



South Bank Ramblers Annual General Meeting

13:30 on 27 September 2021

St Faith's Community Hall, Red Post Hill, North Dulwich London SE24 9JQ
(Buses P4,42,37,68,468. North Dulwich and Herne Hill Stations.)

Agenda

1. Apologies for absence

Received from Elspeth Cox, Dudley Cloake, Patricia Cloake, Sue Ellenby and Margaret Pedler.

2. Minutes of previous AGM of 21 November 2020 and matters arising

3. Annual report from Chair

4. Annual report from Walks Team

5. Annual report from Web Manager

6. Annual report from Membership Secretary (written report only)

7. Treasurer's Report

8. Discussion of motions and issues from Members

9. Election of Officers to the Committee

See overleaf.

10. Vacancies at Area Council

The Inner London AGM will be held on 19 February 2022 at a venue in Clapham.

The Chair, Vice Chair and Web Lead are all standing down, and members are encouraged to consider putting themselves forward.

The Area can put three representatives forward for the General Council in April.

Members are encouraged to consider putting themselves forward and to share the opportunity with their groups.

11. Appointment of Independent Examiner

Jane Baird has offered to act as Independent Examiner for 2021-22.

12. Quiz answers

13. Any other business

Election of Officers to the Committee

For guidance:

- All members formally retire annually, but are eligible for re-election.
- Our convention has been to follow the arrangements of many committees and replace officers after three years. This encourages people to volunteer knowing the role is time-limited and ensures that there are new ideas coming through.
- For some roles, an Assistant has in the past volunteered either to help or to shadow the post with a view to taking over when the incumbent stands down.
- Candidates offering themselves or proposed for election are shown in the final column.
- Any members present are invited to stand to join the Committee.

AGM in November	2020 (for information)		2021
Ramblers' year	2020-21	Years completed	Standing for election for 2021-22

Chair	Chair	Hilary Jarvis	1	Hilary Jarvis
	Vice-Chair	Gill Farnsworth	1	Gill Farnsworth
Secretary	Secretary	Dick Dunmore	1	Dick Dunmore
	Assistant			
Treasurer	Treasurer	Elspeth Cox	1	Elspeth Cox
	Assistant			
Walks Organiser	Walks Organiser	Eileen Smith	2	Eileen Smith
	Assistant	Nick White	3+	Nick White
Membership Secretary	Membership Secretary	Margaret Pedler	1	
	Assistant			
Web Manager	Web Manager	Dave Hetherington	3+	Dave Hetherington
	Assistant	Nick White	3+	Nick White
Other Publicity	Programme & Transport	Roger Bennett	3+	Roger Bennett
	Publicity & Marketing	Kleo Zhao	1	Kleo Zhao
Socials	Social activities	Gail Bourne	3+	Gail Bourne
Inner London representatives (two)		Dick Dunmore	3	Dick Dunmore
		Elspeth Cox	3	Linda Casbolt
Without portfolio (no limit)		Linda Casbolt	3+	
		Ann Constable	3+	



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Saturday 21 November 2020 17:00
AGM conducted online by ZOOM

Introduction

Linda Casbolt, who was Zoom host for the meeting, outlined to members the interactive facilities available on Zoom and explained how the meeting would be conducted. She then introduced the Chair, Gill Farnsworth who welcomed members. 46 people attended.

1. Apologies: Hilary Jarvis

2. Minutes of AGM 23 November 2019

These had been circulated by email and posted on the South Bank website. There were no matters of accuracy and therefore the minutes were approved and accepted as a true record. There were no matters arising.

3. Chair's Annual Report

The report from the Chair had been circulated by email and posted on the South Bank website. It included reports from the Walks Organizer, Membership Secretary and Web Manager. Key points from these reports were presented at the meeting by the officers concerned.

Chair (Gill Farnsworth)

- A very different year due to Coronavirus
- Walks programme suspended along with all other Ramblers activities on 18 March when lockdown began. Our last walk from the Spring programme was on 15 March.
- During lockdown, website remained active and we started an Instagram account for photographs from members of their local exercise walks.
- During lockdown many leaders were able to explore their local areas, and some of these walks formed foundation of a new programme of prebooked walks with limited numbers developed when Ramblers activities were resumed in July. Programme began on 1 August with Roger Bennett's walk to Banstead lavender fields. Programme developed well, with walks becoming more adventurous, but activities were suspended again with national lockdown that began on 5 November.
- When walks resume, we will have our systems in place, and should be able to restart quickly, but we need more leaders. Gill invited anyone interested to contact sbankwalks@gmail.com to discuss the possibility of leading.
- Gill thanked everyone for their work in a difficult year, and also thanked those members of the Committee who were retiring from their existing roles as they have completed their terms— Ann Constable retiring as Secretary but nominated to remain on the Committee, Kleo Zhao retiring as Membership Secretary but nominated to



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move to Publicity, and Dick Dunmore, retiring as Treasurer but nominated as Secretary.

Walks Co-ordinator (Eileen Smith)

- Spring programme suspended due to lockdown and Summer programme had to be scrapped.
- New, web-based rolling programme began on 1 August designed to conform with Ramblers requirements - limited numbers on walks (SB group maximum 15), to be booked in advance via Eventbrite.
- 43 walks offered over 3 months – only a few less than previous year – but suspended 5 November due to 2nd lockdown. New system not set in stone – would welcome feedback.
- Special thanks to Kleo for help with Eventbrite, and thanks to Gill for support, to leaders and everyone who participated in a successful restart.
- Gill screened Dick's graph of walks indicating attendance, cancellations, etc, (as well as temperature!) and Dick thanked leaders for submitting data.

Membership Secretary (Kleo Zhao)

- South Bank now has 719 members – the first time our membership has exceeded 700
- New members started joining as soon as we restarted the walks programme after lockdown
- Possible factors: walks searchable on Eventbrite and publicity via Instagram (which generated enquiries), plus increasing popularity of walking due to lockdown.

Web Manager (Dave Hetherington)

- Website has been kept available and up to date
- Continued to publish photos – archive initially and then photos from walks
- Key source for walks information and updates as situation has changed
- Dave would welcome enquiries from anyone who is interested in helping with the website.



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4. Treasurer's Report (Dick Dunmore)

Full text of the report had been circulated by email and posted on the web and was also screened at the meeting. Key points presented at the meeting were:

- Income has been reduced by about £1000 due to:
 - Reduced drawdown of Ramblers funding due to healthy reserves and payments foregone due to lack of opportunities to spend
 - Pausing of programme sales to Associate Members
 - Reduction advertising income and other income Expenditure from Ramblers Holidays
- Expenditure fell by over £2000 due to:
 - Reductions in activity – printed programmes not produced, AGM and other events either going online or cancelled, no opportunities to fund gates or stiles.
- Due to net saving of over £1000, we will not draw down funding from Ramblers as our reserves are to much above our projected expenditure
- Accounts have been certified by Independent Examiner

Dick was thanked for his report and the accounts were approved.

5. Issues from members

Sue E. Should leaders be putting walks forward in anticipation of end of lockdown? Reply: Not yet, but get ready.

Dudley C: What lessons can we learn from our experience this year? For example, should we continue to use Eventbrite for advertising even if in future it's not needed for booking.

- Kleo has said via chat that this is possible.
- Eileen: A lot of leaders like the rolling programme because they can offer walks at short notice and need not commit months in advance. Linda supported this.
- Others pointed out that the printed programme is very important to many of our members, and not everyone is comfortable with everything happening online.
- Dick suggested that we can fine tune our use of technology as we go along.

Comments made via chat are appended at end of minutes.



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6. Election of Committee Members and Officers

Nominations for positions on the Committee had been posted on the website and further nominations were invited in advance. Nominations as listed below were proposed and seconded by Sue Ellenby and Dudley Cloake. No further nominations were received, and no objections were raised, so the following people were duly elected to the Committee for 2020/21.

Officers:

Chair:	Gill Farnsworth (extended term)
Vice Chair:	Hilary Jarvis
Secretary:	Dick Dunmore
Treasurer:	Elspeth Cox
Walks Co-ordinator:	Eileen Smith
Web Manager:	Dave Hetherington
Assistant Web/Walks:	Nick White
Membership Secretary:	Margaret Pedler
Publicity and Marketing:	Kleo Zhao
S. Bank News/Transport:	Roger Bennett

Inner London Delegates:

Elspeth Cox and Dick Dunmore as decided by the Committee from among existing members.

Additional Spaces on the Management Committee:

Gail Bourne, Linda Casbolt, Ann Constable

8. Signatories to Bank Account and Accounts Independent Examiner: Jane Baird was approved as Accounts Independent Examiner.

9. Any other business:

Ruth gave thanks to the Group for offering a successful programme in difficult circumstances. Sue agreed and said 'well done'.

10. The meeting was concluded at 18:21



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Appendix:

South Bank Ramblers AGM: record of Chat

- 17:02:25 From Dick: An example of chat.
- 17:04:35 From User: :)
- 17:05:58 From andrewhigman: I suggest people mute themselves when they're not talking - otherwise we get feedback.
- 17:23:46 From Dick: The photos have been an excellent reminder of what is going on , and what we look forward to doing again.
- 17:24:20 From Kleo: Agree.
- 17:28:56 From Dick: It sounds like Instagram is being useful.
- 17:29:44 From Linda Casbolt: Agree and I love looking at the pictures.
- 17:30:55 From Dick: Fine by me!
- 17:32:57 From Linda Casbolt: Shall I show the accounts Dick?
- 17:35:39 From Kleo: AGM photos on Instagram.
- 17:37:45 From Barbara Moss: How much does Eventbrite cost?
- 17:38:06 From Sue: Accounts need to be approved.
- 17:38:19 From Kleo: Eventbrite is free.
- 17:38:47 From Sue: I would like to say a couple of things.
- 17:40:47 From Linda Casbolt: I agree with Sue, the walks team and Kleo have done an amazing job.
- 17:40:48 From Mark Brejza: Agree with Sue's comments.
- 17:41:39 From DUDLEY CLOAKE: Are there any lessons from the past year that we can apply in the future?
- 17:43:35 From Dick: I would suggest that observe that we are following the trend to more IT, and using new tools such as EventBrite and Instagram, but will still need to cater for those who like to work from a posted and printed hard copy programme.
- 17:45:43 From Linda Casbolt: I have liked being able to plan and hold walks in a short time frame. Initial recce to walk in two weeks. Great!
- 17:47:22 From Kleo: We could publish walks on Eventbrite, purely for publicity purposes not for booking once this is over.
- 18:00:10 From Barbara Moss: The London Loop / Capital Ring project is having a meeting for the section leaders next week.

AC 22/11/2020



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- 18:03:24 From Ian Trewin: Thanks Gill (and Linda) for an excellent meeting. My internet connection is unstable after a brief power outage earlier. Best wishes to all members for Christmas and the New Year.
- 18:06:25 From Linda Casbolt: I did some analysis on how many people were booking on multiple walks, most people only did one or two, but some did a lot.
- 18:08:13 From Linda Casbolt: I advise contacting the leader if the walk is full by text. Cancellations are often last minute and others can be accommodated.
- 18:08:17 From Sue: Given restriction on numbers it is an argument to try and get more leaders and maybe this is a good time for people to try leading with many fewer numbers than pre-COVID.
- 18:16:12 From Jeannie Morrison: Chawton House and Julie's house for Grayson Perry.
- 18:16:47 From Susanne: I did.
- 18:17:08 From Sue: Clever quiz Dick.
- 18:17:28 From Linda Casbolt: Yes clever quiz, thanks Dick.
- 18:17:50 From Dave: Quiz answers will be posted on website later today.
- 18:18:06 From Liz Cleary: Sorry I have to go. thanks for an interesting meeting.
- 18:19:06 From Susanne: Very well done, thank you Folks!
- 18:19:13 From Dick: I agree, a very well-run meeting.
- 18:19:37 From Linda Casbolt: my pleasure!
- 18:19:46 From Julia D: Thank you.
- 18:19:55 From Linda Casbolt: Thank you Gill.
- 18:20:16 From June Brown: Thanks for an excellent meeting! It was the first one for me. And admirable given COVID!
- 18:20:18 From Elspeth Cox: Well done Gill and Linda particularly.
- 18:20:47 From Kleo: Thank you Linda for hosting the meeting.
- 18:20:52 From Kleo: Good to see everyone.
- 18:21:22 From Kleo: Bye.



South Bank Ramblers Annual General Meeting 2021

CHAIR'S REPORT AND OFFICERS' REPORTS

Chair's Report

The last 20 months has been one of lockdowns and liftings. We are now gradually returning to some sense of normality, although there are still measures in place to encourage us to all take care, not only of our own safety but also the safety of others. The continual threat of Covid remains.

However, we no longer have to book our place on a walk (unless a leader requests limited numbers), which allows for the flexibility of going on a walk. We all remember the days when you could decide the night before or even in the morning. We are seeing an increase in walkers and welcome back our longstanding members, as well as a number of new members who, due to lockdown, have rediscovered a passion for walking.

We now have a full programme of walks from short walks to the longer more vigorous walks. We are always looking to offer more walks. So, if there are any members who think they would like to try leading a walk, perhaps in a local area or further afield, please get in touch with sbankswalks@gmail.com who will be delighted to help.

I would like to thank those committee members who are standing down this year. Ann Constable has possibly held every office on the committee over many years, from secretary to organising the walks programme. Margaret Pedler has been our membership secretary, who has ensured our membership details are up-to-date and has welcomed new members to South Bank answering any enquires as well as emailing out the Walks Programme and any Walks Updates.

We are looking for new committee members and specifically for a membership secretary. Just to reassure any potential volunteers, you only hold a specific post for three years, although you can stay on the committee for longer.

I would like to thank those on the committee for all their hard work during the past year. It is easy to forget, when an organisation runs so smoothly, that behind the scenes there are people giving freely of the time to ensure that this happens. This also applies to all the walk leaders who have been organising so many of our walks.

I would also like to mention that Ramblers is in the process of rebranding itself to become more inclusive and to appeal to all members of society. The public launch of the brand and website will take place in late January 2022. I believe the last rebranding was in 2009. I would encourage you all to read the emails/newsletters sent by Ramblers and to be an active participant to the change that will be happening.

Hilary Jarvis, Chair South Bank Ramblers

November 2021

Walks Team's Report

We were in the second Covid lockdown at the time of last year's AGM and had cancelled walks up to 2 December 2020. Walks did briefly restart on 3 December only to be stopped again on 19 December. We had nine walks during this period and subsequently had to cancel six walks scheduled after 19 December.

With the easing of the third lockdown, South Bank restarted walks from 12 April 2021. The committee set a maximum group size of 15, which was increased to 30 by the end of May. However, most leaders chose to limit numbers to around 10-20 walkers, and we continued using the Eventbrite booking system.

Our rolling programme of walks produced 78 walks between 15 April and 30 October. After this, we produced a three-month programme covering November 2021 to January 2022, with leaders using Walkspace to enter their walk details. The programme scheduled 14 walks in November, 9 in December and 8 in January.

As unlimited numbers are now allowed on walks, it was decided that booking was no longer required and we discontinued the Eventbrite booking system at the end of October. However, some leaders and walkers have said they like a smaller group size and for some walks it may be preferable to limit the numbers. To accommodate this, leaders now have the option of limiting the group size, and if they do so, details of how to book directly with the leader are given in the walk details.

This system of organising walks is very different from what we are used to. It is under frequent review by the committee, and we welcome feedback from members.

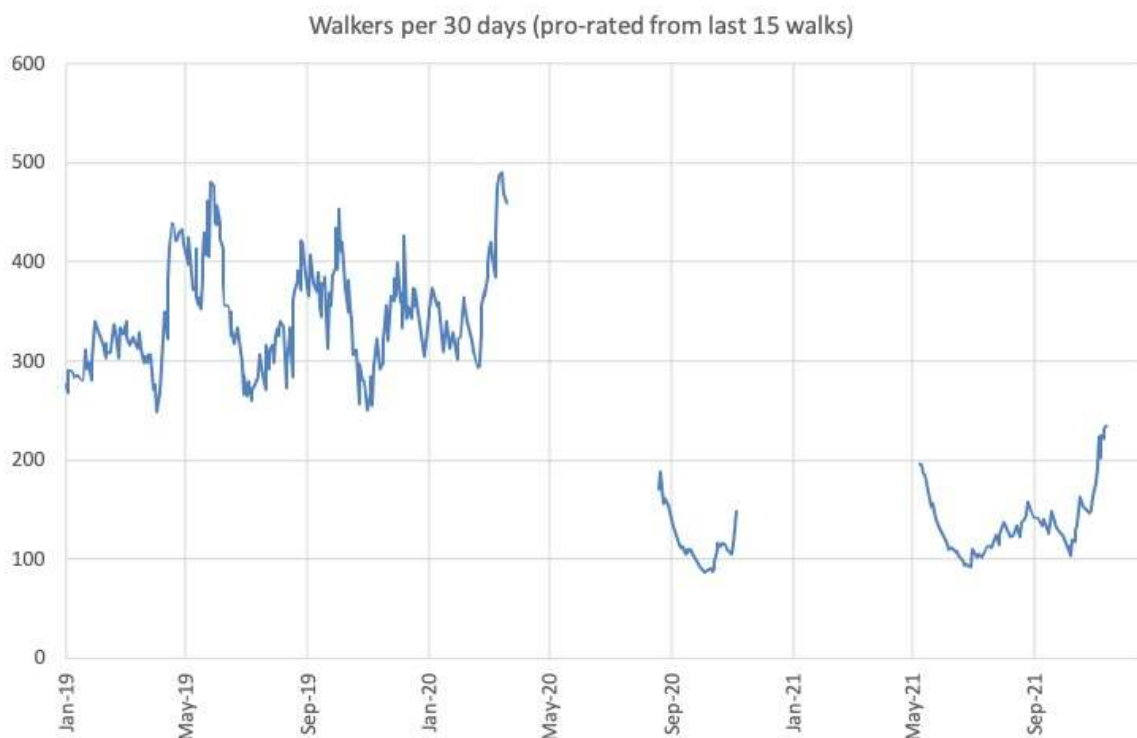


Chart based on numbers reported on walks, where available (D. Dunmore)

The chart above is based on counts of those on walks, and estimates the monthly (30-day) number of walkers from those on the last 15 walks, pro-rated from the period over which they took place.

Over the period to the beginning of the first COVID-19 restrictions, our average number of walkers had grown to around 350 per a month. Each time we restarted there was a brief peak, because the first few walks have been closely-spaced, but numbers then settle down and start to rise. Since restarting after 12 April 2021, as described above, numbers are now rising steadily, and reached 240 in the month ended 12 November 2021. In other words, we have recovered to around two-thirds of the number of walkers before the pandemic, and the trend is upwards. We have 22 more walks scheduled before the current programme ends on 31 January 2022.

The November 2021 to January 2022 programme was not printed, but emailed to all members and associates who have provided Ramblers with an email address. If you have not done so, please consider providing Ramblers with your email address. If a South Bank member or associate cannot access email or the internet, if they let us know we will print and post a copy of the programme to them.

We intend to produce another three-month programme from February to April 2022 and thereafter to return to our usual programme schedule of January to April, May to August and September to December.

A big thank you to our walk leaders for their commitment to South Bank during this difficult year.

Eileen Smith, for Walks Team

November 2021

Web Manager's Report

Covid Lockdown Activities

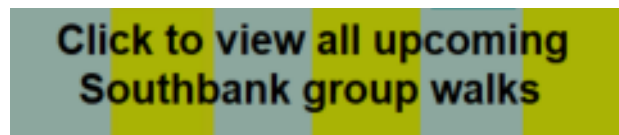
Again, since our last AGM, I have been supporting the walks team in their handling of lock-downs. This has involved suspending and then reinstating the "Future South Bank Walks" box on the website when required and also publishing the appropriate information bulletins on the homepage and on the "Walk leader information" pages.

Reinstating the walks programme

In August it was decided to reinstate the walks programme (as opposed the drip-feed method of submitting walks that was adopted in 2020). This involved me building and then opening up a new 'Walkspace' calendar in September and then bulk loading the new walks into GWEM in October.

Viewing Future South Bank Walks

This year I enhanced the "Future South Bank Walks" box on our website by adding a new graphic:-



Clicking on this allows you to view a summary list of all future South Bank walks. This list is printable and each item on the list can be expanded to view full details of a walk in a new, more readable format.

Walks Programme Format change

The walk description now includes the "Finish Location" for our linear walks. Although this change was not essential, it makes the walk description more readable and also makes it clearer that a walk is linear. This is useful because we do sometimes get people arriving at the start of a linear walk assuming it is circular.

Walks Photos

Processing the walks photos onto the website continues to keep me busy. The photos are still a popular feature. So far this year I have been sent 750 photos although this is nothing like the 1600 I received in 2019.

I would still ask photographers to keep the number of photos sent to between 3 and 6 per walk, although I'm happy for you to send more if you think you have a particularly good crop of pictures.

(Also note that you can view even more photos now, by clicking on the new Instagram link on the homepage).

Dave Hetherington, Web Administrator

November 2021

Membership Report

Membership in numbers

As at 31 October 2021, our membership stands at:

Total full members	698	(719 in 2020)
Total associate members	114	(136 in 2020)

Full members

This compares to 719 full members at the 2020 AGM, a drop of 3%.

This reduction reflects the fact that a number of members let their membership lapse during lockdown when walks were not on offer. Membership is now rising again with both former members reinstating their membership and new members joining.

Since July 2021 we have gained 20 new members and 8 reinstated members compared to 14 whose membership lapsed and 8 who resigned.

683 of our members have South Bank as their main group. 15 are affiliates, i.e. members of another Ramblers group who have also asked to be affiliated to our group.

Associate members

Associate membership enabled members of other Ramblers groups to be sent our walks programme and attend our events by paying £3.00 per annum to receive the programme by post and £3.00 for 2 years if it was e-mailed.

Associate membership has been suspended since the beginning of the first lockdown as we have not been producing a printed walk programme although those on the list have continued to receive e-mails (where we had an e-mail address).

The number on the list has reduced from 136 at the last AGM as a result of removal of those who had not renewed their membership well before lockdown or who have since joined our group as a full member.

The future of this category of membership and its cost will be reviewed by the committee once it has been decided whether there will in future be a printed walks programme.

Communication with members

The main means of communication with members are by e-mail or via the website.

We do not have an e-mail address for 93 of our full members and 20 of our associates. Such members have been sent a letter with details of the AGM, Christmas Lunch and the latest online walks programme and encouraged, where possible, to provide us with an e-mail address (via their Ramblers account) to facilitate communication.

Margaret Pedler, Membership Secretary

November 2021

Treasurer's report and Accounts

TREASURER'S ROLE

Ramblers is divided into Areas and in turn into Groups, each of which must have a Chair, a Secretary and a Treasurer. I am South Bank Treasurer.

Ramblers provides each Area and Group with a Unity Trust bank account, online guidance on Treasurers' procedures, and online or telephone support if needed. The account holds both "main fund" Ramblers' money, which can only be spent on approved activities, and "self-funded" money we have collected or been given ourselves, which we can use for events such as socials. We receive income from Ramblers, from advertising in our programme, from sale of Associate Membership, from commission on Ramblers' holidays, and from donations at our events. We make payments to produce our programme, to manage meetings including the AGM, to cover administration, and for expenditure or donations consistent with the Ramblers' charitable objectives. In a typical October to September Ramblers' year, we have around 20 items of income and around 30 items of expenditure. Ramblers limits the amount of unspent "main fund" we can retain at the end of each year.

On becoming Treasurer, I completed Unity Trust forms to be "key contact", and can set up payments from the account using internet banking. All such payments must be approved, and any cheques countersigned, by one of two other Committee members who are signatories on the account.

My key responsibilities to Ramblers are:

- In June, I receive a "Treasurer's Pack" offering a default funding based on the Group's membership, but can submit a budget, on a standard spreadsheet, requesting further funds.
- In July, after discussion with, as a minimum, our Chair and Vice Chair, I submit a budget.
- In October, after the financial year end, I complete a return, on a standard spreadsheet, accounting for all transactions in the year. The return, supported by paper or scanned receipts and other documentation, is reviewed by our Independent Examiner, currently Jane Baird, a former member of the Committee. Once examined, the return is sent to Ramblers, and I prepare this Treasurer's report summarising our financial activity for the AGM.

My key responsibilities to the Group are:

- In November, at the AGM, to present this report and can answer questions on it, and to collect and check cash payments and donations, and pay expenses, primarily for catering.
- To provide updates on our financial position at our three Committee meetings per year, and as and when otherwise required.
- To ensure that our income and expenditure are documented and consistent with Ramblers guidelines.
- To process payments to pay expenses, including hiring venues for the AGM and any other events, and any expenditure or donations for walks-related activities.

Much of my role is reactive and non-urgent, but I must anticipate some requirements, particularly during the critical period between the year end and the AGM, or when I expect to be busy or away. In the background, I also check the bank account, pay invoices, and scan and file receipts.

As Treasurer, I need to be able to access online banking and to work in Excel, as a minimum to prepare a budget and to complete a return. In practice, I find it easiest to maintain my own spreadsheet of past and forecast transactions, from which I populate the annual return.

RAMBLERS' ASSOCIATION

SOUTH BANK GROUP

TREASURER'S ANNUAL REPORT AND ACCOUNTS 1 OCTOBER 2020 TO 30 SEPTEMBER 2021

I took over as group treasurer from Dick Dunmore at the 21 November 2020 AGM.

The key points to note for the 2020/21 financial year are:

- When we budgeted for the financial year (back in Aug 2020) it was unclear how long Covid-19 restrictions would last and what impact there would be on our ability to run walks or to publish a printed walks programme. In the event, although our walks team was able to put on walks as soon as government guidance allowed, it was not feasible to be certain of these far enough in advance to print and post walk programmes to members. As this has always been our biggest expenditure, this hugely reduced our costs.
- As a result of this, we declined funding from Area Office in both Q3 and Q4, as it was no longer required.
- We had paused programme sales to associate members in the previous financial year as soon as Covid-19 impacted the programme. This pause continued through 2020/21.
- Self-funded income fell due to an inevitable drop in commission from Ramblers Worldwide Holidays, and the inability to hold any self-funded events due to Covid-19 restrictions.
- We did not have any committee meeting costs as all meetings were held virtually, therefore our only meeting cost has been £220 for the Nov 2021 AGM venue.
- There have been no opportunities to fund any practical work this year, such as new gates, but the committee will continue to consider any opportunities that might arise in future.
- We ended 2020/21 with the finances in good order and a balance of £3,022.49 in the main fund and £1,109.51 in the social fund.
- Our reserves are far in excess of the Ramblers' recommended amount. We have therefore declined Area funding for the forthcoming year 2021/22, as we anticipate that our current level of funds will be sufficient for the year.

We continue to bank online with Unity Trust Bank, in line with the Ramblers requirements. All payments require authorisation by any two of myself, Dick Dunmore or Gill Farnsworth.

I attach summary 2020-21 accounts, with earlier years' figures for comparison. Jane Baird, our Independent Examiner, has certified the year-end accounts as a fair representation of our financial activities for the year ending 30 September 2021. Jane has kindly agreed to act as Independent Examiner again next year.

I submit for adoption the attached Financial Accounts of the South Bank Group for the year October 2021 to September 2021.

I am sorry not to be able to attend in person, but if anyone has any questions about our finances. I would be happy to answer these by email.

Elspeth Cox, Treasurer South Bank Group

October 2021

		2020/21	2019/20	2018/19	2017/18	2016/17
OPENING BALANCE (30 SEPTEMBER)	Main fund	£2,847.14	£2,306.75	£2,441.77	£2,256.00	£1,947.60
	Social fund	£1,117.98	£558.84	£158.86	£188.83	£76.89
	Total	<u>£3,965.12</u>	<u>£2,865.59</u>	<u>£2,600.63</u>	<u>£2,444.83</u>	<u>£2,024.49</u>
<u>INCOME</u>						
Main Fund						
	Payment from Area Office	£385.35	£1,125.00	£1,800.00	£1,993.00	£1,878.00
	Programme sales to associate members		£83.00	£335.00	£255.00	£428.00
	Walking Partnership				£490.00	£560.00
	Advert sales		£50.00	£187.50	£137.50	£150.00
	Other donations	£10.00			£15.00	£12.00
	Bank interest					
	Total main fund income	£395.35	£1,258.00	£2,310.10	£2,890.50	£3,028.00
Social Fund						
	Walking Partnership (Commission on holidays)	£120.00	£400.00	£610.00		
	Donations		£279.23	£289.08	£199.01	£232.60
	Total social fund income	£120.00	£679.23	£899.08	£199.01	£232.60
	<u>TOTAL OVERALL INCOME</u>	<u>£515.35</u>	<u>£1,937.23</u>	<u>£3,209.18</u>	<u>£3,089.51</u>	<u>£3,260.60</u>
<u>EXPENSES</u>						
Main fund						
	Programme printing, postage and administration		£663.26	£1,293.88	£1,846.16	£1,431.33
	General admin				£3.64	
	Bank charges		£21.20	£12.40		
	Associate member costs					
	Business cards					£67.16
	Meeting costs	£220.00		£277.90	£511.12	£325.60
	Walk leader training: First Aid courses					
	Walk leader training: venue for summer event			£40.00	£182.31	£254.51
	Walks related			£99.45	£26.50	
	Donation to Saturday Walkers Club			£50.00		£50.00
	Data projector					
	First Aid kits		£33.15			£51.00
	Donation to The Chiltern Society for two gates					£500.00
	Materials for two kissing gates with name plaques			£683.89	£135.00	
	Total main fund expenditure	<u>£220.00</u>	<u>£717.61</u>	<u>£2,445.12</u>	<u>£2,704.73</u>	<u>£2,679.60</u>
Social fund						
	Meeting refreshments	£128.47	£120.09	£85.43	£88.98	£120.66
	Social after training event			£413.67	£140.00	£40.00
	Total social fund expenditure	£128.47	£120.09	£499.10	£228.98	£160.66
	<u>TOTAL OVERALL EXPENDITURE</u>	<u>£348.47</u>	<u>£837.70</u>	<u>£2,944.22</u>	<u>£2,933.71</u>	<u>£2,840.26</u>
CLOSING BALANCE (30 SEPTEMBER)	Main fund	£3,022.49	£2,847.14	£2,306.75	£2,441.77	£2,296.00
	Social fund	£1,109.51	£1,117.98	£558.84	£158.86	£148.83
	Total	<u>£4,132.00</u>	<u>£3,965.12</u>	<u>£2,865.59</u>	<u>£2,600.63</u>	<u>£2,444.83</u>