



**St. Andrew's + St. Bryde's  
Parish Church of Scotland**  
Annan + Brydekirk + Dalton + Hightae

**St. Andrew's and St. Bryde's  
Parish Church of Scotland, Annan**

**2024**

**RECEIPTS AND PAYMENTS ACCOUNTS**

**Congregation No: 070442  
Charity No: SC010891**

## **Reference and Administrative Information**

Charity Name: St. Andrew's and St. Bryde's Parish Church of Scotland, Annan

Charity Registration Number: SC010891

Congregation Reference No: 070442

Contact Address:

Razani, Low Road,  
Annan, Dumfriesshire  
DG12 5QP

## **Trustees**

## **Kirk Session 2024**

In June of 2024 a union took place. the Kirk Session at the time of Union was:

## **Changes to Kirk session**

As a result of the Union On 10<sup>th</sup> June 2024 Elders from Brydekirk Parish were added:

There were no elders added from Dalton and Hightae

withdrew from active eldership during 2024

passed away during 2024.

(not Elders) were added to the session by resolution of Kirk Session September 2024

## **Principal Office-Bearers:**

Minister:

Session Clerk:

Roll-Keeper:

Session Minute Secretary:

Treasurer:

Gift Aid Convener:

Fabric Convener:

## **Independent Examiner**

## **Bankers**

Bank of Scotland, 111 High Street, Annan, DG2 6ED

**St. Andrew's and St. Bryde's Parish Church of Scotland, Annan, SC010891**  
**Trustees' Annual Report Year ended 31 December 2024**

**Structure, Governance and Management**

**Governing Document**

The Church is administered in accordance with the terms of the Unitary Constitution

**Recruitment and Appointment of Trustees**

Members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the church and are proposed by the congregation as having the appropriate gifts and skills and subsequently confirmed by the Kirk Session. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

**Organisational Structure**

The Kirk Session operates Quoad Omnia, is chaired by the minister, and meets five times a year. The Kirk Session is responsible for all matters within the church. Additionally, to achieve its objectives, the Kirk Session has created three groups: The Resources Group (which deals with matters financial, fabric, and property), The Community Group (which deals with matters pastoral, outreach, and education), and The Worship Group (which deals with matters concerning worship). Further to facilitate communication between the groups and to prepare for the Kirk Session there is a Co-ordinating group (comprised of conveners and other office bearers) which draws the three group's business together.

**Objectives and Activities**

The Church of Scotland is Trinitarian in doctrine, reformed in tradition and Presbyterian in policy. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

**Vision of the congregation**

We aim to reach out in worship and prayer, being rekindled and encouraged by the Father's love in Jesus Christ through the Holy Spirit. We hope that we can be a true family of God trusting in Jesus to make us caring, happy, faithful, generous and welcoming.

We aim to keep Jesus at the heart of all that we do by being:

The Golden Thread - This describes the life of faith, God in the midst of me and those I love, God working in our world, and this worshipping community connected with the life of its Parish. It aims to express a significant, binding, and healing force woven through all of life. It does not emphasise its own importance, or expect to be the whole cloth, but seeks to permeate throughout like salt in water.

The Singer and the Song - Describes our joy to know God in Jesus Christ and our desire to share that joy with one another. In Christ the song expresses all elements of human emotion and ideal, but also the deep redemption, healing, and hope, that comes through knowing the living eternal holy God. As singers we follow The Singer, Jesus, as we share with each other what we have found in him and then go on to express this to the world. It is primarily declaratory, not persuasive, and does not seek reactions but only to make the world brighter in its expression.

The Beautiful Cut Jewel - Describes the image of the Church, as Bunyan put it "Palace Beautiful", that finds its expressions in many different ways. We too are many expressions but one in Christ. We share the cut that Christ takes upon himself on the cross and subject ourselves to God, the master craftsman, shaping us through different forms of service, joys, and trials. As Jesus is a living stone, and the cornerstone, so too are we through his resurrection, this leads us to want to act from our jewel like being, our beloved nature rather than our human vices.

### **Activities and achievements of the congregation:**

The aims and objectives are all encapsulated with “the Great Commission” of St. Matthew 28: 19/20: viz. making disciples, and building them up in the Christian Faith through Word and Sacrament in the power of Christ himself. It is difficult to quantify “achievements” in Church terms, but we continue to be a witness in the Parish and beyond through worship, pastoral care, social concern and evangelistic outreach. We have contact with a broad mix of age-groups and strive to ensure that we are obeying the call of Christ.

### **Our weekly/monthly activities are set out as follows:**

**Sunday Morning Worship** is weekly at 10am in Brydekirk Church and weekly at 11.15 am in St. Andrews Church, the latter of which is both in-person and streamed on-line on our YouTube channel. The 4<sup>th</sup> Sunday of the month a parish worship service takes place in St. Andrews at 11.15am.

**Allstars** is our children's work that started in 2024 following on from FAITH (family altogether in the hall) and it takes place at St. Andrews on a Sunday morning from 11am and then coming in to the main church towards the end of the weekly service. This is a fresh reimagining of our previous children's work and is in flux. At present it runs twice a month in the hall with the other weeks taking place in the sanctuary. The first of the month also includes a breakfast shared with the congregation and the children take part in the Our monthly **SAlt** (Sunday **Al**together) Service takes place on the first Sunday of the month, bringing the whole family of God into the one act of worship for the whole time of its duration when a more “relaxed” approach is taken with live music.

**Evening Service** A Sunday evening “Rest in God” service takes place at 6.30pm on the first Sunday of the month.

**Sacraments** are celebrated on the 4<sup>th</sup> Sunday of February, May and October. The other 4<sup>th</sup> sundays of the month are used for baptisms.

**Just Sing** Meet regularly on a Tuesday evening, enjoying fellowship through songs and hymns of praise.

**Just Strum** meet regularly on a Friday Afternoon to learn and play Ukuleles together

**Annan Court Care Home** A monthly service led by Church members or the Minister takes place on the 3<sup>rd</sup> Thursday each month.

**Bible Study** There are sporadic bible study groups that meet through the year

**Pastoral Care** Phone calling around the congregation and meetings to discuss how to conduct pastoral care well took place over the course of the year.

**Boys' Brigade (1<sup>st</sup> Annan Company)** – Meets every Friday during term time in the Church Hall:  
*Anchor & Junior Sections: 6 - 7pm; Seniors & Company Section: 7.45 – 10pm.*

**Coffee Morning** Each month on the last Friday there is a coffee morning 10-12

### **Operation Christmas Child**

We are committed to filling and sending shoeboxes every year – a way in which we can demonstrate Gods love and share the gospel message to children in other parts of the world. Each box contains toys, personal care items, school supplies and fun gifts. We have a dedicated team who make items all year round and others who donate items and cash to the costs of the boxes. We fundraise to cover the cost of sending the boxes - it is a congregational effort.

St Andrews is a church collection centre for others to drop off their boxes. Our project leader is also a year-round Connect volunteer contacting other churches and organisations encouraging involvement in the shoebox appeal. We have a driver and drivers' mate who are responsible for collecting shoeboxes in the region and taking them to the processing centre to be prepared for shipping to their destination.

We have a packing party where people, from other churches or the community can come and pack a shoebox or two or three- it can be addictive. Each box is prayerfully filled, and we have a prayer champion who prays all year round. We have a lot of fun and laughter together and there is a sense of God leading on what we do and blessing the boxes and us.

Last year the number of shoeboxes packed were as follows

Dumfries/Annan 410,

UK packed 241, 015, going to Bosnia, Estonia, Latvia, Belarus, Ukraine, Romania, Poland and Malawi. Globally 11,927, 439 were sent.

In addition, the Minister holds various (voluntary) **Chaplaincy Appointments**:~

Elmvale Primary School, Brydekirk Primary School, Annan Academy (jointly) Mangox North Ltd (Chapelcross - lapsed) and Annan Court Care Home.

The congregation is part of **Annan Churches Together** The ecumenical activities in which we are involved include: Annual Children's Holiday Club, Lenten Bible studies & participation in a programme of Holy Week activities in local Churches.

### **Financial Review**

Our main sources of income are by sacrificial giving through offerings and donations. Other significant income is received through the letting of St. Andrew's Hall to a number of groups and organisations, and a long-term let on Hightae Manse which now forms part of the new Parish following the union of Annan St. Andrew's, Dalton & Hightae, and Brydekirk on 10<sup>th</sup> June 2024.

With the merger of accounts from the three former Parishes part way through the year, it is not easy to identify variances against the previous year for individual items of income and expenditure within the 2024 figures. To some extent this is also reflected in the shown year end deficit of £2881, which when taking into account one-off items and costs incurred actually reduces to a loss of just -£522.

Expenditure, particularly on fabric repairs has been high, with much of the transfer of general funds from Dalton & Hightae and Brydekirk being used to improve the general fabric of the properties which will be remaining after the property disposals resulting from the union, which will take place over the next 24 months.

The budget for this coming year identifies a deficit which is partially due to high insurance costs and business rates attributable to the now vacant Dalton Church and Hall, both of which are due to be sold over the coming year. Our funds are sufficient to cover this loss in income over the short-term and we should be in a good position to be able to balance the budget in 2026.

We are greatly blessed and heartened by the congregation's financial support to the Church over this past year. Looking forward, whilst our funds and reserves are healthy, we must remain mindful of the potential shortfalls between our everyday income and expenditure and how we can sustainably avert this in future years.

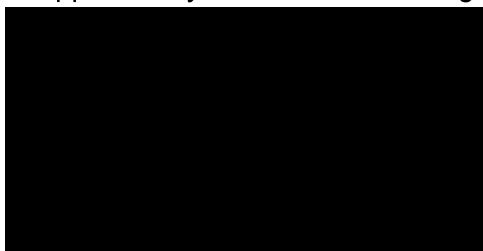
### **Reserves Policy**

The Trustees hold reserves of £16,050 which are unrestricted and are for any shortfall, £13576 designated for fabric expenditure, £14638 in investment funds and a further £135,439 in Consolidated Fabric Funds. Additionally, at the end of the year the Church held unrestricted cash funds of £459 designated to the Benevolent Fund, £144 designated to the Flower Fund, and £15501 of other restricted funds, which have been provided for the purposes specified.

### **Statement of Trustees' Responsibilities**

The members of the Kirk Session must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,



**Date** 20<sup>th</sup> February 2025

**St. Andrew's Parish Church, Annan SC010891**

## **Independent Examiner's Report to the Trustees of St. Andrew's Parish Church of Scotland, Annan**

I report on the accounts of the Charity for the year ended 31<sup>st</sup> December 2024, which are set out on pages 7 to 11

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

### **Basis of independent examiner's statement**

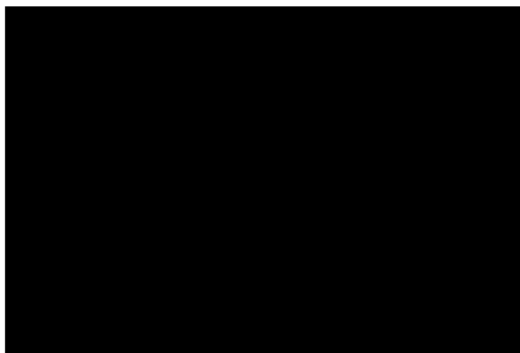
My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by accounts.

### **Independent examiner's statement**

In the course of my examination, no matter has come to my attention *[other than disclosed below\*]*

1. which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with Section 44 (1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Account Regulations have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signature



Date 5/03/2025

<b>Parish of St. Andrew's and St. Bryde's, Church of Scotland, Annan</b>									
<b><u>Receipts and Payments Account</u></b>									
<b><u>Year ended 31st December 2024</u></b>									
			<b>Unrest.</b>	<b>Restricted</b>	<b>Other</b>				
			<b>Funds</b>	<b>Funds</b>	<b>Designated</b>	<b>Total</b>	<b>Total</b>		
					<b>Funds</b>				
			<b>2024</b>	<b>2024</b>	<b>2024</b>	<b>2024</b>	<b>2023</b>		
<b><u>Receipts</u></b>	<b>Note</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>		
Donations	3	54356	6562	1226	62144	55752			
Legacies		0			0	500			
Bank & Deposit interest		1081			1081	433			
Investment income		118	193		312	412			
Activities for Generating Funds		0			0	0			
		55555	6755	1226	63537	57097			
Rental of premises (Church Hall)		10965			10965	9691			
Receipts from James Stark Trust		358			358	716			
Transfer from Consolidated Fabric Fund		0			0				
Transfer of Union Balance - Brydekirk		12227			12227				
Transfer of Union Balance - Dalton		25484			25484				
Other Receipts	4	2165			2165	3407			
<b><u>Total Receipts</u></b>		<b>106754</b>	<b>6755</b>	<b>1226</b>	<b>114736</b>	<b>70911</b>			
<b><u>Payments</u></b>	5								
Costs of generating funds		140			140	134			
Charitable activities		109495		814	110309	61153			
Other Payments			11584		11584	1052			
<b><u>Total Payments</u></b>		<b>109635</b>	<b>11584</b>	<b>814</b>	<b>122033</b>	<b>62339</b>			
<b>Excess of Payments over Receipts for the year before transfers</b>		<b>-2881</b>	<b>-4829</b>		<b>-7709</b>	<b>8599</b>			
<b>Excess of Receipts over Payments for the year before transfers</b>				<b>412</b>	<b>412</b>	<b>-27</b>			
<b>Fabric</b>					<b>0</b>	<b>0</b>			
<b>Transfers</b>					<b>0</b>	<b>0</b>			
		<b>-2881</b>	<b>-4829</b>	<b>412</b>	<b>-7297</b>	<b>8572</b>			
									7



Parish of St. Andrew's and St. Bryde's, Church of Scotland, Annan						
Statement of Balances						
31st December 2024						
		Unrestricted Funds	Restricted Funds	Other Designated Funds	Total	Total
		2024	2024	2024	2024	2023
	Note	£	£	£	£	£
<b>Bank &amp; Deposit Balances</b>						
Bank & deposit balances brought forward		42221	19995	14336	76552	47256
<b>Movement in year:</b>						
Excess of Receipts over Payments for the year		-2881	-4829	412	-7297	8572
Bank & deposit balances carried forward		39340	15166	14748	69255	55828
<b>Investments at market value</b>						
Dalton Reserve (cost £2292)		2820			2820	2766
St. Andrew's Gen Purposes (cost £7,017)		11818	0	0	11818	10974
<b>Assets</b>						
Gift Aid Receivable		4035			4035	3401
Brydekirk re-charge receivable		0			0	533
					0	0
		4035			4035	3934
<b>Liabilities</b>						
Cost of repair not yet billed		0	0	0	0	0
The accounts were approved by the Kirk Session and Congregational Board on 20/02/2025						
For and on behalf of the Kirk Session and Congregational Board						
			Session Clerk			
			Treasurer			

<b>Parish of St. Andrew's and St. Bryde's, Church of Scotland, Annan</b>							
<b>Notes to the Accounts</b>							
<b>1. Trustee Remuneration and Related Party Transactions</b>							
During the year 2024 two trustees received reimbursement of expenses incurred totalling £3001 , which included Council Tax of £2951							
<b>2. Movements in Funds</b>							
			<b>At 1 Jan</b>				<b>At 31 Dec</b>
			<b>2024</b>	<b>Receipts</b>	<b>Payments</b>	<b>Transfers</b>	<b>2024</b>
			<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>							
CoS.Inv.Tr.General Congr. Purposes (St.A)			9401	0			9401
CoS. Investors Trust Fabric Fund (St. A)			3000	0			3000
CoS General Purposes (B) As at 9/6/24			1465	38			1503
CoS Reserve Fund (D) As at 9/6/24			5096	38			5134
CoS Fabric Fund (D) As at 9/6/24			1645	43			1688
CoS General Fund (D) As at 9/6/24			50	0			50
Benevolent			280	559	380		459
Flower Fund			378	603	837		144
General Fund			20906	105474	108418	0	17962
			42221	106754	109635	0	39340
<b>Restricted Funds</b>							
Fabric			12100	2000	9100		5000
Media Fund			3082	1200	2103		2179
Adapt & Thrive Project			381	0	381		0
Improvement Fund			0	3362			3362
Hardship Fund			737	0			737
							0
			16300	6562	11584	0	11278
<b>Other Designated funds within the Congregation and held in separate accounts.</b>							
Organ Fund ~ C of S Inv. Trst. Deposit			3695	193			3888
CoS Harvest(Hardship) Fund (D) As at 9/6/24			710	18			728
St.Andrew's P.C. & Sunday Club Aid Account			412	923	500		835
St Andrew's P.C.Sunday Club			1456	0	314		1142
War Memorial Deposit Account (RBS)			738				738
Dalton & Carrutherstown Sunday Sch (9/6/24)			2737	71			2808
MemorialFund(CoS) DltnChurchyard (9/6/24)			8283	214			8497
			18031	1419	814	0	18636
<b>Total funds</b>			<b>76552</b>	<b>114736</b>	<b>122033</b>	<b>0</b>	<b>69255</b>
							Page 9a



		Unrestricted	Restricted	Other		
		Funds	Funds	Designated	Total	Total
				Funds		
		2024	2024	2024	2024	2023
		£	£	£	£	£
<b>3. Analysis of Donations</b>						
	FWO Scheme (non Gift Aid)	1406			1406	1667
	Gift Aid Donations	29848			29848	28358
	Tax Recovered on Gift Aid Donations	9340			9340	9221
	Ordinary Offerings (Open Plate)	6844			6844	4165
	Other Offerings, Donations etc	6918	6562	1226	14706	12341
		54356	6562	1226.05	62144	55752
<b>4 Analysis of Other Income</b>						
	Utility Refunds / Insurance Claim	0			0	0
<b>5 Analysis of Payments</b>						
<b>Costs of generating funds</b>						
	Offering envelopes	140			140	134
		140			140	134
<b>Charitable activities</b>						
	Ministries & Mission allocation	40073			40073	32844
	Presbytery dues	1205			1205	832
	Broadband	369			369	396
	Manse other expenses Incl telp	781			781	789
	Minister's travel expenses	1058			1058	150
	Pulpit supply	1321			1321	298
	Other staffing costs	7764			7764	6403
	Improvement Fund		0		0	0
	Media		2103		2103	0
	Adapt & Thrive		381		381	892
	Fabric (Restricted)		9100		9100	160
	Hardship Fund		0		0	0
	Fabric repairs & maintenance	29975			29975	962
	Fabric repairs & maint.~Manse	8032			8032	4755
	Council Tax	2951			2951	2501
	Business Rates	1050			1050	0
	Heat and light	5894			5894	3125
	Insurance	4304			4304	3680
	Mission & outreach	0			0	0
	Organ & music	720			720	720
	Printing, stationery and postage	613		65	678	118
	Other expenses	3385		249	3634	3108
	Parties/Trips			0	0	22
	Subscriptions/Donations			500	500	450
		109495	11584	814	121893	62205
<b>Governance costs</b>						
	Independent examiner's fees					
<b>Other payments</b>						
	Purchase of Assets					0
	Purchase of Investments	0			0	0
		109495	11584	814	121893	62205

[illegible]

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £31,642 and the maximum stipend (in the 5th and subsequent years) is £38,884

								2024	2023
								£	£
6.	Collections for Third Parties								
	ACT Holiday Club							90	25
	Tearfund								414
	Ukraine								50
	Kate's Kitchen (Harvest)							35	
	Operation Xmas Child							50	
	██████████ birthday Gift								571
	<b>Sub Total</b>							<b>175</b>	<b>1060</b>
	CCAP (Rainbow Tribe & Spectrum )							0	0
								<b>175</b>	<b>1060</b>
	Meals for Malawi Fund								
	<b>Total</b>							<b>175</b>	<b>1060</b>

#### Note 4 - Receipts & Payment Account

		Other Receipts	2023	2024					
		Misc Don & Income	£1,196.00	£700.00					
		Contactless / Online Donations		£303.19					
		Benevolent	£427.91	£559.00					
		Flower Fund	£1,350.00	£603.00					
		Coffee Mornings	£433.50	£0.00					
		<b>Total Other Receipts</b>	<b>£3,407.41</b>	<b>£2,165.19</b>					

Parish of St. Andrew's and St. Bryde's, Church of Scotland, Annan			
APPENDIX			
FUNDS HELD ON BEHALF OF THE CONGREGATION			
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES			
		2023	2024
		£	£
<b><u>CAPITAL ACCOUNT</u></b>			
56/ Consolidated Fabric Fund (Credit balances at cost = £83795.60)			
Market Value of Balances at 31 December		90295	100687
<b><u>REVENUE ACCOUNT (50/ Consolidated Fabric Fund)</u></b>			
Credit Balance at 31 December		28422	34752
	Brought forward		28422
	Net Income 2024 (from 10/6/24)		6330
	Transfers		0
<b><u>TEMPORARY ACCOUNT</u></b>			
Credit Balance at 31 December		0	
Notes			
1	The note only requires the year end figure for each year to be shown. Detailing the movements is not necessary but can be shown as additional disclosure if considered appropriate.		

<b>Special Funds held with Church of Scotland Investors Trust</b>					
<b>Deposit Funds</b>		£	£	£	
	Cost of			31-Dec	01-Jan
	Units	Withdrawn	Interest/Deposit	Balance	Open Bal
<b>2/ General Congregational Purposes</b>			£0.00	£9,401.49	£9,401.49
<b>3/ Fabric Fund</b>			£0.00	£3,000.00	£3,000.00
<b>4/ Organ Fund</b>			£193.28	£3,888.28	£3,695.00
<b>5/ General Congregational Purposes</b>			£37.62	£1,502.62	£1,465.00
<b>6/ Reserve Fund</b>			£0.00	£5,096.31	£5,096.31
<b>7/ Dalton &amp; Carrutherstown Sunday School</b>			£70.71	£2,807.41	£2,736.70
<b>8/ Main Fabric Fund</b>			£42.99	£1,687.99	£1,645.00
<b>9/ Harvest Fund</b>			£18.35	£728.48	£710.13
<b>10/ Memorial Fund</b>			£213.99	£8,496.87	£8,282.88
					Fraction of Total
<u>Harriet Carruthers and James Hume Memorial Fund</u>				£6,301.00	0.741567
<u>Maintenance of Youngs Grave</u>				£224.60	0.026433
<u>A.F.Noble Bequest</u>				£355.43	0.04183
<u>Jean and Henrietta Johnstone Memorial Fund</u>				£631.41	0.074311
<u>Agnes Johnstone Memorial Fund</u>				£315.64	0.037148
<u>Henry Johnstone Memorial Fund</u>				£424.70	0.049983
<u>Violet Johnstone Memorial Fund</u>				£244.09	0.028727
<b>Total Memorial Deposits ENDOWMENT</b>			<b>£213.99</b>	<b>£8,496.87</b>	Total Check
<b>11/ General Purposes</b>			£0.00	£50.00	£50.00
<b>Growth Fund</b>				<b>Market Value</b>	
2/ General Purposes -1497 Units	£4,998.63		£681.86	£9,550.86	£8,869.00
<b>Income Fund</b>					
2/ General Purposes -205 Units	£2,018.86		£162.30	£2,267.30	£2,105.00
<b>Total</b>	<b>£7,017.49</b>		<b>£844.16</b>	<b>£11,818.16</b>	<b>£10,974.00</b>
<b>4/ Reserve Fund - 255 Units</b>	£2,292.45		£54.30	£2,820.30	£2,766.00