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30 May 2021

Dear Sirs,

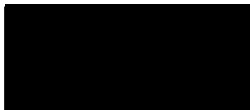
SC050139

I have just e-mailed an annual accounts form for the Northern Saints Trails Group SCIO. I selected the 'send audited accounts by post' option. However this was not strictly true as we are a new group and do not have accounts for the year 20-21 as we did not have a bank account until January 2022.

I tried to fill in our annual return quite a few months ago, before we had a bank account but it did not seem to like having a zero balance in both boxes and the form was declined. So I decided to wait until we had a bank account. When filling in the on-line form, I gave our current bank balance in the hope that this would allow the form to be accepted but this belongs to the current financial year, not 20-21.

I now enclose a paper trail showing where our bank balance of £8,291.61 comes from and that we only received this in January 2021. I hope that this is satisfactory.

Best wishes,

 treasurer, Northern Saints Trails Group SCIO

CAITHNESS BOOK CLUB

AGM 2020 Thursday 22nd October 11:30am by zoom and phone call

Minutes

Participants: [REDACTED] - all by
zoom: [REDACTED] - all by phone

Apologies: none

Approve minutes of the last AGM: Proposed by [REDACTED] Seconded by [REDACTED]

Matters arising: none

Chairman's report: [REDACTED] said that the monthly meetings had continued up to 31st January 2020, with the February meeting being cancelled due to illness and further meetings being cancelled due to the Covid restrictions. They will re-start once conditions allow.

We had a film afternoon in April which was enjoyed by all.

In the autumn, Anthony Page moved south to be with family and died shortly afterwards. He was a valued member of the group and will be missed.

Should the group agree to dissolve the Caithness Book Club, as proposed under AOCB, this will not affect the St Anne's Book Group.

Work on signage of the Northern Saints Trails continues. The Northern Pilgrims' Way Group is a separate organisation. It will launch the route during 2021.

Treasurer's report: the group currently has £1,240.82 in the bank. This came from two grants received in 2018 for the erection of signs on routes 5 and 6 of the Northern Saints Trails. See the attached files for details. In summary – between 1st Sept 2019 and 31st August 2020, we have received £30 in a refund of a loan to the NPW Group and spent £60 on two information panels and £24 on a land search fee. Annual group membership fees of £1 per person have been used to provide refreshments for the meetings.

Secretaries report: there was no correspondence during the year. Notice of the meetings were sent by e-mail.

A.O.C.B.

It is proposed that the Caithness Book Club dissolve and pass it's assets to it's sub-group, the Northern Saints' Trails Group to be used to continue the sub-group's work of promoting the history of the early church in Caithness. This transfer of assets to happen once the new group has a functional bank account.

Proposed: [REDACTED] Seconded: [REDACTED]

There was general agreement to re-start the group using zoom and phone. [REDACTED] is to send round a reading list and the first meeting will be on 27th November at 2pm.

There being no other business, the meeting ended at 11:45.

These minutes have been approved by the members.

[REDACTED] - Chair

CAITHNESS BOOK CLUB

AGM

FRIDAY 24TH NOVEMBER 2021 AT 3PM BY ZOOM AND 'PHONE

MINUTES

Participants: [REDACTED]
(secretary) [REDACTED]

Apologies: [REDACTED]

Previous Minutes Approval: Proposed by [REDACTED] Seconded by [REDACTED]

Matters Arising: None

Chair's Report: [REDACTED] reported that monthly meetings using zoom and 'phone had continued successfully. We had hoped to re-start face to face meetings in late summer, but an increase in covid infections prevented this. We still do not have a bank account for the Northern Saints' Trails Group SCIO.

Secretary's Report: Nothing to report.

Treasurer's Report: See separate attachment.

Re-election of Office Bearers: It was agreed that existing office bearers be re-elected. Proposed by [REDACTED] Seconded by Joy.

A.O.C.B. There was no further business.

The meeting closed at 3.15pm

[REDACTED] (Chair)

THE NORTHERN SAINTS' TRAILS GROUP SCIO

MINUTES OF AGM

MONDAY 8TH NOVEMBER 2021 at 5.45PM BY ZOOM AND 'PHONE

Present: [REDACTED]
[REDACTED]

Apologies: None

Chair's Report: This is the first AGM of the NST Group SCIO. As we still do not have a bank account, there is nothing to report. The bank blames Covid for the delay. A lawyer's letter has recently been sent to the bank.

Secretary's Report: Nothing to report.

Treasurer's Report: Nothing to report.

Re-election of Office Bearers: It was unanimously agreed that the office bearers remain as before.

Chair: [REDACTED]

Secretary: [REDACTED]

Treasurer: [REDACTED]

A.O.C.B. There was no other business.

The meeting closed at 6pm.

[REDACTED] (Chair)

phone 03457 213 213

Community Directplus Account

Summary	Date	Description	Money out	Money in	Balance
		NEW ACCOUNT			0.00
	21 JAN 22	Caltness Book Clu CTHNESS BOOK GROUP		4,341.61	
	21 JAN 22	Caltness Book Clu CTHNESS BOOK GROUP		5,000.00	9,341.61
	24 JAN 22	G A Gunn Wallen Plinth	1,050.00		8,291.61
		Statement closing balance			8,291.61

Abbreviations: **S** Sub Total (Intermediate Balance) **OD** Overdrawn Balance **ODIS** Overdrawn Intermediate Balance **NSTF** Non Sterling Transaction Fee. Details of overdraft interest rates are shown overleaf. Details of calculations of interest charged are available on request.

Deposits* into this account are eligible for the Financial Services Compensation Scheme (FSCS). More information can be found overleaf.

*For more information on eligible deposits please refer to www.FSCS.org.uk

As you may be aware, on 16 December 2021, the Bank of England announced an increase in the Bank of England base rate from 0.10% to 0.25%. As a result existing overdrafts that are currently linked to the Bank of England base rate will have increased in line with this change.