/2023	Direct Debit	24	14	39.27	DD - NEST (Employer Pension Contribution)	39.27		35673.59
29/03/2023	Banked Cash	384			OK - Banked - Banked		510.00	36183.59
31/03/2023	Paid In - BACS	373		147.00	7100 - Mumbles Circle Dance		147.00	36330.59
						0.00	0.00	36330.59

**West Cross Community Association**  
**(Registered Charity # 508636)**

**Financial Statements**

**Year ended 31 March 2023**

**West Cross Community Association**  
**(Registered Charity # 508636)**

**Financial Statements**  
**& Independent Chartered Accountants' Report**

**For the year ended**

**31 March 2023**

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Tim Taylor & Co Ltd  
Chartered Accountants  
9 Chapel Street  
Mumbles  
Swansea  
SA3 4NH

**West Cross Community Association  
(Registered Charity # 508636)**

**Association Information**

**Year ended 31 March 2023**

Chairman	Sara Keeton
Vice chair	Pamela Erasmus
Secretary	Pamela Erasmus
Treasurer	David Jones
Booking Secretary	Sue Baron
Membership Secretary	Pat Knox
Health & Safety Officer	Pat Knox
Trustees	Kath Hesketh David Jones Sara Keeton Roger Knight
Ex Officio	Nicola Thomas Cllr Des Thomas (President)
Accountants	Tim Taylor & Co Ltd 9 Chapel Street Mumbles Swansea SA3 4NH
Bankers	HSBC Bank plc

**West Cross Community Association  
(Registered Charity # 508636)**

**Independent Chartered Accountants' report to the members**

**Year ended 31 March 2023**

In accordance with the engagement letter dated 9 May 2016 we have prepared for your approval the financial statements of West Cross Community Association which comprises the Income and Expenditure Account, the Balance Sheet and the related notes from the association's accounting records and from information and explanations you have given us.

As a member firm of the Institute of Chartered Accountants in England and Wales (ICAEW), we are subject to its ethical and other professional requirements which are detailed at [icaew.com/membershandbook](http://icaew.com/membershandbook).

This report is made solely to you, in accordance with the terms of our engagement letter dated 9 May 2016. Our work has been undertaken solely to prepare for your approval the financial information of West Cross Community Association and state those matters that we have agreed to state to you in this report in accordance with the guidance of ICAEW as detailed at [icaew.com/compilation](http://icaew.com/compilation). To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than West Cross Community Association and its committee for our work or for this report.

You have approved the financial information for the year ended 31 March 2023 and have acknowledged your responsibility for it, for the appropriateness of the financial reporting framework adopted and for providing all information and explanations necessary for its compilation.

.....

Tim Taylor & Co Ltd  
9 Chapel Street  
Swansea  
SA3 4NH  
... April 2023

**West Cross Community Association  
(Registered Charity # 508636)**

**Balance Sheet**

**As at 31 March 2023**

	Notes	2023		2022	
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	2	373,042		371,909	
<b>Current assets</b>					
HSBC Treasurers account		36,331	34,677		
CCLA Fixed		13,807	14,743		
CCLA Investment		18,357	19,342		
Cash in hand		33	33		
		<u>68,528</u>	<u>68,795</u>		
<b>Current liabilities</b>					
Amounts falling due within one year:					
Creditors and accruals		-	(740)		
		<u>68,528</u>		<u>68,055</u>	
<b>Net current assets</b>					
		441,570		439,964	
<b>Total net assets</b>		<u>441,570</u>		<u>439,964</u>	
<b>Financed by:</b>					
Accumulated Fund	3	97,570		95,694	
Capital Financing Reserve		344,000		344,000	
		<u>441,570</u>		<u>439,694</u>	

These financial statements were approved by the committee on .....  
and are signed on its behalf by:

**West Cross Community Association  
(Registered Charity # 508636)**

**Income and expenditure account**

**For the year ended 31 March 2023**

	2023		2022	
	£	£	£	£
<b>Income</b>				
Room hire/User groups	22,673		22,217	
Member fees	2,222		2,404	
Deposit bond and Bank interest	911		945	
Unrealised gain/(loss) on investment	(1,920)		721	
Grants Receivable	-		2,325	
	<u>23,886</u>		<u>28,612</u>	
<b>Total Income</b>		23,886		28,612
<b>Expenditure</b>				
Caretaker/Cleaner wages	10,451		8,846	
Cleaning materials	110		120	
Redecoration	-		-	
Gas/electricity/water	6,330		4,102	
Key Deposit Refund	30		70	
General admin. Expenses	482		517	
Bank Charges	61		15	
Photocopying	-		27	
Telephones	476		461	
Insurance/accountancy	809		1,015	
PRS	410		600	
PAYE	100		100	
Security	1,955		1,122	
	<u>21,214</u>		<u>16,995</u>	
<b>Expenditure before depreciation</b>		21,214		16,995
<b>Surplus before depreciation</b>		2,672		11,617
Depreciation		1,066		866
		<u>1,606</u>		<u>10,751</u>
<b>Net surplus for the year</b>				

West Cross Community Association  
(Registered Charity # 508636)

Notes to the Financial Statements (continued)

For the year ended 31 March 2023

2	Tangible fixed assets	Sports Hall £	Fixtures & fittings £	Equipment £	Total £
	<b>Cost</b>				
	At 1 April 2022	367,000	41,669	33,895	442,564
	Additions	-	-	2,199	2,199
	<b>At 31 March 2023</b>	<b>367,000</b>	<b>41,669</b>	<b>36,094</b>	<b>444,763</b>
	<b>Depreciation</b>				
	At 1 April 2022	-	41,108	29,547	70,655
	Charge for the year	-	84	982	1,066
	<b>At 31 March 2023</b>	<b>-</b>	<b>41,192</b>	<b>30,529</b>	<b>71,721</b>
	<b>Net Book Value</b>				
	At 31 March 2023	367,000	477	5,566	373,042
	<b>At 31 March 2022</b>	<b>367,000</b>	<b>561</b>	<b>4,349</b>	<b>371,909</b>

3 Accumulated income and expenditure account

	2022 £	2023 £
At 1 April	85,213	95,964
Surplus/(Deficit) for the year	10,751	1,606
<b>At 31 March</b>	<b>95,964</b>	<b>97,570</b>

West Cross Community Association  
(Registered Charity # 508636)

Notes to the Financial Statements

For the year ended 31 March 2023

1 Accounting policies

(i) Basis of accounting

The financial statements have been prepared in accordance with conventional historical cost and acceptable accounting principles and have not been adjusted to take account of either changes in general purchasing power or specific prices.

(ii) Depreciation

Depreciation has been calculated on the reducing balance basis to write off the net book value of fixed assets, other than the freehold land and buildings, over their expected economic lives at the following annual rates:

Fixtures and fittings:	15%
Equipment:	15%

It is considered the residual value of the property is greater than the carrying value due to increasing property values and the club's maintenance policy. On this basis it is not considered necessary to depreciate the freehold land and property.

**WEST CROSS COMMUNITY ASSOCIATION**

England & Wales - Charity number 508636

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# Accounts

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# WEST CROSS COMMUNITY CENTRE

## Report to the Trustees

Financial year April 1<sup>st</sup> 2021 to 31<sup>st</sup> March 2022

### Comparison with Previous Years

The table below shows the receipts (in terms of room rental, membership fees & grants) against the expenses over the years, as well as our total savings at the end of the year.

YEAR	Receipts (£)	Expenses (£)	Difference (£)	Corrected Difference (£)	Total Savings (£)
15/16	17,284	15,548	1,736	1,736	-
16/17	18,781	19,355	-574	-574	27,480
17/18	21,127	19,891	1,237	1,237	28,468
18/19	26,195	17,504	8,691	8,691	37,870
19/20	25,355	20,262	5,093	5,093	42,077
20/21	29,766	17,398	12,368 (*1)	-11,632	57,110
21/22	27,891	16,864	11,027 (*2)	4,527	68,788

\*1 Includes grants from Swansea Council of £24,000 in total

\*2 Includes grant from the Council of £2,000 and exceptional usage by a film company at £4,500

### Comments on this Year

Last year ended with my reporting that our financial situation was good, because of all the grants we had received during the previous year, but we were not fulfilling our primary function with respect to the Community – letting rooms. The Centre was silent.

No groups were meeting because we were in Covid-19 lockdown, and our caretaker was furloughed working just 7.5 hours of his normal 17 to keep the Centre ticking over. The only bright spot was the hire of the Sports Hall by a film company which bought in just £4,500.

The good thing was that when the Council gave us the go-ahead to re-open the Centre in April, the re-awakening was rapid. Over the previous autumn a number of groups had started up albeit with reduced numbers due to the

restrictions. Since they had already done their Risk Assessments and other paperwork, they were immediately able to restart.

So things improved rapidly, however it was particularly noticeable when the building was starting to get used again that the groups most affected were the more socially oriented member groups. Such groups are a lifeline to the elderly perhaps living on their own and needing so much to get out and socialise.

Contrary to what one might first expect, the various dancing groups were some of the first to get going with the restriction that couples danced together throughout. The likelihood of other groups like bowls, bridge and singing restarting still seemed small.

Well, I am pleased to report that things are now very much as normal. Even the Monday Friendship Club and the U3A Singing for Pleasure group have restarted and the RVS are about to do so. We did not collect any membership during the year, and have only just re-started the membership process for the coming year as it looks like people are here to stay.

It's difficult to predict what this next year will bring. Other variants of the Covid-19 virus could take us back to square one, but it seems that for the moment things are fairly stable. The one thing we are likely to encounter is a substantial rise in prices especially gas and electricity, but as long as our income is not affected.

David JONES (Treasurer)

**Yearly Statement as at:**

**31 March 2022**

**Receipts**

	Actual 2021/22	Last Year 2020/21
Room Hire	22,217.25	3,735
Membership Fees	2,404.00	0
Dpst A/C Int.	0.00	0
Bond A/C Int	0.00	0
COIF A/C Int.	945.38	1,034
Misc. Credit	2,325.06	24,998
<b>Totals:-</b>	<b>27,891.69</b>	<b>29,766</b>

**Payments**

	Actual 2021/22	Last Year 2020/21
Caretaker Wages	8,845.84	8,255
Relief Caretaker Wage	0.00	0
Tax to HMRC	99.76	464
Cleaning Materials	120.38	361
Decorating Materials	0.00	0
Telephone / Broadband	460.67	408
Electricity	2,159.80	2,075
Gas	1,612.78	3,244
Water	279.89	233
Insurance / Audit	1,004.56	998
O'Brien Security	1,122.00	1,122
Photocopier	27.27	0
PAT Testing	0.00	0
Performing Rights Soc	600.00	0
Bank Charges	15.00	0
General	211.63	203
Misc. Debit	305.00	35
EQUIPMENT	0.00	0
<b>Totals:-</b>	<b>16,864.58</b>	<b>17,398</b>

**Excess of Income over Expenditure (Whole Year)**

**11,027.11**

**Bank Balances**

		<b>31/03/22</b>		<b>31/03/21</b>
Petty Cash		26.72		26.72
Current A/C		34,677.35		23,720.24
Deposit A/C		0.00		0.00
Deposit Bonds		0.00		0.00
COIF Fund Fixed Intere	(11724.45)	14,743.50	(11724.45)	16,005.05
COIF Fund Investment	(979.79)	19,341.15	(979.79)	17,562.54
<b>Total</b>		<b>68,788.72</b>		<b>57,314.55</b>

**COIF Fund Performances to date (pence/unit):**

	31/03/2022	31/03/2021	Purchased at:-
<b>Fixed</b>	125.75	136.51	133.49 (on 11/06/2015)
Increase since start of year:	-7.88%		
<b>Investment</b>	1,974.01	1,792.48	1,247.54 (on 26/11/2015)
Increase since start of year:	10.13%		

(Follow [www.ccla.co.uk/investment-solutions/fund](http://www.ccla.co.uk/investment-solutions/fund) then 'Charities & Churches' etc.)

## Summary sheet (Receipts and Expenditure - All Accounts) / Monthly Bank Statements / Group Totals

							Current A/C		
Date	Type	Parameter 1	Parameter 2	Amount	Description	Out	In	Balance	

### KEY TO THE SUMMARY

Whole line entries can be copied without the need to adjust any cell contents or references. Many entries use symbols (names), but these are unfortunately replaced by numbers by the system. Never-the-less, it is better to change the name/symbol rather than use the number. The name manager is helpful in showing alternatives, especially since names have been chosen with a root to the name (e.g. Receipt categories all begin S\_RC\_ ...and Expenditure categories S\_EX\_ ...).

Different entries do different things as below. Where other sheets are relevant (in red below), fill these in first, and then make an entry here.

- Paid In - BACS** Used for a BACS transfer of either Room Hire, Membership Fees or both.  
Takes a single parameter - Parameter 1 - the line no. of the associated entry in the sheet 'Money IN'.
- Banked Cash** Used when cash is banked. Cash goes into the Current A/C.  
Takes a single parameter - Parameter 1 - the line no. of the associated entry in the sheet 'Money IN'.
- Banked Cheques** Used when cheques are banked. Cheques also go into the Current A/C.  
Takes a single parameter - Parameter 1 - the line no. of the associated entry in the sheet 'Money IN'.
- Paid Out - BACS** Used when paying a bill using a BACS transfer from the current A/C in online banking.  
Takes a single parameter - Parameter 1 - the no. of the associated entry in the HSBC table (in sheet 'Money OUT').
- Paid Out - Cheque** Used when paying a bill using a Cheque.  
Takes a single parameter - Parameter 1 - the no. of the associated entry in the Cheque table (in sheet 'Money OUT').
- Transfer** Used when transferring money between accounts (usually current and deposit).  
Takes a single parameter - Parameter 1 the number of the associated entry in the TXFR table (in sheet 'Money OUT').

Direct Debit	Used when a direct debit is to be / has been paid. Takes two parameters - Parameter 1 - the payee, and Parameter 2 the payment number (1 to 12 if monthly). See 'Money OUT'
A/C Interest	Used when interest is credited to the account by the bank. Takes two parameters - Parameter 1 - the A/C being credited, and Amount - the amount being credited.
COIF Interest	Used when interest from the COIF accounts is credited by the bank. Takes a single parameter = Parameter 1 - The A/C being credited (usually the current account).
Misc. Credit	Used when paying in miscellaneous amounts. Takes three parameters - Parameter 1 - the account being credited, Parameter 2 - the receipt category (e.g. Room Hire), Parameter 3 (Amount) - the amount bei
Misc. Debit	Used when paying out miscellaneous amounts. Takes three parameters - Parameter 1 - the account being debited, Parameter 2 - the expense category (e.g. Cleaning Materials), Parameter 3 (Amount) - the an

## Summary

Last year (for comparison and with balances carried over):						17398.10	29766.14	23720.24
								23720.24
06/04/2021	Direct Debit	4	1	73.31	DD - Ansvar (Insurance)	73.31		23646.93
09/04/2021	Paid In - BACS	6			6562 - Occasional User		4500.00	28146.93
20/04/2021	Paid Out - BACS	1		58.38	HSBC BP 21-22 1 - HMRC Payment 615PY001095772112	58.38		28088.55
26/04/2021	Furlough Credit	1	26	325.06	HMRC COVID-19 JRS Payment - Reference - A60D-07KK		325.06	28413.61
27/04/2021	Direct Debit	8	1	34.74	DD - TalkTalk (Business BroadBand)	34.74		28378.87
27/04/2021	Paid Out - BACS	2		750.90	HSBC BP 21-22 2 - Kyle's Wages (2021/04) April	750.90		27627.97
01/05/2021	Paid Out - BACS	3		76.26	HSBC BP 21-22 3 - Invoice - Gas (60352549)	76.26		27551.71
01/05/2021	Paid Out - BACS	4		22.49	HSBC BP 21-22 4 - Covid Masks (50) - David Jones - Treas	22.49		27529.22
05/05/2021	Direct Debit	4	2	73.31	DD - Ansvar (Insurance)	73.31		27455.91
12/05/2021	Paid Out - BACS	5		144.22	HSBC BP 21-22 5 - Invoice - Electricity (60352778)	144.22		27311.69
18/05/2021	Paid In - BACS	8			6564 - Key Deposit - Steve Allen		25.00	27336.69
18/05/2021	Paid Out - BACS	6		18.00	HSBC BP 21-22 6 - Key Cutting - David Jones - Treasurer	18.00		27318.69
25/05/2021	Paid Out - BACS	7		681.04	HSBC BP 21-22 7 - Kyle's Wages (2021/05) May	681.04		26637.65

26/05/2021	Direct Debit	8	2	37.74	DD - TalkTalk (Business BroadBand)	37.74		26599.91
26/05/2021	Paid Out - BACS	8		45.00	HSBC BP 21-22 8 - Return Key Deposit - Gerald Gabb - Grc	45.00		26554.91
27/05/2021	Paid In - BACS	10			6566 - New Heights Perf. Acad. (Junior)		30.00	26584.91
27/05/2021	Paid In - BACS	11			6567 - New Heights Perf. Acad. (Senior)		60.00	26644.91
28/05/2021	COIF Interest	7	25	105.52	Into Curr. A/C - CCLA COIF Dividend - Fixed Interest Account		105.52	26750.43
28/05/2021	COIF Interest	7	25	129.23	Into Curr. A/C - CCLA COIF Dividend - Investment Account		129.23	26879.66
30/05/2021	Paid In - BACS	13			6569 - Mumbles Circle Dance		30.00	26909.66
31/05/2021	Paid Out - BACS	9		230.00	HSBC BP 21-22 9 - 2020/2021 Audit - Tim Taylor Accountar	230.00		26679.66
01/06/2021	Paid In - BACS	15			6571 - Dance (Janice & Steve)		26.00	26705.66
01/06/2021	Paid In - BACS	16			6572 - Slimming World with Nick		195.00	26900.66
02/06/2021	Direct Debit	4	3	73.31	DD - Ansvr (Insurance)	73.31		26827.35
04/06/2021	Paid Out - BACS	10		1000.00	HSBC BP 21-22 10 - O'Brien Security Services	1000.00		25827.35
05/06/2021	Paid Out - BACS	11		122.00	HSBC BP 21-22 11 - O'Brien Security Services	122.00		25705.35
05/06/2021	Paid In - BACS	17			6573 - Over 50's Fitness		56.00	25761.35
08/06/2021	Paid In - BACS	21			6577 - Occasional User (Polling Station 6th May)		50.00	25811.35
08/06/2021	Paid In - BACS	22			6578 - USKO Karate		196.00	26007.35
08/06/2021	Paid Out - BACS	12		76.06	HSBC BP 21-22 12 - Newhall Janitorial	76.06		25931.29
09/06/2021	Paid Out - BACS	13		5.00	HSBC BP 21-22 13 - Photocopier Paper - David Jones - Tre	5.00		25926.29
10/06/2021	Paid In - BACS	24			6580 - Dance (Lucy May Constantini)		22.50	25948.79
19/06/2021	Paid Out - BACS	15		203.92	HSBC BP 21-22 15 - Invoice - Electricity (60354325)	203.92		25744.87
10/06/2021	Paid In - BACS	25			6581 - Membership		8.00	25752.87
22/06/2021	Paid Out - BACS	14		678.64	HSBC BP 21-22 14 - Kyle's Wages (2021/06) June	678.64		25074.23
27/06/2021	Banked Cash	28			OK - Banked - Banked		356.50	25430.73
27/06/2021	Banked Cheques	28			OK - Banked - Banked		412.00	25842.73
28/06/2021	Misc. Debit	6	26	34.00	Out of Curr. A/C - Cheque Bounced - Gullivers Close	34.00	0.00	25808.73
28/06/2021	Paid In - BACS	31			6584 - Mumbles Circle Dance		114.00	25922.73
26/06/2021	Paid Out - BACS	16		263.89	HSBC BP 21-22 16 - Invoice - Gas (60355002)	263.89		25658.84
27/06/2021	Paid In - BACS	26			6582 - Short Tennis - CMB		55.00	25713.84
28/06/2021	Direct Debit	12	3	2.36	DD - Apogee (Photocopying)	2.36		25711.48
28/06/2021	Direct Debit	8	3	37.55	DD - TalkTalk (Business BroadBand)	37.55		25673.93
29/06/2021	Paid In - BACS	27			6583 - Dance (Janice & Steve)		40.00	25713.93
28/06/2021	Paid In - BACS	34			6587 - Over 50's Fitness		56.00	25769.93
01/07/2021	Paid In - BACS	35			6588 - Dance (Lucy May Constantini)		38.00	25807.93

01/07/2021	Paid In - BACS	36			6589 - New Heights Perf. Acad. (Junior)		75.00	25882.93
01/07/2021	Paid In - BACS	37			6590 - New Heights Perf. Acad. (Senior)		150.00	26032.93
01/07/2021	Paid In - BACS	38			6591 - Short Tennis - CMB		41.25	26074.18
02/07/2021	Direct Debit	4	4	73.31	DD - Ansvar (Insurance)		73.31	26000.87
06/07/2021	Paid In - BACS	44			6597 - USKO Karate		280.00	26280.87
12/07/2021	Paid Out - BACS	17		191.51	HSBC BP 21-22 17 - Invoice - Electricity (60355273)		191.51	26089.36
14/07/2021	Paid In - BACS	48			6601 - The Rock Project (Junior)		532.50	26621.86
14/07/2021	Paid In - BACS	49			6602 - The Rock Project (Senior)		532.50	27154.36
14/07/2021	Paid In - BACS	50			6603 - The Rock Project (Adult)		240.00	27394.36
16/07/2021	Paid In - BACS	51			6604 - Slimming World with Nick		120.00	27514.36
24/07/2021	Paid Out - BACS	18		105.66	HSBC BP 21-22 18 - Invoice - Water (60355530)		105.66	27408.70
25/07/2021	Paid Out - BACS	19		14.25	HSBC BP 21-22 19 - Key Cutting - Sue Baron - Booking Sec		14.25	27394.45
27/07/2021	Paid Out - BACS	20		842.14	HSBC BP 21-22 20 - Kyle's Wages (2021/07) July		842.14	26552.31
28/07/2021	Direct Debit	8	4	37.81	DD - TalkTalk (Business BroadBand)		37.81	26514.50
28/07/2021	Paid In - BACS	53			6606 - Slimming World with Nick		120.00	26634.50
29/07/2021	Paid In - BACS	55			6608 - New Heights Perf. Acad. (Junior)		60.00	26694.50
29/07/2021	Paid In - BACS	56			6609 - New Heights Perf. Acad. (Senior)		120.00	26814.50
31/07/2021	Paid In - BACS	62			6611 - Dance (Janice & Steve)		40.00	26854.50
26/07/2021	Paid Out - BACS	21		31.26	HSBC BP 21-22 21 - Invoice - Gas (60000000)		31.26	26823.24
29/07/2021	Banked Cash	58			OK - Banked - Banked		668.50	27491.74
29/07/2021	Banked Cheques	58			OK - Banked - Banked		201.00	27692.74
01/08/2021	Paid In - BACS	63			6612 - Dance (Lucy May Constantini)		15.00	27707.74
02/08/2021	Direct Debit	4	5	73.31	DD - Ansvar (Insurance)		73.31	27634.43
03/08/2021	Paid In - BACS	65			6614 - Over 50's Fitness		56.00	27690.43
03/08/2021	Paid In - BACS	66			6615 - USKO Karate		280.00	27970.43
03/08/2021	Paid In - BACS	67			6616 - Mumbles Circle Dance		30.00	28000.43
13/08/2021	Paid In - BACS	72			6621 - Councillors' Surgeries		88.00	28088.43
13/08/2021	Paid Out - BACS	22		11.90	HSBC BP 21-22 22 - Key Cutting - David Jones - Treasurer		11.90	28076.53
20/08/2021	Paid In - BACS	74			6623 - Occasional User		56.00	28132.53
24/08/2021	Paid Out - BACS	23		678.64	HSBC BP 21-22 23 - Kyle's Wages (2021/08) August		678.64	27453.89
24/08/2021	Paid Out - BACS	24		30.00	HSBC BP 21-22 24 - Appliance Team Vacuum Repair - Kyle		30.00	27423.89
30/08/2021	Direct Debit	8	5	37.14	DD - TalkTalk (Business BroadBand)		37.14	27386.75
29/08/2021	Paid In - BACS	75			6624 - Mumbles Circle Dance		15.00	27401.75

30/08/2021	Paid In - BACS	76			6625 - Over 50's Fitness		28.00	27429.75
31/08/2021	COIF Interest	7	25	105.52	Into Curr. A/C - CCLA COIF Dividend - Fixed Interest Account		105.52	27535.27
31/08/2021	COIF Interest	7	25	129.23	Into Curr. A/C - CCLA COIF Dividend - Investment Account		129.23	27664.50
31/08/2021	Paid In - BACS	73			6622 - Short Tennis - CMB		40.00	27704.50
31/08/2021	Paid In - BACS	83			6628 - Dance (Janice & Steve)		30.00	27734.50
31/08/2021	Paid Out - BACS	25		172.58	HSBC BP 21-22 25 - Invoice - Electricity (60356566)	172.58		27561.92
31/08/2021	Paid In - BACS	84			6629 - Slimming World with Nick		112.50	27674.42
02/09/2021	Direct Debit	4	6	73.31	DD - Ansvr (Insurance)	73.31		27601.11
02/09/2021	Paid In - BACS	85			6630 - USKO Karate		252.00	27853.11
02/09/2021	Paid In - BACS	88			6633 - Occasional User		16.00	27869.11
08/09/2021	Paid Out - BACS	26		600.00	HSBC BP 21-22 26 - PRS/PPL Licence	600.00		27269.11
09/09/2021	Misc. Credit	7	26	300.00	Into Curr. A/C - Grant - Claire Freya	0.00	300.00	27569.11
09/09/2021	Paid Out - BACS	27		9.00	HSBC BP 21-22 27 - Key Cutting - David Jones - Treasurer	9.00		27560.11
11/09/2021	Misc. Debit	6	26	300.00	Out of Curr. A/C - Grant Paid - Claire Freya	300.00	0.00	27260.11
14/09/2021	Paid In - BACS	96			6641 - Occasional User		150.00	27410.11
30/08/2021	Banked Cash	80			OK - Banked - Banked		290.50	27700.61
30/08/2021	Banked Cheques	80			OK - Banked - Banked		60.00	27760.61
14/09/2021	Banked Cash	98			OK - Banked - Banked		267.00	28027.61
14/09/2021	Banked Cheques	98			OK - Banked - Banked		25.00	28052.61
14/09/2021	Misc. Debit	6	26	-34.00	Out of Curr. A/C - Cheque Paid - Gullivers Close	-34.00	0.00	28086.61
21/09/2021	Paid Out - BACS	29		678.64	HSBC BP 21-22 29 - Kyle's Wages (2021/09) September	678.64		27407.97
22/09/2021	Paid Out - BACS	30		154.07	HSBC BP 21-22 30 - Invoice - Electricity (60358179)	154.07		27253.90
22/09/2021	Paid In - BACS	105			6646 - U3A West Cross Bridge		128.00	27381.90
23/09/2021	Direct Debit	12	6	7.80	DD - Apogee (Photocopying)	7.80		27374.10
25/09/2021	Paid In - BACS	106			6647 - Short Tennis - CMB		50.00	27424.10
26/09/2021	Paid Out - BACS	31		25.00	HSBC BP 21-22 31 - Return Key Deposit - Gabrielle Suff - G	25.00		27399.10
27/09/2021	Direct Debit	8	6	37.14	DD - TalkTalk (Business BroadBand)	37.14		27361.96
28/09/2021	Paid In - BACS	107			6648 - Over 50's Fitness		56.00	27417.96
30/09/2021	Paid In - BACS	108			6649 - Dance (Janice & Steve)		50.00	27467.96
30/09/2021	Paid In - BACS	109			6650 - Kickass Line Dancing		67.50	27535.46
01/10/2021	Paid In - BACS	110			6651 - Slimming World with Nick		90.00	27625.46
04/10/2021	Paid In - BACS	119			6660 - U3A Bowls (1 - Monday)		30.00	27655.46
04/10/2021	Paid In - BACS	120			6661 - Dance (Lucy May Constantini)		22.50	27677.96

04/10/2021	Paid In - BACS	121		6662 - U3A West Cross Bridge	57.50	27735.46	
04/10/2021	Paid In - BACS	122		6663 - New Heights Perf. Acad. (Junior)	45.00	27780.46	
04/10/2021	Paid In - BACS	123		6664 - New Heights Perf. Acad. (Senior)	90.00	27870.46	
04/10/2021	Paid In - BACS	125		6666 - Ki Aikido Club	37.50	27907.96	
04/10/2021	Paid In - BACS	126		6667 - USKO Karate	308.00	28215.96	
09/10/2021	Paid In - BACS	128		6669 - Table Tennis (Friday)	164.00	28379.96	
09/10/2021	Paid Out - BACS	32	35.00	HSBC BP 21-22 32 - Access Insurance	35.00	28344.96	
15/10/2021	Paid Out - BACS	33	158.77	HSBC BP 21-22 33 - Invoice - Gas (60359209)	158.77	28186.19	
15/10/2021	Paid Out - BACS	34	153.63	HSBC BP 21-22 34 - Invoice - Electricity (60359292)	153.63	28032.56	
17/10/2021	Paid In - BACS	133		6670 - U3A Bowls (3 - Wednesday)	128.00	28160.56	
18/10/2021	Paid In - BACS	134		6671 - Mumbles Circle Dance	30.00	28190.56	
20/10/2021	Paid Out - BACS	35	6.16	HSBC BP 21-22 35 - HMRC Payment 615PY001095772206	6.16	28184.40	
20/10/2021	Paid In - BACS	135		6672 - Surfability	140.00	28324.40	
25/10/2021	Paid Out - BACS	37	15.00	HSBC BP 21-22 37 - Key Cutting - Sue Baron - Booking Sec	15.00	28309.40	
25/10/2021	Direct Debit	8	7	37.14	DD - TalkTalk (Business BroadBand)	37.14	28272.26
25/10/2021	Banked Cash	130		OK - Banked - Banked	439.00	28711.26	
25/10/2021	Banked Cheques	130		OK - Banked - Banked	137.00	28848.26	
26/10/2021	Paid Out - BACS	36	842.14	HSBC BP 21-22 36 - Kyle's Wages (2021/10) October	842.14	28006.12	
26/10/2021	Paid In - BACS	136		6673 - The Rock Project (Junior)	360.00	28366.12	
26/10/2021	Paid In - BACS	137		6674 - The Rock Project (Senior)	360.00	28726.12	
26/10/2021	Paid In - BACS	138		6675 - The Rock Project (Adult)	240.00	28966.12	
30/10/2021	Paid In - BACS	139		6676 - Dance (Janice & Steve)	30.00	28996.12	
31/10/2021	Paid In - BACS	140		6677 - U3A Bowls (1 - Monday)	120.00	29116.12	
31/10/2021	Paid In - BACS	141		6678 - Kickass Line Dancing	67.50	29183.62	
31/10/2021	Paid In - BACS	142		6679 - Table Tennis (Friday)	50.00	29233.62	
31/10/2021	Paid In - BACS	143		6680 - New Heights Perf. Acad. (Junior)	60.00	29293.62	
31/10/2021	Paid In - BACS	144		6681 - New Heights Perf. Acad. (Senior)	120.00	29413.62	
01/11/2021	Paid In - BACS	145		6682 - Over 50's Fitness	70.00	29483.62	
02/11/2021	Paid In - BACS	146		6683 - Slimming World with Nick	90.00	29573.62	
02/11/2021	Paid In - BACS	147		6671 - Mumbles Circle Dance	15.00	29588.62	
02/11/2021	Paid In - BACS	148		6684 - USKO Karate	280.00	29868.62	
02/11/2021	Paid In - BACS	149		6685 - Short Tennis - CMB	46.25	29914.87	
02/11/2021	Paid Out - BACS	38	26.25	HSBC BP 21-22 38 - Key Cutting - Sue Baron - Booking Sec	26.25	29888.62	

04/11/2021	Paid In - BACS	150			6686 - Ki Aikido Club		30.00	29918.62
07/11/2021	Paid Out - BACS	39		109.54	HSBC BP 21-22 39 - Invoice - Gas (60361901)	109.54		29809.08
07/11/2021	Paid Out - BACS	40		225.11	HSBC BP 21-22 40 - Invoice - Electricity (60361977)	225.11		29583.97
10/11/2021	Paid In - BACS	151			6687 - Gower Giants Football Club		14.00	29597.97
08/11/2021	Banked Cheques	164			OK - Banked - Banked		32.00	29629.97
15/11/2021	Banked Cash	164			OK - Banked - Banked		673.75	30303.72
16/11/2021	Paid In - BACS	167			6697 - Key Deposit		25.00	30328.72
16/11/2021	Paid In - BACS	168			6698 - Dance (Wendy & Tony)		16.00	30344.72
17/11/2021	Paid In - BACS	169			6699 - U3A West Cross Bridge		107.00	30451.72
21/11/2021	Paid In - BACS	170			6700 - U3A Philosophy		32.00	30483.72
23/11/2021	Paid Out - BACS	41		678.64	HSBC BP 21-22 41 - Kyle's Wages (2021/11) November	678.64		29805.08
25/11/2021	Direct Debit	8	8	38.29	DD - TalkTalk (Business BroadBand)	38.29		29766.79
27/11/2021	Paid In - BACS	172			6702 - Ki Aikido Club		30.00	29796.79
30/11/2020	COIF Interest	7	25	132.37	Into Curr. A/C - CCLA COIF Dividend - Fixed Interest Account		132.37	29929.16
30/11/2020	COIF Interest	7	25	105.52	Into Curr. A/C - CCLA COIF Dividend - Investment Account		105.52	30034.68
29/11/2021	Paid In - BACS	173			6703 - Over 50's Fitness		56.00	30090.68
30/11/2021	Paid In - BACS	174			6704 - Dance (Janice & Steve)		20.00	30110.68
30/11/2021	Paid In - BACS	175			6705 - Kickass Line Dancing		90.00	30200.68
30/11/2021	Paid In - BACS	176			6706 - Slimming World with Nick		112.50	30313.18
01/12/2021	Paid In - BACS	177			6707 - U3A Bowls (1 - Monday)		74.00	30387.18
01/12/2021	Paid In - BACS	178			6708 - USKO Karate		322.00	30709.18
02/12/2021	Direct Debit	4	9	75.03	DD - Ansvar (Insurance)	75.03		30634.15
02/12/2021	Paid In - BACS	179			6709 - Table Tennis (Friday)		66.00	30700.15
03/11/2021	Paid In - BACS	180			6710 - New Heights Perf. Acad. (Junior)		45.00	30745.15
03/11/2021	Paid In - BACS	181			6711 - New Heights Perf. Acad. (Senior)		90.00	30835.15
04/12/2021	Paid Out - BACS	42		187.75	HSBC BP 21-22 42 - Invoice - Electricity (60363993)	187.75		30647.40
06/12/2021	Paid In - BACS	182			6712 - Short Tennis - CMB		26.25	30673.65
07/12/2021	Paid In - BACS	183			6713 - Gower Giants Football Club		56.00	30729.65
07/12/2021	Paid In - BACS	184			6714 - Surfability		112.00	30841.65
13/12/2021	Paid Out - BACS	43		144.39	HSBC BP 21-22 43 - Invoice - Gas (60363854)	144.39		30697.26
16/12/2021	Paid In - BACS	200			6725 - U3A West Cross Bridge		50.00	30747.26
16/12/2021	Banked Cheques	197			OK - Banked - Banked		0.00	30747.26
16/11/2021	Banked Cash	197			OK - Banked - Banked		647.00	31394.26

17/12/2021	Paid In - BACS	201			6726 - U3A Philosophy		24.00	31418.26
22/12/2021	Paid In - BACS	202			6727 - USKO Karate		168.00	31586.26
20/12/2021	Paid Out - BACS	44		250.00	HSBC BP 21-22 44 - Kyle's Christmas Bonus	250.00		31336.26
21/12/2021	Paid Out - BACS	45		861.74	HSBC BP 21-22 45 - Kyle's Wages (2021/12) December	861.74		30474.52
23/12/2021	Direct Debit	12	9	1.94	DD - Apogee (Photocopying)		1.94	30472.58
26/12/2021	Paid In - BACS	203			6728 - Ki Aikido Club		30.00	30502.58
31/12/2021	Direct Debit	8	9	43.52	DD - TalkTalk (Business BroadBand)		43.52	30459.06
31/12/2021	Paid In - BACS	206			6731 - Gower Giants Football Club		86.00	30545.06
31/12/2021	Paid In - BACS	207			6732 - The Rock Project (Junior)		393.75	30938.81
31/12/2021	Paid In - BACS	208			6733 - The Rock Project (Senior)		393.75	31332.56
31/12/2021	Paid In - BACS	209			6734 - The Rock Project (Adult)		112.50	31445.06
01/01/2022	Paid In - BACS	210			6735 - U3A Bowls (1 - Monday)		20.00	31465.06
02/01/2022	Paid In - BACS	211			6736 - New Heights Perf. Acad. (Junior)		30.00	31495.06
02/01/2022	Paid In - BACS	212			6737 - New Heights Perf. Acad. (Senior)		30.00	31525.06
02/01/2022	Paid In - BACS	213			6738 - Dance (Lucy May Constantini)		37.50	31562.56
03/01/2022	Direct Debit	16	10	5.00	DD - HSBC (Bank Charges)		5.00	31557.56
03/01/2022	Paid In - BACS	214			6739 - Dance (Wendy & Tony)		10.00	31567.56
03/01/2022	Paid In - BACS	215			6740 - Kickass Line Dancing		67.50	31635.06
04/01/2022	Paid In - BACS	216			6741 - Slimming World with Nick		75.00	31710.06
04/01/2022	Paid In - BACS	217			6742 - Over 50's Fitness		42.00	31752.06
04/01/2022	Paid In - BACS	218			6725 - U3A West Cross Bridge		12.50	31764.56
05/01/2022	Direct Debit	4	10	74.89	DD - Ansvar (Insurance)		74.89	31689.67
07/01/2022	Paid In - BACS	219			6743 - Table Tennis (Friday)		30.00	31719.67
08/01/2022	Paid Out - BACS	46		229.95	HSBC BP 21-22 46 - Invoice - Electricity (60364999)	229.95		31489.72
11/01/2022	Paid In - BACS	220			6744 - Short Tennis - CMB		35.00	31524.72
11/01/2022	Paid In - BACS	221			6744 - Short Tennis - CMB		27.50	31552.22
12/01/2022	Paid In - BACS	222			6726 - U3A Philosophy		8.00	31560.22
19/01/2022	Paid Out - BACS	47		35.22	HSBC BP 21-22 47 - HMRC Payment 615PY001095772209	35.22		31525.00
24/01/2022	Banked Cheques	233			OK - Banked - Banked		0.00	31525.00
24/01/2022	Banked Cash	233			OK - Banked - Banked		235.50	31760.50
25/01/2022	Paid Out - BACS	48		717.84	HSBC BP 21-22 48 - Kyle's Wages (2022/01) January	717.84		31042.66
25/01/2022	Paid Out - BACS	49		241.05	HSBC BP 21-22 49 - Invoice - Gas (60365536)	241.05		30801.61
26/01/2022	Direct Debit	8	10	42.11	DD - TalkTalk (Business BroadBand)		42.11	30759.50

26/01/2022	Paid In - BACS	236			6753 - U3A West Cross Bridge		82.00	30841.50
28/01/2022	Paid In - BACS	237			6754 - Councillors' Surgeries		128.00	30969.50
29/01/2022	Paid Out - BACS	50		9.90	HSBC BP 21-22 50 - Key Cutting - David Jones - Treasurer	9.90		30959.60
31/01/2022	Paid In - BACS	238			6755 - New Heights Perf. Acad. (Junior)		60.00	31019.60
31/01/2022	Paid In - BACS	239			6756 - New Heights Perf. Acad. (Senior)		120.00	31139.60
31/01/2022	Paid In - BACS	240			6757 - U3A Bowls (1 - Monday)		40.00	31179.60
01/02/2022	Paid In - BACS	241			6758 - Table Tennis (Friday)		40.00	31219.60
01/02/2022	Paid In - BACS	242			6759 - Kickass Line Dancing		90.00	31309.60
01/02/2022	Paid In - BACS	243			6760 - Witness my Fitness		22.50	31332.10
02/02/2022	Misc. Credit	7	26	2000.00	Into Curr. A/C - Swansea Council (COVID-19 Grant)	0.00	2000.00	33332.10
02/02/2022	Direct Debit	4	11	74.89	DD - Ansvr (Insurance)	74.89		33257.21
02/02/2022	Paid In - BACS	244			6761 - Gower Giants Basketball Club		75.00	33332.21
02/02/2022	Paid In - BACS	245			6762 - Gower Giants Football Club		48.00	33380.21
02/02/2022	Paid In - BACS	246			6763 - Slimming World with Nick		135.00	33515.21
03/02/2022	Direct Debit	16	11	5.00	DD - HSBC (Bank Charges)	5.00		33510.21
03/02/2022	Paid In - BACS	247			6764 - Dance (Lucy May Constantini)		17.50	33527.71
03/02/2022	Paid In - BACS	248			6765 - Ki Aikido Club		30.00	33557.71
07/02/2022	Paid In - BACS	249			6766 - Over 50's Fitness		56.00	33613.71
08/02/2022	Paid In - BACS	250			6767 - USKO Karate		280.00	33893.71
11/02/2022	Paid In - BACS	251			6753 - U3A West Cross Bridge		8.00	33901.71
13/02/2022	Paid Out - BACS	51		279.44	HSBC BP 21-22 51 - Invoice - Gas (60366306)	279.44		33622.27
13/02/2022	Paid Out - BACS	52		227.72	HSBC BP 21-22 52 - Invoice - Electricity (60366420)	227.72		33394.55
15/02/2022	Paid Out - BACS	53		12.40	HSBC BP 21-22 53 - Key Cutting - Sue Baron - Booking Sec	12.40		33382.15
18/02/2022	Paid In - BACS	253			6769 - Occasional User (Climate Change Talk)		30.00	33412.15
22/02/2022	Paid Out - BACS	54		717.64	HSBC BP 21-22 54 - Kyle's Wages (2022/02) February	717.64		32694.51
23/02/2022	Paid Out - BACS	55		174.23	HSBC BP 21-22 55 - Invoice - Water (60366757)	174.23		32520.28
28/02/2022	COIF Interest	7	25	105.52	Into Curr. A/C - CCLA COIF Dividend - Fixed Interest Account		105.52	32625.80
28/02/2022	COIF Interest	7	25	132.47	Into Curr. A/C - CCLA COIF Dividend - Investment Account		132.47	32758.27
28/02/2022	Direct Debit	8	11	37.88	DD - TalkTalk (Business BroadBand)	37.88		32720.39
22/02/2022	Banked Cheques	270			OK - Banked - Banked		0.00	32720.39
22/02/2022	Banked Cash	270			OK - Banked - Banked		539.50	33259.89
28/02/2022	Paid In - BACS	273			6784 - Hip-Hop		50.00	33309.89
28/02/2022	Paid In - BACS	274			6785 - U3A West Cross Bridge		37.50	33347.39

28/02/2022	Paid Out - BACS	56		35.00	HSBC BP 21-22 56 - Piano Tuning - Nigel LeFeuvre (1)	35.00		33312.39
28/02/2022	Paid Out - BACS	57		12.31	HSBC BP 21-22 57 - Printing of Membership Renewal Slips	12.31		33300.08
01/03/2022	Paid In - BACS	275			6786 - Kickass Line Dancing		90.00	33390.08
01/03/2022	Paid In - BACS	276			6787 - Witness my Fitness		90.00	33480.08
28/02/2022	Paid Out - BACS	58		20.00	HSBC BP 21-22 58 - Piano Tuning - Nigel LeFeuvre (2)	20.00		33460.08
01/03/2022	Paid In - BACS	277			6788 - Slimming World with Nick		105.00	33565.08
01/03/2022	Paid In - BACS	278			6789 - USKO Karate		322.00	33887.08
01/03/2022	Paid In - BACS	279			6790 - Dance (Lucy May Constantini)		8.00	33895.08
02/03/2022	Direct Debit	4	12	74.89	DD - Ansvar (Insurance)	74.89		33820.19
03/03/2022	Paid In - BACS	280			6788 - Slimming World with Nick		30.00	33850.19
03/03/2022	Paid In - BACS	281			6791 - Let's Dance		30.00	33880.19
03/03/2022	Paid In - BACS	282			6792 - Ki Aikido Club		58.00	33938.19
04/03/2022	Paid In - BACS	283			6793 - New Heights Perf. Acad. (Junior)		45.00	33983.19
04/03/2022	Paid In - BACS	284			6794 - New Heights Perf. Acad. (Senior)		90.00	34073.19
05/03/2022	Paid In - BACS	285			6795 - Dance (Janice & Steve)		16.00	34089.19
06/03/2022	Direct Debit	16	12	5.00	DD - HSBC (Bank Charges)	5.00		34084.19
07/03/2022	Paid In - BACS	286			6796 - Short Tennis - CMB		101.25	34185.44
07/03/2022	Paid In - BACS	287			6797 - Badminton		56.00	34241.44
08/03/2022	Paid In - BACS	288			6798 - U3A Bowls (1 - Monday)		30.00	34271.44
08/03/2022	Paid Out - BACS	60		269.34	HSBC BP 21-22 60 - Invoice - Electricity (60367552)	269.34		34002.10
09/03/2022	Paid In - BACS	289			6799 - Over 50's Fitness		56.00	34058.10
10/03/2022	Paid Out - BACS	61		44.32	HSBC BP 21-22 61 - Newhall Janitorial	44.32		34013.78
11/03/2022	Paid In - BACS	290			6800 - Table Tennis (Friday)		20.00	34033.78
14/03/2022	Banked Cheques	313			OK - Banked - Banked		0.00	34033.78
14/03/2022	Banked Cash	313			OK - Banked - Banked		479.00	34512.78
14/03/2022	Paid In - BACS	291			6797 - Badminton		40.00	34552.78
17/03/2022	Paid In - BACS	292			6801 - Council Housing Department		64.00	34616.78
21/03/2022	Paid In - BACS	293			6802 - The Rock Project (Junior)		787.50	35404.28
21/03/2022	Paid In - BACS	294			6803 - The Rock Project (Senior)		0.00	35404.28
21/03/2022	Paid In - BACS	295			6804 - The Rock Project (Adult)		0.00	35404.28
22/03/2022	Paid Out - BACS	59		717.84	HSBC BP 21-22 59 - Kyle's Wages (2022/03) March	717.84		34686.44
26/03/2022	Paid In - BACS	296			6800 - Table Tennis (Friday)		64.00	34750.44
27/03/2022	Paid In - BACS	297			6805 - Mumbles Circle Dance		110.00	34860.44

28/03/2022	Direct Debit	12	12	2.86	DD - Apogee (Photocopying)	2.86	34857.58
28/03/2022	Direct Debit	8	12	39.61	DD - TalkTalk (Business BroadBand)	39.61	34817.97
28/03/2022	Paid Out - BACS	62		37.44	HSBC BP 21-22 62 - Invoice 60367961 SDU Contract 21/22	37.44	34780.53
28/03/2022	Paid Out - BACS	63		308.18	HSBC BP 21-22 63 - Invoice - Gas (60368755)	308.18	34472.35
30/03/2022	Paid In - BACS	298			6806 - Gower Giants Football Club	15.00	34487.35
30/03/2022	Paid In - BACS	299			6807 - Gower Giants Basketball Club	20.00	34507.35
30/03/2022	Paid In - BACS	300			6797 - Badminton	35.00	34542.35
31/03/2022	Paid In - BACS	301			6788 - Slimming World with Nick	90.00	34632.35
31/03/2022	Paid In - BACS	302			6791 - Let's Dance	45.00	34677.35
13/11/2022					TODAY		34677.35
01/01/2040	Banked Cash	5		-		0.00	34677.35
01/01/2040	Banked Cash	5		-		0.00	34677.35
01/01/2040	Banked Cash	5		-		0.00	34677.35
01/01/2040	Banked Cash	5		-		0.00	34677.35
01/01/2040	Banked Cash	5		-		0.00	34677.35
01/01/2040	Banked Cash	5		-		0.00	34677.35
01/01/2040	Banked Cash	5		-		0.00	34677.35
01/01/2040	Banked Cash	5		-		0.00	34677.35
01/01/2040	Banked Cash	5		-		0.00	34677.35
04/01/2040	Banked Cheques	5		-		0.00	34677.35
04/01/2040	Banked Cheques	5		-		0.00	34677.35
04/01/2040	Banked Cheques	5		-		0.00	34677.35
04/01/2040	Banked Cheques	5		-		0.00	34677.35
04/01/2040	Banked Cheques	5		-		0.00	34677.35
04/01/2040	Banked Cheques	5		-		0.00	34677.35
04/01/2040	Banked Cheques	5		-		0.00	34677.35
04/01/2040	Banked Cheques	5		-		0.00	34677.35
04/01/2040	Banked Cheques	5		-		0.00	34677.35
01/01/2040	A/C Interest	10		0.00	Into Dpst. A/C - Deposit A/C Interest	0.00	34677.35
01/01/2040	A/C Interest	10		0.00	Into Dpst. A/C - Deposit A/C Interest	0.00	34677.35
00/01/1900	COIF Transaction	3	Bought	0.00	COIF19-20 / 03 - COIF Fixed Interest Fund - Trans. 000000		34677.35
00/01/1900	COIF Transaction	4	Bought	0.00	COIF19-20 / 04 - COIF Investment Fund - Trans. 000000		34677.35
00/01/1900	COIF Transaction	5	Bought	0.00	COIF19-20 / 05 - COIF Fixed Interest Fund - Trans. 000000		34677.35
00/01/1900	COIF Transaction	6	Bought	0.00	COIF19-20 / 06 - COIF Investment Fund - Trans. 000000		34677.35
00/01/1900	COIF Transaction	7	Bought	0.00	COIF19-20 / 07 - COIF Fixed Interest Fund - Trans. 000000		34677.35





TOTALS

17234.58 28191.69 34677.35  
Difference 10957.11

**West Cross Community Association  
(Registered Charity # 508636)**

**Financial Statements  
& Independent Chartered Accountants' Report**

**For the year ended**

**31 March 2022**

Tim Taylor & Co Ltd  
Chartered Accountants  
9 Chapel Street  
Mumbles  
Swansea  
SA3 4NH

**West Cross Community Association  
(Registered Charity # 508636)**

**Financial Statements**

**Year ended 31 March 2022**

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**West Cross Community Association  
(Registered Charity # 508636)**

**Association Information**

**Year ended 31 March 2022**

Chairman	Sara Keeton
Vice chair	Pamela Erasmus
Secretary	Pamela Erasmus
Treasurer	David Jones
Booking Secretary	Sue Baron
Membership Secretary	David Jones
Health & Safety Officer	Pat Knox
Trustees	Kath Hesketh David Jones Sara Keeton Roger Knight
Ex Officio	Nicola Thomas Cllr Des Thomas (President)
Accountants	Tim Taylor & Co Ltd 9 Chapel Street Mumbles Swansea SA3 4NH
Bankers	HSBC Bank plc

**West Cross Community Association  
(Registered Charity # 508636)**

**Independent Chartered Accountants' report to the members**

**Year ended 31 March 2022**

In accordance with the engagement letter dated 9 May 2016 we have prepared for your approval the financial statements of West Cross Community Association which comprises the Income and Expenditure Account, the Balance Sheet and the related notes from the association's accounting records and from information and explanations you have given us.

As a member firm of the Institute of Chartered Accountants in England and Wales (ICAEW), we are subject to its ethical and other professional requirements which are detailed at [icaew.com/membershandbook](http://icaew.com/membershandbook).

This report is made solely to you, in accordance with the terms of our engagement letter dated 9 May 2016. Our work has been undertaken solely to prepare for your approval the financial information of West Cross Community Association and state those matters that we have agreed to state to you in this report in accordance with the guidance of ICAEW as detailed at [icaew.com/compilation](http://icaew.com/compilation). To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than West Cross Community Association and its committee for our work or for this report.

You have approved the financial information for the year ended 31 March 2022 and have acknowledged your responsibility for it, for the appropriateness of the financial reporting framework adopted and for providing all information and explanations necessary for its compilation.

.....  
  
Tim Taylor & Co Ltd  
9 Chapel Street  
Swansea  
SA3 4NH  
25 April 2022

**West Cross Community Association  
(Registered Charity # 508636)**

**Balance Sheet**

**As at 31 March 2022**

	Notes	2022		2021	
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	2		371,909		372,776
<b>Current assets</b>					
HSBC Treasurers account		34,677		23,720	
CCLA Fixed		14,743		15,800	
CCLA Investment		19,341		17,564	
Cash in hand		33		33	
			68,795		57,117
<b>Current liabilities</b>					
Amounts falling due within one year:					
Creditors and accruals		(740)		(680)	
<b>Net current assets</b>			68,055		56,437
<b>Total net assets</b>			439,964		429,213
<b>Financed by:</b>					
Accumulated Fund	3		95,964		85,213
Capital Financing Reserve			344,000		344,000
			439,964		429,213

These financial statements were approved by the committee on .....  
and are signed on its behalf by:

**West Cross Community Association  
(Registered Charity # 508636)**

**Income and expenditure account**

**For the year ended 31 March 2022**

	<b>2022</b>		<b>2021</b>	
	£	£	£	£
<b>Income</b>				
Room hire/User groups	22,217		3,735	
Member fees	2,404		-	
Deposit bond and Bank interest	945		1,034	
Unrealised gain/(loss) on investment	721		2,667	
Grants Receivable	2,325		24,998	
<b>Total Income</b>		28,612		32,434
<b>Expenditure</b>				
Caretaker/Cleaner wages	8,846		8,255	
Cleaning materials	120		360	
Redecoration	-		-	
Gas/electricity/water	4,102		5,434	
Key Deposit Refund	70		-	
General admin. Expenses	517		238	
Bank Charges	15		-	
Photocopying	27		-	
Telephones	461		408	
Insurance/accountancy	1,015		998	
PRS	600		0	
PAYE	100		464	
Security	1,122		1,122	
<b>Expenditure before depreciation</b>		16,995		17,279
<b>Surplus before depreciation</b>		11,618		15,155
Depreciation		866		1,019
<b>Net surplus for the year</b>		10,751		14,136

**West Cross Community Association  
(Registered Charity # 508636)**

**Notes to the Financial Statements**

**For the year ended 31 March 2022**

**1 Accounting policies**

**(i) Basis of accounting**

The financial statements have been prepared in accordance with conventional historical cost and acceptable accounting principles and have not been adjusted to take account of either changes in general purchasing power or specific prices.

**(ii) Depreciation**

Depreciation has been calculated on the reducing balance basis to write off the net book value of fixed assets, other than the freehold land and buildings, over their expected economic lives at the following annual rates:

Fixtures and fittings:	15%
Equipment:	15%

It is considered the residual value of the property is greater than the carrying value due to increasing property values and the club's maintenance policy. On this basis it is not considered necessary to depreciate the freehold land and property.

**West Cross Community Association  
(Registered Charity # 508636)**

**Notes to the Financial Statements (continued)**

**For the year ended 31 March 2022**

**2 Tangible fixed assets**

	Sports Hall £	Fixtures & fittings £	Equipment £	Total £
<b>Cost</b>				
At 1 April 2021	367,000	41,669	33,895	442,564
Additions	-	-	-	0
<b>At 31 March 2022</b>	<u>367,000</u>	<u>41,669</u>	<u>33,895</u>	<u>442,564</u>
<b>Depreciation</b>				
At 1 April 2021	-	41,009	28,779	69,788
Charge for the year	-	99	767	866
<b>At 31 March 2022</b>	<u>-</u>	<u>41,108</u>	<u>29,546</u>	<u>70,655</u>
<b>Net Book Value</b>				
<b>At 31 March 2022</b>	<u>367,000</u>	<u>561</u>	<u>4,349</u>	<u>371,909</u>
<b>At 31 March 2021</b>	<u>367,000</u>	<u>660</u>	<u>5,116</u>	<u>372,776</u>

**3 Accumulated income and expenditure account**

	<b>2022</b> £	<b>2021</b> £
At 1 April	85,213	71,077
Surplus/(Deficit) for the year	10,751	14,136
<b>At 31 March</b>	<u>95,964</u>	<u>85,213</u>

**WEST CROSS COMMUNITY ASSOCIATION**

England & Wales - Charity number 508636

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# Accounts

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# West Cross Community Centre - Report to the Trustees

## Financial year April 1<sup>st</sup> 2020 to 31<sup>st</sup> March 2021

The table below shows the receipts (in terms of room rental, membership fees & grants) against the expenses over the years, as well as our total savings at the end of the year.

YEAR	Receipts (£)	Expenses (£)	Difference (£)	Total Savings (£)
15/16	17,284	15,548	1,736	-
16/17	18,781	19,355	-574	27,480
17/18	21,127	19,891	1,237	28,468
18/19	26,195	17,504	8,691	37,870
19/20	25,355	20,262	5,093	42,077
20/21	29,766	17,398	12,368	57,110

As a result of Covid-19 this year has obviously not been a good one for the Centre with almost no revenue from Room Rental, and expenses much the same as usual.

At the outset and faced with the above, our expenses were looked at in some detail but the reality was that the only significant cut we could have made would have been in terms of the wages for Kyle our caretaker. At that time however the Job Retention Scheme (JRS – that is furloughing) was all or nothing, and given that it is the building which is our source of revenue, to leave it without a caretaker would have been foolhardy. The decision not to furlough was later vindicated when in the Spring there were problems with the roof and the Main Hall flooded. Had Kyle not been there the next day to mop up, the problem might have been much much worse.

When the JRS was changed to allow 'flexible' furloughing, we should probably in retrospect have taken the scheme up. However by that time we had had a grant from the Council (see below) and finances were really quite good, so we did nothing.

Between September and December we were briefly able to open up albeit with various restrictions and revenue was actually quite good for a time. This was because the groups that were able to start were the commercial non-member groups who pay better. In the event, this was not to last and finally early in the new year it was decided (with Kyle's agreement) to place him on flexible furlough. The arrangement was that instead of his working 17 hours a week as contracted, he worked just 7.5 hours and was furloughed for the remaining 9.5 hours. Given that the building was unused, working 1.5 hours 5 times a week was ample to keep things ticking over, and the overall result was that he got paid only slightly less (around 8% less). We however got almost half of that re-imbursed by the Government JRS.

A rather surprising thing has been that over the time we have had a number of grants from Swansea Council to help us make both ends meet. The first of these was £10K, and subsequently we have had further grants of £4K, £3K, another £3K and finally a further £4K. The net result of all this is that we find ourselves significantly better off than we were a year ago!

A source of revenue not mentioned above is membership which is normally payable on 1<sup>st</sup> April for the year. Collecting this was not justified in April 2020 since no groups were meeting. For the few (member) groups which met between September and December this could have been collected but

would have thought to be poor value for money since we had been closed since April, and, though not known at the time, were to be closed throughout the first quarter of 2021. We hope that we will be re-opening in April or May 2021 when it will be reasonable to collect membership for those groups who feel it safe to meet.

So overall things, financially speaking, are really very good but of course we are not fulfilling our intended function with respect to the Community. It was particularly noticeable when the building was starting to get used again that the groups most affected were the more socially oriented member groups. Such groups are a lifeline to the elderly perhaps living on their own and needing so much to get out and socialise. Roll on some kind of normality!

David JONES (Treasurer)

**Yearly Statement as at:**

**31 March 2021**

<b><u>Receipts</u></b>			<b><u>Payments</u></b>		
	Actual (2020/21)	Last Year (2019/20)		Actual (2020/21)	Last Year (2019/20)
Room Hire	3,735.00	21,857	Caretaker Wages	8,255.24	8,492
Membership Fees	0.00	2,664	Relief Caretaker Wage	0.00	0
Dpst A/C Int.	0.00	0	Tax to HMRC	463.81	430
Bond A/C Int	0.00	0	Cleaning Materials	360.96	208
COIF A/C Int.	1,033.56	834	Decorating Materials	0.00	0
Misc. Credit (*)	24,997.58	0	Telephone / Broadband	408.07	384
			Electricity	2,074.81	2,662
			Gas	3,244.15	3,815
			Water	232.66	614
			Insurance / Audit	998.04	971
			O'Brien Security	1,122.00	1,194
			Photocopier	0.00	50
			PAT Testing	0.00	0
			Performing Rights Soc	0.00	609
			Bank Charges	0.00	0
			General	203.36	202
			Misc. Debit	35.00	52
			EQUIPMENT	0.00	578
Totals:-	29,766.14	25,355	Totals:-	17,398.10	20,262

**Excess of Income over Expenditure (Whole Year)**

**12,368.04**

**Bank Balances**

		<b>31/03/20</b>		<b>31/03/21</b>
Petty Cash		26.72		26.72
Current A/C		11,352.20		23,720.24
Deposit A/C		0.00		0.00
Deposit Bonds		0.00		0.00
COIF Fund Fixed Intere	(11724.45)	16,020.29	(11724.45)	15,799.87
COIF Fund Investment	(979.79)	14,677.84	(979.79)	17,564.11
<b>Total</b>		<b>42,077.05</b>		<b>57,110.94</b>

<b>COIF Fund Performances to date:</b>	<b>Fixed</b>	<b>Investment</b>
Date when first bought	11/06/2015	26/11/2015
Price (pence/unit) when first bought ( )	133.49	1,247.54
Price (pence/unit) at 31/03/2020	136.64	1,498.06
Price (pence/unit) now 31/03/2021	134.76	1,792.64
Increase since start of year (%):	-1.38	19.66

(Follow [www.ccla.co.uk/investment-solutions/fund](http://www.ccla.co.uk/investment-solutions/fund) then 'Charities & Churches' etc.)

## Summary sheet (Receipts and Expenditure - All Accounts) / Monthly Bank Statements / Group Totals

Date	Type	Parameter 1	Parameter 2	Amount	Description	Current A/C		
						Out	In	Balance

### KEY TO THE SUMMARY

Whole line entries can be copied without the need to adjust any cell contents or references. Many entries use symbols (names), but these are unfortunately replaced by numbers by Never-the-less, it is better to change the name/symbol rather than use the number. The name manager is helpful in showing alternatives, especially since names have been chosen v root to the name (e.g. Receipt categories all begin S\_RC\_ ...and Expenditure categories S\_EX\_ ...).

Different entries do different things as below. Where other sheets are relevant (in red below), fill these in first, and then make an entry here.

Paid In - BACS	Used for a BACS transfer of either Room Hire, Membership Fees or both. Takes a single parameter - Parameter 1 - the line no. of the associated entry in the sheet 'Money IN'.
Banked Cash	Used when cash is banked. Cash goes into the Current A/C. Takes a single parameter - Parameter 1 - the line no. of the associated entry in the sheet 'Money IN'.
Banked Cheques	Used when cheques are banked. Cheques also go into the Current A/C. Takes a single parameter - Parameter 1 - the line no. of the associated entry in the sheet 'Money IN'.
Paid Out - BACS	Used when paying a bill using a BACS transfer from the current A/C in online banking. Takes a single parameter - Parameter 1 - the no. of the associated entry in the HSBC table (in sheet 'Money OUT').
Paid Out - Cheque	Used when paying a bill using a Cheque. Takes a single parameter - Parameter 1 - the no. of the associated entry in the Cheque table (in sheet 'Money OUT').
Transfer	Used when transferring money between accounts (usually current and deposit). Takes a single parameter - Parameter 1 the number of the associated entry in the TXFR table (in sheet 'Money OUT').
Direct Debit	Used when a direct debit is to be / has been paid. Takes two parameters - Parameter 1 - the payee, and Parameter 2 the payment number (1 to 12 if monthly). See 'Money OUT'
A/C Interest	Used when interest is credited to the account by the bank. Takes two parameters - Parameter 1 - the A/C being credited, and Amount - the amount being credited.
COIF Interest	Used when interest from the COIF accounts is credited by the bank. Takes a single parameter = Parameter 1 - The A/C being credited (usually the current account).
Misc. Credit	Used when paying in miscellaneous amounts. Takes three parameters - Parameter 1 - the account being credited, Parameter 2 - the receipt category (e.g. Room Hire), Parameter 3 (Amount) - the amount bei
Misc. Debit	Used when paying out miscellaneous amounts. Takes three parameters - Parameter 1 - the account being debited, Parameter 2 - the expense category (e.g. Cleaning Materials), Parameter 3 (Amount) - the ar

### Summary

Last year (for comparison and with balances carried over):						11352.20	11352.20
02/04/2020	Direct Debit	4	1	73.28	DD - Ansvar	73.28	11278.92
02/04/2020	Paid In - BACS	6			6514 - USKO Karate		11334.92
03/04/2020	Paid In - BACS	7			6515 - The Rock Project (M & A)	189.00	11523.92
03/04/2020	Paid In - BACS	8			6516 - The Rock Project (S)	33.75	11557.67
03/04/2020	Paid In - BACS	9			6517 - U3A Short Tennis - CB	23.75	11581.42
14/04/2020	Misc. Credit	7	26	88.00	Into Curr. A/C - Swansea Council - Member's Support Unit)	0.00	11669.42
20/04/2020	Paid Out - BACS	1		107.52	HSBC BP 20-21 1 - HMRC Payment 615PY001095772012	107.52	11561.90
21/04/2020	Paid Out - BACS	2		647.64	HSBC BP 20-21 2 - Kyle's Wages (2020/04) April	647.64	10914.26
28/04/2020	Direct Debit	8	1	32.48	DD - TalkTalk	32.48	10881.78
02/05/2020	Direct Debit	4	2	73.28	DD - Ansvar	73.28	10808.50
26/05/2020	Paid Out - BACS	3		788.34	HSBC BP 20-21 3 - Kyle's Wages (2020/05) May	788.34	10020.16
28/05/2020	Direct Debit	8	2	32.34	DD - TalkTalk	32.34	9987.82
28/05/2020	Misc. Credit	7	26	42.50	Into Curr. A/C - WCCSA - Phil Keeton)	0.00	10030.32
28/05/2020	Misc. Credit	7	26	0.25	Into Curr. A/C - WCCSA - Phil Keeton)	0.00	10030.57
29/05/2020	COIF Interest	7	25	130.14	Into Curr. A/C - CCLA COIF Fixed Interest Account	0.00	10160.71
29/05/2020	COIF Interest	7	25	129.23	Into Curr. A/C - CCLA COIF Investment Account	129.23	10289.94
02/06/2020	Direct Debit	4	3	73.28	DD - Ansvar	73.28	10216.66
08/06/2020	Misc. Credit	7	26	10000.00	Into Curr. A/C - Swansea Council (COVID-19 Grant)	0.00	20216.66

18/06/2020	Paid Out - BACS	4	230.00	HSBC BP 20-21 4 - 2018/2019 Audit - Tim Taylor Accountant	230.00	19986.66
22/06/2020	Paid Out - BACS	5	264.48	HSBC BP 20-21 5 - Invoice 60332159 Electricity	264.48	19722.18
22/06/2020	Paid Out - BACS	6	206.49	HSBC BP 20-21 6 - Invoice 60332743 Electricity	206.49	19515.69
23/06/2020	Paid Out - BACS	7	659.24	HSBC BP 20-21 7 - Kyle's Wages (2020/06) June	659.24	18856.45
26/06/2020	Direct Debit	8	32.34	DD - TalkTalk	32.34	18824.11
02/07/2020	Direct Debit	4	73.28	DD - Ansvar	73.28	18750.83
19/07/2020	Paid In - BACS	10		6518 - U3A Bridge Club		10.00 18760.83
20/07/2020	Paid Out - BACS	8	110.36	HSBC BP 20-21 8 - HMRC Payment 615PY001095772103	110.36	18650.47
24/07/2020	Paid Out - BACS	9	1000.00	HSBC BP 20-21 9 - O'Brien Security Services	1000.00	17650.47
25/07/2020	Paid Out - BACS	10	122.00	HSBC BP 20-21 10 - O'Brien Security Services	122.00	17528.47
28/07/2020	Direct Debit	8	32.34	DD - TalkTalk	32.34	17496.13
28/07/2020	Paid Out - BACS	11	788.34	HSBC BP 20-21 11 - Kyle's Wages (2020/07) July	788.34	16707.79
30/07/2020	Paid Out - BACS	12	1000.00	HSBC BP 20-21 12 - Invoice 60334482 Gas	1000.00	15707.79
31/07/2020	Paid Out - BACS	13	420.03	HSBC BP 20-21 13 - Invoice 60334482 Gas	420.03	15287.76
02/08/2020	Direct Debit	4	73.28	DD - Ansvar	73.28	15214.48
04/08/2020	Paid Out - BACS	14	142.42	HSBC BP 20-21 14 - Invoice 60335192 Electricity	142.42	15072.06
04/08/2020	Paid Out - BACS	15	91.96	HSBC BP 20-21 15 - Invoice 60335857 Electricity	91.96	14980.10
04/08/2020	Paid Out - BACS	16	145.12	HSBC BP 20-21 16 - Invoice 60335909 Electricity	145.12	14834.98
25/08/2020	Paid Out - BACS	17	659.24	HSBC BP 20-21 17 - Kyle's Wages (2020/08) August	659.24	14175.74
26/08/2020	Direct Debit	8	34.94	DD - TalkTalk	34.94	14140.80
28/08/2020	COIF Interest	7	130.14	Into Curr. A/C - CCLA COIF Fixed Interest Account		130.14 14270.94
28/08/2020	COIF Interest	7	129.23	Into Curr. A/C - CCLA COIF Investment Account		129.23 14400.17
03/09/2020	Direct Debit	4	73.28	DD - Ansvar	73.28	14326.89
05/09/2020	Paid In - BACS	11		6519 - Key Deposit		25.00 14351.89
06/09/2020	Paid Out - BACS	18	360.96	HSBC BP 20-21 18 - Newhall Janitorial	360.96	13990.93
06/09/2020	Paid Out - BACS	19	136.24	HSBC BP 20-21 19 - Invoice 60337129 Water	136.24	13854.69
08/09/2020	Paid In - BACS	12		6520 - Key Deposit		25.00 13879.69
09/09/2020	Paid Out - BACS	20	6.00	HSBC BP 20-21 20 - Waste Bins - David Jones	6.00	13873.69
09/09/2020	Paid Out - BACS	21	61.25	HSBC BP 20-21 21 - Key Cutting - David Jones	61.25	13812.44
09/09/2020	Paid Out - BACS	22	2.97	HSBC BP 20-21 22 - Door Wedges - David Jones	2.97	13809.47
22/09/2020	Paid Out - BACS	23	659.24	HSBC BP 20-21 23 - Kyle's Wages (2020/09) September	659.24	13150.23
22/09/2020	Paid In - BACS	16		6524 - U3A Politics & Citizenship		10.00 13160.23
24/09/2020	Paid Out - BACS	25	138.84	HSBC BP 20-21 25 - Invoice 60337782 Electricity	138.84	13021.39
25/09/2020	Paid Out - BACS	26	29.95	HSBC BP 20-21 26 - No Touch Thermometer - David Jones	29.95	12991.44
25/09/2020	Paid Out - BACS	27	19.99	HSBC BP 20-21 27 - Black & Yellow Tape - David Jones	19.99	12971.45
28/09/2020	Direct Debit	8	33.05	DD - TalkTalk	33.05	12938.40
28/09/2020	Paid In - BACS	21		6529 - Dance Club (LMC)		12.50 12950.90
28/09/2020	Paid In - BACS	22		6530 - Slimming World		120.00 13070.90
30/09/2020	Paid In - BACS	23		6531 - USKO Karate		112.00 13182.90
30/09/2020	Paid In - BACS	24		6532 - Good Wolf Fitness		28.00 13210.90
10/10/2020	Paid Out - BACS	28	15.00	HSBC BP 20-21 28 - Return Key Deposit (Better Together)	15.00	13195.90
19/10/2020	Paid Out - BACS	29	40.81	HSBC BP 20-21 29 - Key Cutting - David Jones	40.81	13155.09
19/10/2020	Paid Out - BACS	30	121.13	HSBC BP 20-21 30 - Invoice 60338812 Electricity	121.13	13033.96
20/10/2020	Paid Out - BACS	24	98.76	HSBC BP 20-21 24 - HMRC Payment 615PY001095772106	98.76	12935.20
24/10/2020	Paid In - BACS	25		6533 - Good Wolf Fitness		42.00 12977.20
26/10/2020	Paid Out - BACS	32	20.00	HSBC BP 20-21 32 - Return Key Deposit (DiDi Rugby)	20.00	12957.20
27/10/2020	Direct Debit	8	34.74	DD - TalkTalk	34.74	12922.46
27/10/2020	Paid Out - BACS	31	788.34	HSBC BP 20-21 31 - Kyle's Wages (2020/10) October	788.34	12134.12
30/10/2020	Paid In - BACS	26		6534 - U3A Short Tennis - CB		15.00 12149.12
01/11/2020	Paid In - BACS	30		6535 - Dance Club (LMC)		22.50 12171.62
02/11/2020	Paid Out - BACS	33	35.00	HSBC BP 20-21 33 - Access Insurance	35.00	12136.62
04/11/2020	Banked Cash	27		OK - Banked - Banked		230.00 12366.62
04/11/2020	Misc. Credit	7	4000.00	Into Curr. A/C - Swansea Council (COVID-19 Grant)	0.00	4000.00 16366.62
07/11/2020	Banked Cheques	27		OK - Banked - Banked		85.00 16451.62
10/11/2020	Paid Out - BACS	34	153.05	HSBC BP 20-21 34 - Invoice 60340472 Electricity	153.05	16298.57
12/11/2020	Paid In - BACS	35		6540 - USKO Karate		56.00 16354.57
12/11/2020	Paid In - BACS	36		6541 - USKO Karate		168.00 16522.57
13/11/2020	Paid In - BACS	37		6542 - U3A Short Tennis - CB		45.00 16567.57
14/11/2020	Paid In - BACS	38		6543 - The Rock Project (M & A)		750.00 17317.57
24/11/2020	Paid Out - BACS	35	659.24	HSBC BP 20-21 35 - Kyle's Wages (2020/11) November	659.24	16658.33
26/11/2020	Direct Debit	8	36.68	DD - TalkTalk	36.68	16621.65
30/11/2020	COIF Interest	7	130.14	Into Curr. A/C - CCLA COIF Fixed Interest Account		130.14 16751.79
30/11/2020	COIF Interest	7	127.27	Into Curr. A/C - CCLA COIF Investment Account		127.27 16879.06
30/11/2020	Paid In - BACS	41		6546 - Good Wolf Fitness		42.00 16921.06
02/12/2020	Direct Debit	4	73.43	DD - Ansvar	73.43	16847.63
02/12/2020	Paid In - BACS	42		6547 - Slimming World		180.00 17027.63
03/12/2020	Paid In - BACS	43		6548 - USKO Karate		168.00 17195.63
06/12/2020	Paid Out - BACS	36	585.02	HSBC BP 20-21 36 - Invoice 60343826 Gas	585.02	16610.61
06/12/2020	Paid Out - BACS	37	4.95	HSBC BP 20-21 37 - Key Cutting - David Jones	4.95	16605.66
07/12/2020	Banked Cash	45		OK - Banked - Banked		235.00 16840.66
10/12/2020	Banked Cheques	45		OK - Banked - Banked		72.50 16913.16
10/12/2020	Paid In - BACS	50		6552 - U3A Politics & Citizenship		10.00 16923.16

13/12/2020	Paid In - BACS	51			6553 - U3A Short Tennis - CB		47.50		16970.66
14/12/2020	Paid In - BACS	52			6554 - The Rock Project (M & A)		360.00		17330.66
14/12/2020	Paid In - BACS	53			6555 - Dance Club (LMC)		37.50		17368.16
15/12/2020	Paid In - BACS	54			6556 - USKO Karate		112.00		17480.16
22/12/2020	Paid Out - BACS	38		659.24	HSBC BP 20-21 38 - Kyle's Wages (2020/12) December	659.24			16820.92
23/12/2020	Paid Out - BACS	40		158.32	HSBC BP 20-21 40 - Invoice 60344193 Electricity	158.32			16662.60
30/12/2020	Direct Debit	8	9	34.94	DD - TalkTalk	34.94			16627.66
31/12/2020	Paid In - BACS	55			6557 - Good Wolf Fitness		28.00		16655.66
01/01/2021	Paid Out - BACS	41		270.75	HSBC BP 20-21 41 - Invoice 60344363 Gas	270.75			16384.91
05/01/2021	Direct Debit	4	10	73.31	DD - Ansva	73.31			16311.60
10/01/2021	Paid Out - BACS	42		16.22	HSBC BP 20-21 42 - HMRC Correction (May/Jun NI)	16.22			16295.38
10/01/2021	Paid Out - BACS	43		16.14	HSBC BP 20-21 43 - HMRC Correction (Aug/Sep NI)	16.14			16279.24
10/01/2021	Paid Out - BACS	44		114.81	HSBC BP 20-21 44 - HMRC Payment 615PY001095772109	114.81			16164.43
11/01/2021	Misc. Credit	7	26	3000.00	Into Curr. A/C - Swansea Council (COVID-19 Grant)	0.00	3000.00		19164.43
18/01/2021	Paid Out - BACS	45		186.24	HSBC BP 20-21 45 - Invoice 60345992 Electricity	186.24			18978.19
22/01/2021	Paid In - BACS	58			6560 - Councillors' Surgeries		104.00		19082.19
26/01/2021	Paid Out - BACS	46		749.50	HSBC BP 20-21 46 - Kyle's Wages (2021/01) January	749.50			18332.69
26/01/2021	Direct Debit	8	10	34.74	DD - TalkTalk	34.74			18297.95
26/01/2021	Paid Out - BACS	47		96.42	HSBC BP 20-21 47 - Invoice 60346817 Water	96.42			18201.53
01/02/2021	Furlough Credit	10	26	227.54	HMRC COVID-19 JRS Payment - Reference - A01C-60RN		227.54		18429.07
02/02/2021	Direct Debit	4	11	73.31	DD - Ansva	73.31			18355.76
03/02/2021	Paid Out - BACS	48		313.41	HSBC BP 20-21 48 - Invoice 60346906 Gas	313.41			18042.35
10/02/2021	Paid Out - BACS	49		203.93	HSBC BP 20-21 49 - Invoice 60347025 Electricity	203.93			17838.42
12/02/2021	Misc. Credit	7	26	3000.00	Into Curr. A/C - Swansea Council (COVID-19 Grant)	0.00	3000.00		20838.42
14/02/2021	Paid In - BACS	59			6561 - U3A Short Tennis - CB		20.00		20858.42
23/02/2021	Paid Out - BACS	50		598.44	HSBC BP 20-21 50 - Kyle's Wages (2021/02) February	598.44			20259.98
26/02/2021	COIF Interest	7	25	130.14	Into Curr. A/C - CCLA COIF Fixed Interest Account		130.14		20390.12
26/02/2021	COIF Interest	7	25	127.27	Into Curr. A/C - CCLA COIF Investment Account		127.27		20517.39
26/02/2021	Direct Debit	8	11	34.74	DD - TalkTalk	34.74			20482.65
01/03/2021	Furlough Credit	11	26	303.39	HMRC COVID-19 JRS Payment - Reference - A89C-89XJ		303.39		20786.04
02/03/2021	Direct Debit	4	12	73.31	DD - Ansva	73.31			20712.73
09/03/2021	Paid Out - BACS	51		328.92	HSBC BP 20-21 51 - Invoice 60348741 Gas	328.92			20383.81
14/02/2021	Banked Cash	67			OK - Banked - Banked		260.00		20643.81
17/02/2021	Banked Cheques	67			OK - Banked - Banked		0.00		20643.81
17/03/2021	Misc. Credit	7	26	4000.00	Into Curr. A/C - Swansea Council (COVID-19 Grant)	0.00	4000.00		24643.81
17/03/2021	Paid Out - BACS	53		121.23	HSBC BP 20-21 53 - Invoice 60349525 Electricity	121.23			24522.58
23/03/2021	Paid Out - BACS	52		598.44	HSBC BP 20-21 52 - Kyle's Wages (2021/03) March	598.44			23924.14
24/03/2021	Furlough Credit	12	26	335.90	HMRC COVID-19 JRS Payment - Reference - A58D-51CR		335.90		24260.04
26/03/2021	Direct Debit	8	12	34.74	DD - TalkTalk	34.74			24225.30
29/03/2021	Paid Out - BACS	54		326.02	HSBC BP 20-21 54 - Invoice 60350516 Gas	326.02			23899.28
29/03/2021	Paid Out - BACS	55		141.60	HSBC BP 20-21 55 - Invoice 60350585 Electricity	141.60			23757.68
29/03/2021	Paid Out - BACS	56		37.44	HSBC BP 20-21 56 - Invoice 60350567 SDU Contract 2020	37.44			23720.24
31/03/2021					TODAY				23720.24
09/09/2999									23720.24
09/09/2999									23720.24
	TOTALS					17398.10	29766.14		23720.24
						Difference	12368.04		

**West Cross Community Association  
(Registered Charity # 508636)**

**Financial Statements  
& Independent Chartered Accountants' Report**

**For the year ended**

**31 March 2021**

Tim Taylor & Co Ltd  
Chartered Accountants  
9 Chapel Street  
Mumbles  
Swansea  
SA3 4NH

**West Cross Community Association  
(Registered Charity # 508636)**

**Financial Statements**

**Year ended 31 March 2021**

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**West Cross Community Association  
(Registered Charity # 508636)**

**Association Information**

**Year ended 31 March 2021**

Chairman	Sara Keeton
Vice chair	Margaret Collier (Resigned May 2020)
Secretary	Judy Jones
Treasurer (and Acting Booking Secretary)	David Jones
Membership Secretary and Health & Safety Officer	Pat Knox
Members	Roy Craven Pamela Erasmus
Trustees	Margaret Collier Kath Hesketh Judy Jones David Jones Sara Keeton Roger Knight
Ex Officio	Nicola Thomas Cllr Des Thomas (President)
Accountants	Tim Taylor & Co Ltd 9 Chapel Street Mumbles Swansea SA3 4NH
Bankers	HSBC Bank plc

**West Cross Community Association  
(Registered Charity # 508636)**

**Independent Chartered Accountants' report to the members**

**Year ended 31 March 2021**

In accordance with the engagement letter dated 9 May 2016 we have prepared for your approval the financial statements of West Cross Community Association which comprises the Income and Expenditure Account, the Balance Sheet and the related notes from the association's accounting records and from information and explanations you have given us.

As a member firm of the Institute of Chartered Accountants in England and Wales (ICAEW), we are subject to its ethical and other professional requirements which are detailed at [icaew.com/membershandbook](http://icaew.com/membershandbook).

This report is made solely to you, in accordance with the terms of our engagement letter dated 9 May 2016. Our work has been undertaken solely to prepare for your approval the financial information of West Cross Community Association and state those matters that we have agreed to state to you in this report in accordance with the guidance of ICAEW as detailed at [icaew.com/compilation](http://icaew.com/compilation). To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than West Cross Community Association and its committee for our work or for this report.

You have approved the financial information for the year ended 31 March 2021 and have acknowledged your responsibility for it, for the appropriateness of the financial reporting framework adopted and for providing all information and explanations necessary for its compilation.

.....  
  
Tim Taylor & Co Ltd  
9 Chapel Street  
Swansea  
SA3 4NH  
28 April 2021

**West Cross Community Association  
(Registered Charity # 508636)**

**Balance Sheet**

**As at 31 March 2021**

	Notes	2021		2020	
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	2		372,776		373,795
<b>Current assets</b>					
HSBC Treasurers account		23720		11,352	
CCLA Fixed		15800		16,020	
CCLA Investment		17564		14,677	
Cash in hand		33		26	
			57117		42,075
<b>Current liabilities</b>					
Amounts falling due within one year:					
Creditors and accruals		(680)		(793)	
<b>Net current assets</b>			56,437		41,282
<b>Total net assets</b>			429,213		415,077
<b>Financed by:</b>					
Accumulated Fund	3		85,213		71,077
Capital Financing Reserve			344,000		344,000
			429,213		415,077

These financial statements were approved by the committee on .....  
and are signed on its behalf by:

**West Cross Community Association  
(Registered Charity # 508636)**

**Income and expenditure account**

**For the year ended 31 March 2021**

	<b>2021</b>		<b>2020</b>	
	£	£	£	£
<b>Income</b>				
Room hire/User groups	3,735		21,857	
Member fees	0		2,664	
Deposit bond and Bank interest	1,034		834	
Unrealised gain/(loss) on investment	2,667		(686)	
Grants receivable	24,998		-	
<b>Total Income</b>		32,434		24,669
<b>Expenditure</b>				
Caretaker/Cleaner wages	8,255		8,492	
Cleaning materials	360		208	
Redecoration	-		-	
Gas/electricity/water	5,434		7,659	
General admin. Expenses	238		318	
PAT electrical testing	-		-	
Photocopying	0		50	
Telephones	408		384	
Insurance/accountancy	998		981	
PRS	0		609	
PAYE	464		430	
Security	1,122		1,194	
<b>Expenditure before depreciation</b>		17,279		20,325
<b>Surplus before depreciation</b>		15,155		4,344
Depreciation		1,019		1,199
<b>Net surplus for the year</b>		14,136		3,145

**West Cross Community Association  
(Registered Charity # 508636)**

**Notes to the Financial Statements**

**For the year ended 31 March 2021**

**1 Accounting policies**

**(i) Basis of accounting**

The financial statements have been prepared in accordance with conventional historical cost and acceptable accounting principles and have not been adjusted to take account of either changes in general purchasing power or specific prices.

**(ii) Depreciation**

Depreciation has been calculated on the reducing balance basis to write off the net book value of fixed assets, other than the freehold land and buildings, over their expected economic lives at the following annual rates:

Fixtures and fittings:	15%
Equipment:	15%

It is considered the residual value of the property is greater than the carrying value due to increasing property values and the club's maintenance policy. On this basis it is not considered necessary to depreciate the freehold land and property.

**West Cross Community Association  
(Registered Charity # 508636)**

**Notes to the Financial Statements (continued)**

**For the year ended 31 March 2021**

**2 Tangible fixed assets**

	Sports Hall £	Fixtures & fittings £	Equipment £	Total £
<b>Cost</b>				
At 1 April 2020	367,000	41,669	33,895	442,564
Additions	-	-	-	-
<b>At 31 March 2021</b>	<u>367,000</u>	<u>41,669</u>	<u>33,895</u>	<u>442,564</u>
<b>Depreciation</b>				
At 1 April 2020	-	40,893	27,876	68,769
Charge for the year	-	116	903	1,019
<b>At 31 March 2021</b>	<u>-</u>	<u>41,009</u>	<u>28,779</u>	<u>69,788</u>
<b>Net Book Value</b>				
<b>At 31 March 2021</b>	<u>367,000</u>	<u>660</u>	<u>5,116</u>	<u>372,776</u>
<b>At 31 March 2020</b>	<u>367,000</u>	<u>776</u>	<u>6,019</u>	<u>373,795</u>

**3 Accumulated income and expenditure account**

	<b>2021</b> £	<b>2020</b> £
At 1 April	71,077	67,932
Surplus/(Deficit) for the year	14,136	3,145
<b>At 31 March</b>	<u>85,213</u>	<u>71,077</u>