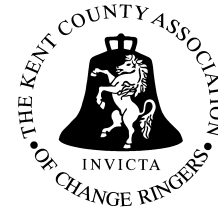




THE KENT COUNTY ASSOCIATION OF CHANGE RINGERS



ANNUAL GENERAL MEETING

11th July 2020 at 11.00am by Zoom Webinar

1.	<p>Welcome by the Chairman – Phillip Barnes welcomed a total of 78 attendees online and later explained how this meeting would operate (technically) as we were unable, due to Covid-19, to meet together in person as in previous years. He began by sharing his view that 2020 had been the strangest year of his ringing life, today being the 46th anniversary of his first ringing lesson at Minster in Sheppey. He felt fortunate to have been able during the last year to ring on the new rings in Singapore and Vernet-les-Bains. This contrasted with how we were all now dealing with the horror of Covid-19 and the changes the virus has made to all of our lives. Like many people, the Chairman had lost some very dear ringing friends during lockdown and was very sad at not being able to say goodbye to them properly. However, it felt particularly nice that, even though this meeting was virtual, we were able to meet and share something fairly normal. The Chairman was wearing his Badge of Office, had the gavel at the ready and displayed the Association Shield which was always on the top table at AGMs.</p> <p>The Chairman then explained how this virtual meeting would be run. The officers of the Association were not able to see the video of all members present, but members would be able to ask questions and raise points of order through the typewritten “Q&A” function or “raise hand” button at which point their microphone would be unmuted. The Chairman then explained how the “polling system” would operate and the results would be shared with all.</p> <p>The Chairman went on to explain that (following various comments made on social media) he wished to clarify the status of the AGM. The Association is an unincorporated body and as such is bound by its rules. It is not in itself a charity and it was not bound by Charity Law to hold an AGM. The Bell Restoration Fund (which is a charity) has never held an AGM and its rules do not require it to do so. (The Charity Commission’s rules are quite clear that not all charities need to hold an AGM unless it is specified in the charity’s governing document.) Likewise, the Church Representation Rules do not apply to this Association, those being the rules under which Church of England Representative bodies such as Parochial Church Councils operate. The Association’s rules do not make any specific description about where or how an AGM is held, merely that it should be held between Easter Day and 31st July. KCACR is not the first ringing Association to hold its AGM online by Zoom and it was hoped this would be as efficient and effective as possible.</p>
2.	<p>In Memoriam - The Reverend David Grimwood called to mind friends and fellow members of the Association; John Barnes, Peter Borer, Jan Boughton, Christine Butcher, John Cannell, Derek Chatfield, Allen Collins, Janet Croughton, Stephen Davis, Brenda Elmer, Reverend Stanley Evans, Coral Fry, Melvyn Hiller, Brian Johnson, Ray Lucas, Matthew Nixon, Jeremy Potter, Andrew Reid, Betty Scoones, Issy Sinden, Peter Skinner, John Stook, Kenneth Sussmes, Peter Wharton, Jean Wilkinson. There then followed a period of silence and prayers.</p>
3.	<p>Apologies for Absence – Tom & Jacqui Barlow, Joy Barnard, Valarine Cooper, Richard Dyson, Margaret Fitzgerald, Florence Hamp, Stan & Ann Jenner, Mike Little, Barbara Meachem, Natalie Slator, Richard, Rebecca and James Steele, Peter Titley and Ray Taylor.</p>
4.	<p>Agreement to take items of Any Other Business notified in advance – Members had been invited to notify items of AOB in advance by 4th July. Members were encouraged to raise any additional items during the meeting by using the Q&A function. Any such items would then be taken at item 20.</p>

5.	<p>Minutes of the AGM at Chilham, 22nd April 2019 – The Minutes had been widely circulated and posted on the Association website so were taken as read. No queries had been raised as to their accuracy so the Chairman proposed adoption from the Chair, seconded by Caroline Stockman. An online poll was then taken and the following results displayed for all to see; 94% For, 6% Against. The Chairman would digitally sign the Minutes post meeting.</p>
6.	<p>Matters arising from the Minutes – The General Secretary, Sue Bassett, mentioned one item that had been raised by a member relating to amendment of Association’s Rules due to the Central Council rule changes (see item 13.8 of the 2019 AGM Minutes). This had not been achieved during the past year for which apologies were given. Appropriate changes would be made in the coming year but would not affect today’s elections to the Central Council.</p>
7.	<p>General Secretary’s Report – Sue Bassett confirmed that no comments had been raised by the membership and had nothing to add to her report at pages 22-23 in the 2020 Handbook.</p>
8.	<p>Treasurer’s Report – Maureen Poole spoke to her report at pages 13-15 in the 2020 Handbook. She displayed a number of slides (added to the end of these minutes) giving summaries of the accounts. These were explained very clearly, in order to answer questions raised in advance by members. 100% of the 2018 Subscription income funds had been transferred to the General Fund as this had been low at the end of 2018. An adjustment of £1,508.22 had been made to the General Fund to account for the closure of the bookstall. Most of the outstanding income owed to the General Fund at the end of the 2019 financial year was due to the late payment of subscriptions into the account by some districts.</p> <p>The Training Fund had been divided into two distinct funds, General Training (£2,000) and Kent Young Ringers (£2,500), the latter to support the continued development of KYR activities. Funds from General Training had been used to deliver ART and Safeguarding courses to Association members and the KYR Fund had been used to enable the young ringers to participate in the Ringing World National Youth Competition (RWNYC) and the South-East England Youth Striking Contest (SEECON). As a result of the two separate funding allocations the Training Fund expenditure had increased in 2019 to give a negative net income and the balance of the account had been reduced.</p> <p>The expenditure of the Bell Restoration Fund (BRF) increased in 2019 due to the payment of four grants totalling £21,000 and resulting in a negative net income. Most of the outstanding income owed to the BRF at the end of 2019 was due to the late payment of fundraising monies by some districts (120 Club, raffles, etc).</p> <p>The Treasurer confirmed that the accounts had been inspected by the Independent Examiner Stephen Marsh. No further queries on the accounts were raised at the meeting so the Treasurer proposed their adoption. Seconded by the Chairman and an online poll was then taken. Votes For 97%, Against 0%, Abstained 3%</p>
9.	<p>To agree the Practising Member’s Subscription 2021 – A question had been raised in advance as to whether membership numbers had decreased following the increase in the 2020 subscription fee and how this had affected Subscription Income. The Treasurer displayed a slide to show the figures and explained these verbally but due to the changes to categories a direct comparison was not possible. Also not all subscriptions had yet been paid into the Association which affected cash flow and impacted on the accuracy of the membership database. It was hoped that a move to an online subscription process in 2021 would address these problems. Therefore the membership database figure of 1,396 had been used in this instance, which gave a total of 62 fewer members for 2020 than the 1,458 in 2019. The Treasurer proposed no increase in Member’s Subscription, this was seconded by Nick Wilkins. A vote was taken which resulted in adoption of the proposal with 92% For, 4% Against and 4% who Abstained from voting.</p>

10.	<p>Allocation of Subscription Funds – The third slide prepared by the Treasurer was then displayed to explain the rationale behind her recommendation of 50% to the General Fund, 25% to the Training Fund and 25% to the Bell Restoration Fund. A question had been raised by two members about the amount of funding held in the BRF deposit fund being in excess of BRF commitments. The Treasurer explained the BRF Fund had decreased due to grants paid out over the past 3 years and there were agreed future commitments. Discussions had taken place amongst the Trustees and an analysis and review would be undertaken by the General Committee very shortly. The outcomes of this review will be taken to the AGM in 2021. The Treasurer proposed, seconded by Adam Moore and a Poll was taken. This resulted in For 88%, Against 9%, Abstained 3%. Chairman added that the membership are supportive of these developmental funds for training and young ringers. There is a legitimate question about the amount of funds held in the BRF so it is timely that the General Committee should look at the amounts held in the funds before the next AGM.</p>
11.	<p>Election of an Independent Examiner (Rule 6i) – The Treasurer praised Stephen Marsh who had been very helpful during her first year of office and was pleased that he was willing to stand again. The Treasurer proposed that Steven Marsh be appointed Independent Examiner for 2020, seconded by the Chairman. There being no other proposals a vote was taken which resulted in 100% voting For, so was carried nem con.</p>
<p>Prior to introducing each of the Officers’ Reports at Agenda items 12- 15 following, the Chairman sought the approval of members to vote on all these reports, en-bloc at the end of item 15. He advised that members would still be able to ask questions about the reports if they wished by using the Q&A function. A poll was then taken on this proposal and was carried:- For 96%, Against 2%, Abstained 2%.</p>	
12.	<p>Peal Secretary’s Report – Phillip Barnes commented that it was encouraging to see much ringing activity during lockdown with many Handbell Peals for the Association and by Association members. This appeared to be reminiscent of the Peals Report during the war years. There were no questions raised.</p>
13.	<p>Quarter Peal Secretary’s Report – Anthony Leeves had nothing further to report and no questions were raised.</p>
14.	<p>Librarian’s Report – Hazel Basford had nothing further to report and no questions were raised.</p>
15.	<p>Officers’ Reports – pages 23-28</p>
15.1	<p>Safeguarding – Emma Jarvis had nothing further to report and no questions were raised.</p>
15.2	<p>Training – David Grimwood commented that an interesting Training Programme had been built up for 2020 but it hadn’t been possible to implement this due to lockdown. He thanked and expressed gratitude to Tom Hinks for the high quality and standard of his online training sessions. He encouraged members to engage with these. No questions were raised.</p>
15.3	<p>Young Ringers – Jen Thomas added to her report that a young ringer had recently expressed disappointment that she hadn’t heard about the Kent Young Ringers earlier in her ringing career. There had been no mention of the Kent Young Ringers in her own tower and very little in her District. Jen Thomas requested that all District Secretaries and Tower Captains should keep spreading the word about KYR. Also to keep in touch with the parents of the very young ringers about young ringer activities. On a happier note she thanked all ringers around Kent who enabled young ringers to progress in their individual ringing careers through support and by welcoming young ringers to their towers. No questions were raised.</p>

15.4	<u>Publicity</u> – Caroline Stockmann asked if anyone who was intending to ring again soon to message her about it, as she'd contacted the BBC to do another piece. Also she would be interested to hear about ringing-related things members had been doing during lockdown. This would enable articles to be written for various papers, which would be interesting to others, whether hand bell ringing, social events or other. No questions were raised.		
15.5	<u>Bell Restoration</u> – Brain Butcher added to his report published on pages 26-27 that the Faversham project was due to start on 10 th August. Referring to the BRF discussions earlier he agreed there was a lot of money held in the fund but in future it may be called upon for 100% grants (one had been given in the past) to prevent the decommissioning of bells. No comments or questions were raised.		
15.6	<u>Health & Safety</u> – Peter Sims commented that 2019 had been a quiet year in terms of reports about health & safety. 2020 had been somewhat different (due to lockdown). No comments or questions were raised.		
	A vote taken to adopt all the above reports en-bloc resulted in 99% For, 1% against. With precisely as many nominations as Officer vacancies (and no other nominations having been received) the Chairman proposed that these be voted en-bloc. Seconded by Peter Dale and carried 96% For, 2% Against with 2% Abstention. The full list of nominees with their proposer and seconder was then read out and is listed in full at the end of these minutes. The following persons were then duly elected by a vote of 99% For, 1% Against.		
16.	Election of Officers		
16.1	<u>Chairman</u> – Phillip Barnes	16.2	<u>General Secretary</u> – Susan Bassett
16.3	<u>Treasurer</u> – Maureen Poole	16.4	<u>Peal Secretary</u> – Phillip Barnes
16.5	<u>Librarian</u> – Hazel Basford	16.6	<u>Bell Restoration</u> – Brian Butcher
16.7	<u>Training</u> – David Grimwood	16.8	<u>Youth</u> – Jen Thomas
16.9	<u>Central Council Representatives</u>		Phillip Barnes
	Doug Davis		David Grimwood
	Caroline Stockmann		Nicholas Wilkins
16.10	<u>Handbook Editor</u> – Doug Davis	16.11	<u>Health & Safety</u> – Peter Sims
16.12	<u>Publicity</u> – Caroline Stockmann	16.13	<u>Quarter Peal Secretary</u> – Anthony Leeves
16.14	<u>Safeguarding</u> – Emma Jarvis	16.15	<u>Webmaster</u> – Doug Davis
17.	Election of Vice President – The Chairman commented that this item of business was occasional but very welcome. He reminded members that such an election required 2/3 of those present and voting to vote in favour. Charles Sinden then spoke to support his proposal to elect Brian Butcher as a Vice President. Brian had learned to ring in 1963 at Lypne and quickly became interested in the re-hanging projects of Burmarsh and Newchurch. This began a long association with the Bell Maintenance Team which continues to this day. He became known as Red Leader (due to his red overalls) and gave his time freely with no job being too large or too small. As the DAC Bells Adviser to both Canterbury and Rochester he was a very much respected member of these committees and still holds these offices today. Brian is also well respected outside the county and has adjudicated on many cases when compromise proved difficult. He had also worked for Taylors Bell Foundry. His work with the “Heavy Gang” had saved many thousands of pounds on projects by supplying reliable labour and other expertise. Brian has created a team, which is the envy of many other associations and of which we should all be very proud. Charles had great pleasure in proposing Brian as an Association Vice President and expressed grateful thanks for all his work. The Chairman then invited Maureen Poole to say a few words to second Charles’ proposal. Maureen has known Brian since 1970 when she learned to ring at Lypne where Brian was already running the ringing as a teenager. He was tinkering with bells then and he's still tinkering with bells today. Such dedication and tireless work over those years, so		

	<p>Maureen wished to second the proposal. A vote was then taken which resulted in 100% For Brian Butcher's election as Vice President. The Chairman expressed thanks to Brian for all that he had done and continues to do. He invited Brian to speak.</p> <p>Brian Butcher thanked everyone for their support and commented that there have certainly been a lot of places where he has been involved. He had begun to set up a spreadsheet of work done at towers, volunteer labour used and money saved. He estimated that at today's prices, a saving of somewhere in the order of half a million pounds must have been achieved. Brian expressed thanks for everyone's support. The Chairman invited members to give Brian a "virtual" round of applause by using their "hands up" button online.</p>	
18.	<p>Members achieving 50 years' membership – The Chairman expressed sadness at not being able to present the Certificates to the following members at the present time. He then read out the following members who would receive their Certificates in due course.</p>	
	<p>John Legg (St. Alphege, Whitstable – Canterbury) Nigel Baker (Hollingbourne – Maidstone) Terry Barnard (Aylesford – Maidstone) David Bryden (Linton – Maidstone) Malcolm Hitchcock (Hollingbourne – Maidstone)</p>	<p>Christopher Saunders (Leeds – Maidstone) Malwyn Williams (Otham – Maidstone) Richard Young (Yalding – Maidstone) Kenneth Bromley (Horsmonden – Tonbridge) David Beeken (Cranbrook – Tonbridge)</p>
19.	<p>Forthcoming Events – No "normal" ringing events were possible at the present time but the Chairman reminded everyone of the following online activities planned for later this day; 1pm Invicta Virtual Pub (open discussion for members), 2pm choice of two breakout sessions; One on Ringing Room with an introduction on how to use this technology to "ring" whilst we are unable to use real bells. The other to discuss with David Grimwood the benefits that changing KCACR into a Charitable Incorporated Organisation could bring. 7.30pm Virtual Pub Quiz.</p>	
20.	<p>Any Other Business – The Chairman gave an update on the Covid-19 issues relating to ringing and guidance of the Central Council which was also being considered by Public Health England. As a result there has been a significant relaxation in rules which would assist some ringing to take place from tomorrow. Where ropes fall in a straight line side by side, you can ring adjacent bells (facing forward) so long as ropes are 1.5m apart (and at least 2m away from the ringers opposite). Perspex screens were considered dangerous so are not approved. Ditto Perspex visors as head shields. There is comment in the guidance to ring the minimum number of bells appropriate for the occasion – so let's not push it! Other comment stressed the importance of improving ventilation as breezes blow the virus away. There is clarification in the guidance about not raising your voice and advice about organising ringing in advance of going up the tower. A gentle relaxation is good news but clearly not back to normal ringing. The new guidance was on the Central Council website. One query was raised about face coverings. The Chairman considered this a sensible and effective way of proceeding as it does not cause harm and reduces the chance of virus transmission. The Chairman commented that if he was in a tower, he would use one.</p>	
21	<p>Vote of Thanks</p>	
21.1	<p>The Chairman paid tribute to Catherine Lewis for all the years since 1999 when she became a Central Council Representative. She has been a stalwart of the Central Council and done a huge amount of work, particularly on the Education Committee. She has worked hard for both the Association and the Central Council. The Chairman paid her a personal vote of thanks for all that Catherine has done and was sure she would try to keep us on the straight and narrow for years to come.</p>	
21.2	<p>The Chairman thanked his fellow officers for all their hard work during the year, especially the General Secretary in matters of governance and the Treasurer who had a confident grip on the</p>	

	finances. Particular thanks today to Doug Davis and Mark Elvers for assisting with the smooth running of this online meeting.
21.3	The Chairman commented that the Lewisham District was going to produce a glorious AGM this year and announced that we're all hoping that next year's AGM will be at St. Nicholas.
21.4	Caroline Stockmann on behalf of every one thanked the Chairman for all his work during the year, particularly for all the work on returning to ringing guidance with the Central Council and for conducting such a good meeting. The Chairman said it was nice to be appreciated.
	The Chairman declared the meeting closed after a duration of 1hr 34minutes.

FULL DETAILS OF Nominations for Officers 2020 - 2021			
<u>Post</u>	<u>Nominee(s)</u>	<u>Proposer</u>	<u>Second</u>
Chairman	Phillip Barnes	Jen Thomas	Michèle Clement
General Secretary	Sue Bassett	Chris Bassett	Susan Gullett
Treasurer	Maureen Poole	Charles Sinden	Brian Butcher
Peal Secretary	Phillip Barnes	Mike Birkbeck	David Grimwood
Librarian	Hazel Basford	Phillip Barnes	Sue Bassett
Bell Restoration	Brian Butcher	Maureen Poole	Keith Osborne
Training	David Grimwood	Alexander Runting	John Keeler
Youth	Jen Thomas	Laura Byrne	Amber Cusick
CC Reps (5)	Phillip Barnes	Doug Davis	Mike Birkbeck
	Doug Davis	Sue Bassett	Maureen Poole
	David Grimwood	Alexander Runting	John Keeler
	Caroline Stockmann	Chris Bassett	Sue Bassett
	Nicholas Wilkins	Catherine Lewis	Philippa Rooke
Handbook Editor	Doug Davis	Phillip Barnes	Sue Bassett
Health & Safety	Peter Sims	Sheila Phyll	Tim Munt
Publicity	Caroline Stockmann	Doug Davis	Phillip Barnes
Quarter Peal Sec.	Anthony Leeves	Emma Tamkin	Michael Bullett
Safeguarding	Emma Jarvis	Ann Jenner	Terry Barnard
Webmaster	Doug Davis	Maureen Poole	Phillip Barnes

List of Attendees

Douglas Davis	Catherine Lewis	Angela Clark	Louise Nightingale	Elizabeth Piercey
Emma Jarvis	Keith Tolputt	Peter Morris	Cathy Cheeseman	Liz Morris
Peter Sims	RTL Fairclough	Bruce Butler	Stuart Palin	Stephen Trafford
Mark Elvers	Tim Munt	Diane Reynolds	Lesley Barclay	Richard Bushell
Anthony Leeves	Sam Chard	Peter Dale	Sheila Phyll	Phil Jarvis
Brian Butcher	Peggy Hill	Adam Moore	Richard Barclay	Mark Harris
Phil Barnes	Allan Shepherd	Brenda Davies	Roy Barclay	Judith Rogers
David Grimwood	Steph Barclay	Brian Osmer	Elizabeth Harland	Ian Mills
Jen Thomas	Sue Cameron	Dickon Love	Nick Wilkins	Nick Chard
Sue Bassett	Philippa Rooke	Janice Brown	Gordon Hill	Marilyn Barden
Charles Sinden	Gavin Knight	Jim Rooke	Cathy Kingham	Hamilton Woods
Maureen Poole	Isabel Pearce	Michèle Clement	Chris Bassett	Graham Cuthbert
Hazel Basford	Terry Barnard	Sheila Marsh	Simon Davies	Donald Niblett
Margaret Funnell	Angela Wilkins	Debra Say	Hazel Clarke	Svetlana Sokolova
Benjamin Legg	Caroline Wilson	Elizabeth Barnes	Andrew Hills	Rupert Cheeseman
Caroline Stockmann	Rhiannon Meredith	Robert Powell-Williams	David Manger	Pam Manger

Summary to support Treasurer's Report at Agenda item 8.

THE KENT COUNTY ASSOCIATION OF CHANGE RINGERS ACCOUNTS SUMMARY
Year Ending 31st December 2019

General & Subscriptions			
Balance b/f 31st Dec 2018	23,637.94	Current assets as of 31/12/2019	
Income	12,809.56	Nat West Current A/C	13,811.47
Expenditure	8,519.32	Nat West Subs A/C	10,137.48
		Cash held by Districts	1,112.01
Net Income	4,290.24	Cash held by Bookstall	0.00
		Stock in Hand	0.00
Adjustment	1,508.22	Debtors	1,359.00
Balance 31st Dec 2019	26,419.96	Total Assets	26,419.96

Training Fund			
Balance b/f 31st Dec 2018	11,011.87	Expenditure	
Income	880.41		
Expenditure	3,699.08	i) General Training	
		ART	1337.55
Net Income	-2818.67	Safeguarding	173.80
		Sub-total	1,511.35
Balance 31st Dec 2019	8,193.20	ii) KYR	2,187.73
		Total Expenditure	3,699.08

Bell Restoration Fund			
Balance b/f 31st Dec 2018	147,223.56	Current assets as of 31/12/2019	
Income	9,043.22	Nat West Current A/C	28,383.46
Expenditure	22,107.76	CCLA Deposit A/C	103,492.78
		Debtors	1,983.47
Net Income	-13,064.54		
Balance 31st Dec 2019	134,159.02	Total Assets	134,159.02

Subscriptions Summary to support Treasurer's Report at Agenda item 9.

KCACR Subscriptions 2019

Category	No.	Amount (£)
Adult	651	6,460.00
Junior	82	407.50
Associate	33	67.00
Life & 25 Years	258	465.00
Senior	434	2,185.00
Sub total 1	1,458	9,584.50
Advance	2	30.00
Arrears	1	5.00
Non Resident Life	2	15.00
Donations	0	20.00
Sub total 2	5	70.00
Sub total 1 + subtotal 2		9,654.50
District overpayment		49.00
District overpayment		55.00
Advance subs for 2020		30.00
District underpayment		55.00
Payment		0.01
Net additional		19.01
Total Subscriptions 2019		9,673.51

KCACR Membership Database 2020

Category	No.	Amount (£)
Adult	1083	16,245.00
18 & Under	67	502.50
Associate	40	60.00
80+	79	0.00
Life	127	0.00
Total	1396	16,828.50

Subscriptions Paid to date by category 2020

Category	No.	Amount (£)
Adult	894	13,410.00
18 & Under	60	450.00
Associate	34	79.00
80+	78	5.00
Life	113	0.00
Total	1,179	13,944.00

KCACR Subscriptions 2019 by Category

Category	No.	Amount (£)
Adult + Senior	1,085	8,645.00
Junior	82	407.50
Associate	33	67.00
Life & 25 Years	258	465.00
Total	1,458	9,584.50

	No.	Amount (£)
Potential difference	-62	7,244.00
Difference to date	-279	4,359.50

Allocation of Subscription Funds Summary to support Treasurer's Report at Agenda item 10.

Allocation of 2018 Subscription Funds

Allocation of 2018 Subscription Funds

	General Fund Account	Subscription Account	Training Account	BRF Current Account	CCLA Deposit Account (BRF)	Total	BRF Grants Paid		
Dec. 31st 2018	7,522.82	10,288.47	11,011.87	43,997.81	102,720.63	175,541.60	3,006.11	Otham	1,000.00
As the General Fund was low at the end of 2018 the subscription funds remained in the General Account in 2019								Lydd	490.00
								Chilham	1,516.11
	General Fund Account	Subscription Account	Training Account	BRF Current Account	CCLA Deposit Account (BRF)	Total	BRF Grants Paid		
Dec. 31st 2019	13,811.47	10,137.48	8,193.20	28,383.46	103,492.78	164,018.39	21,000.00	Milton Regis	10,000.00
The Training fund decreased by £2,818.61. It did not receive a top up from 2018 subscriptions. Income from donations 2019 = £880, expenditure = £3,699.08. Funds awarded to General Training and KYR in 2020 are £2,000 & £3,000 respectively making a total of £5,000.								Monkton	6,000.00
								Stockbury	2,000.00
								All Saints, Maid.	3,000.00
The BRF C/A decreased by £15,614.35 mainly due to the payment of grants. It did not receive a top up from 2018 subscriptions. Income from donations & investment interest 2019 = £9,043.22, expenditure= £22,107.76									
2020	General Fund Account	Subscription Account	Training Account	BRF Current Account	CCLA Deposit Account (BRF)	Proposal (£9673.51)	BRF Grant Commitments		
	£5,000 min. required: Room hire Insurance Officers exp. CC exp. CC subs District exp. RW Handbooks Trailer storage Income from peal fees & handbooks	£9,673.51 to be transferred to top up other accounts	£5,000 min. to meet funds allocated for General Training and KYR leaving £3,193.20 for 2021. Will need top up funds for 2021.	Significant decrease in 2019 due to grants paid. Possible donations decrease in 2020 due to lockdown. £32,000 grant commitments indicates BRF C/A will need top up funds.		50% (£4,836.75) to Gen. Fund. 25% (£2,418.38) to Training 25% to BRF	32,000.00	Rochester	20,000.00
								Faversham	7,500.00
								Farnborough	4,500.00