

**The Church of Scotland**  
**Kilmarnock South Parish Church of Scotland**

**Trustees Annual Report**  
**And**  
**Receipts & Payments Accounts**  
**2020**

**Congregation No: 110637**

**Charity No: SC 012430**

**Receipts and Payments**

**Reference and Administrative Information**

Charity Name: Kilmarnock South Parish Church of Scotland

Charity Registration Number: SC 012430

Congregation Reference No: 110637

Contact Address: [REDACTED], Treasurer

**Trustees**

Minister: [REDACTED]

Session Clerk: [REDACTED]

Elders: [REDACTED]

Board Members: [REDACTED]

**Principal Office-bearers**

Minister: [REDACTED]

Session Clerk: [REDACTED]

Clerk to the Board: [REDACTED]

Church Treasurer: [REDACTED]

**Independent Examiner**

Name: [REDACTED] CA

Address: [REDACTED]

**Bankers**

Royal Bank of Scotland,  
96 John Finnie Street  
Kilmarnock  
KA1 4NY

## **Trustees' Annual Report Year ended 31 December 2020**

### **Structure, Governance and Management**

#### **Governing Document**

The Church is administered in accordance with the terms of the Deed of Constitution.

#### **Recruitment and Appointment of Trustees**

Members of the Kirk Session and the Congregational Board are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting.

#### **Organisational Structure**

The Congregational Board is chaired by the minister and meets approx. six times in a year. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session which meets approx. six times a year is responsible for spiritual affairs within the church.

#### **Objectives and Activities**

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. 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.

**All items below and in italics have been suspended for the past nine months since the first lockdown.**

*A main diet of worship is held on Sunday mornings at 10.30am. The current models of worship encapsulate all ages. Chub, the Sunday meeting for younger people has been discontinued.*

*Church organisations include The Guild, The Men's Club, Music & Movement and The Choir, which are all vibrant and well attended by members of the Church and community.*

*Coffee Times are occasionally held at Kilmarnock South Parish Church to encourage fellowship and sharing around the community.*

*Links with other groups locally include the Brownies and Rainbows which meet weekly on Church premises. Groups using Church premises include a large Dance School and "Jiggy Wrighlers" catering for toddlers. Recently, Jiggy Wrighlers has ended their classes within Kilmarnock South Church. A new group, Hop'n'bop, has started meetings for parents, carers and young children.*

*The minister continues to be involved with three primary schools, that of Whattriggs, Shortless, and Annanhill Primary Schools. The Church is aware of the continuing pressures and demands of the school curriculum on the schools. The Church is also keen to keep relationships going in this area.*

*Various charity fund collections including The Blythwood Trust annual "Shoebox Appeal".*

*Kilmarnock South also supports The East Ayrshire Carers Trust, East Ayrshire Homelessness Action, and also has a major collection each May for Christian Aid. Kilmarnock South Parish Church support on a regular basis the work of the local Salvation Army through collecting donations of food items for distributing to others through the Army's twice weekly lunch café.*

*Recently Kilmarnock South has supported "Broken Chains", a group that aims to assist people of Kilmarnock and surrounding area who are marginalised through homelessness or substance misuse.*

*Two groups meet weekly. "Tea & Blether", meets to encourage an informal social atmosphere for members and parishioners alike. "Craft Hub", meets weekly and encourages the sharing of craft*

## **Trustees' Annual Report Year ended 31 December 2020(cont)**

*ideas and development of skills by and from others. Both groups have started small and are achieving their aim of providing Church and Community a gathering and sharing expression within a welcoming atmosphere.*

*Walking Together, a walking group meeting every two weeks, continues with membership growing and consolidating. It is attracting interest from outwith the Church itself with some members of the Parish and community enjoying the "walks".*

Since 2019, Kilmarnock South Parish Church came under the review of Presbytery Planning the outcome of which is that they will enter a three way union. This union is to be with Riccarton Church and St. Andrew's and St. Marnock's Church. Initial work in underway and all three Churches have a small group which will meet regularly to discuss and plan the way forward. This should be an encouraging and enterprising time for all three congregations as they look to working together under a new Church banner. The three sitting minsters are also working together to help, and encourage the local churches as they face a new future.

In 2020, as a result of one Minister translating to another charge, detailed discussions have ensued and decisions have been taken regarding the Union. At present a Basis of Union has been drawn up and awaits approval.

### **Achievements and Performance**

Weekly worship is now online and has attracted a worshipping congregation of around 500-600 each week. Church organisations have all been discontinued during the current pandemic.

The Church continues to contribute to various charities and organisations through special events and offerings, most notably the continuing support of the work of Christian Aid for which the Church undertakes hopes to organise events around to support its work. The Minister continues to take part in work within the three local Primary Schools, although the work is now online. The demands, however, on the education system means that Chaplaincy has less of an impact in the modern school.

### **Financial Review**

The principle source of income is through Congregational giving. The annual income will take time to settle but it is hoped that the united charge will gain strength in this area. The Kirk Session and Congregational Board undertook a Stewardship Campaign beginning in March 2014 as instructed by the General Assembly of the Church of Scotland. This Campaign has somewhat consolidated finances through increases in Standing orders and gift aid contributions. The Church locally is drawing upon reserves for maintenance, and many routine bills. A subsequent Stewardship Campaign was undertaken in September 2018 and the results are now beginning to show through an increase in committed income through members.

Kilmarnock South Church actively seeks to maintain and improve the facilities and the building complex. Much of this work is achieved by volunteer workers.

### **Reserves Policy**

It is the Trustees policy to hold sufficient funds in reserve to meet normal expenditure. At the year end, the Church held unrestricted funds of £17,903.77 which £2501.94 is principally held for Fabric Fund purposes. The General Trustees of the Church of Scotland also hold on the congregations behalf the sums to the value of £85,067.90 (net) at market value. These monies have accrued from the sale of a Manse subsequent to the linking of the former Churches and a small sum from the sale of land where the Church Halls once stood. The assets have been further enhanced by the sale of the former Shortlees Church building and site. This sum includes The Trust Fund in the order of £2370.00 from the former Shortlees Parish Church. Monies are drawn from the investments, subject to Presbytery permissions, to undertake major works to the buildings.

The Trustees recognise that such monies are important due to the flat roofing over a substantial part

**Trustees' Annual Report Year ended 31 December 2020(cont)**

of the Church building which maybe be nearing the end of its useful lifespan. The Trustees also acknowledge the ongoing nature of maintenance of the Church buildings.

**Statement of Trustees' Responsibilities**

The members of the Kirk Session / Congregational Board 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 / Congregational Board 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,

Session Clerk



Date

..... 20<sup>th</sup> April 2021 .....

**Kilmarnock South Parish Church of Scotland  
SC 12430**

**Independent Examiner's Report to the Trustees of Kilmarnock South Parish Church of Scotland**

I report on the accounts of the charity for the year ended 31st December 2020 which are set out on pages 7 to 12.

**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 2006 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 the accounts.

**Independent examiner's statement**

In the course of my examination, no matter has come to my attention

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 Accounts 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.

Signed:  .....

Name:  CA

Relevant Professional Qualification/ Professional Body: ICAS

Address: 

Date: 21/04/2021 .....

**Kilmarnock South Parish Church**  
**Receipts and Payments Account**  
**Year ended 31<sup>st</sup> December 2020**

		Unrestricted	Restricted	Endowment	Total	Total
		Funds	Funds	Funds	Total	Total
		2020	2020	2020	2020	2019
<b>Receipts</b>	Note	£	£	£		£
Donations		30,674.61	0.00	0.00	30,674.61	41,080.52
Legacies		0.00	0.00	0.00	0.00	0.00
Activities for Generating Funds		0.00	0.00	0.00	0.00	0.00
Bank & Deposit interest		0.00	0.00	0.00	0.00	0.00
Investment income		109.73	0.00	0.00	109.73	115.50
Release of funds from General Trustees		0.00	0.00	0.00	0.00	12,734.93
Rental of premises		801.00	0.00	0.00	801.00	2,220.50
<i>Receipts not cashed in current accounting year</i>		0.00	0.00	0.00	0.00	0.00
Sale of assets		0.00	0.00	0.00	0.00	0.00
Sale of investments		0.00	0.00	0.00	0.00	0.00
Grants		0.00	0.00	0.00	0.00	0.00
<b>Total Receipts net:</b>	<b>3</b>	<b>31,585.34</b>	<b>0.00</b>	<b>0.00</b>	<b>31,585.34</b>	<b>56,151.45</b>
Designated Flower Fund		0.00	0.00	0.00	0.00	314.27
Designated Guild Funds		0.00	0.00	0.00	0.00	601.60
Designated Music & Movement Fund		0.00	0.00	0.00	0.00	399.00
Designated Men's Club Fund		0.00	0.00	0.00	0.00	207.00
Including Designated Funds		<b>31,585.34</b>	<b>0.00</b>	<b>0.00</b>	<b>31,585.34</b>	<b>57,673.32</b>
<b>Payments</b>						
<b>Costs of generating funds</b>		196.48	0.00	0.00	196.48	192.45
<b>Charitable activities</b>	<b>4</b>	<b>34354.08</b>	<b>0.00</b>	<b>0.00</b>	<b>34354.08</b>	<b>55869.60</b>
<b>Governance costs</b>		0.00	0.00	0.00	0.00	0.00
Designated Flower Fund		0.00	0.00	0.00	0.00	263.65
Designated Guild Funds		0.00	0.00	0.00	0.00	553.40
Designated Music & Movement Fund		0.00	0.00	0.00	0.00	189.40
Designated Men's Club Fund		0.00	0.00	0.00	0.00	255.00
<i>liabilities realised (Cheques cashed)</i>		318.00	0.00	0.00	318.00	1020.00
Current liabilities (cheque issued, not cashed)		-244.20	0.00	0.00	-244.20	-318.00
<b>Total Payments</b>		<b>34624.36</b>	<b>0.00</b>	<b>0.00</b>	<b>34624.36</b>	<b>58,025.50</b>
<b>Excess of Receipts over Payments</b>		-3,039.02	0.00	0.00	-3,039.02	-352.18
<b>Transfers</b>		0.00	0.00	0.00	0.00	0.00
<b>Excess of Receipts over Payments for the year</b>		-3,039.02	0.00	0.00	-3,039.02	-352.18

**Kilmarnock South Parish Church****Statement of Balances at 31<sup>st</sup> December 2020**

	Note	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Endowment Funds 2020 £	Total 2020	Total 2019 £
<b><u>Bank &amp; Deposit Balances</u></b>						
<b><u>01/01/20</u></b>	2					
Bank & deposit balances B/F		17,441.27	2,501.94	0.00	19,943.21	20,555.81
Designated Flower Fund		159.3	0.00	0.00	159.30	108.68
Designated Guild Funds		250.25	0.00	0.00	250.25	202.05
Designated Music & Movement Fund		405.75	0.00	0.00	405.75	196.15
Designated Men's Club Fund		110.48	0.00	0.00	110.48	158.48
<b>Total at 1<sup>st</sup> Jan 2020</b>		<b>18,367.05</b>	<b>2,501.94</b>	<b>0.00</b>	<b>20,868.99</b>	<b>21,221.17</b>
<b><u>Movement in year:</u></b>						
Excess of Receipts over Payments		-3,039.02	0.00	0.00	-3,039.02	-612.60
Flower Fund		0.00	0.00	0.00	0.00	50.62
Guild Funds		0.00	0.00	0.00	0.00	48.20
Music & Movement Funds		0.00	0.00	0.00	0.00	209.60
Men's Club Funds		0.00	0.00	0.00	0.00	-48.00
<b>Total Movement in Funds for 2020</b>		<b>-3,039.02</b>	<b>0.00</b>	<b>0.00</b>	<b>-3,039.02</b>	<b>-352.18</b>
<b><u>Bank &amp; Deposit Balances 31<sup>st</sup> Dec 2020</u></b>						
Bank & Deposit Balances		14,402.25	2,501.94	0.00	16,904.19	19,943.21
Flower Fund		159.30	0.00	0.00	159.30	159.30
Guild Fund		250.25	0.00	0.00	250.25	250.25
Music & Movement Fund		405.75	0.00	0.00	405.75	405.75
Men's Club		110.48	0.00	0.00	110.48	110.48
<b>Total at 31<sup>st</sup> Dec 2020</b>		<b>15,328.03</b>	<b>2,501.94</b>	<b>0.00</b>	<b>17,829.97</b>	<b>20,868.98</b>
<b><u>Liabilities</u></b>						
Liability realised in 2020		-318.00	0.00	0.00	-318.00	-1,020.00
Cheques issued and not cleared:		<u>244.20</u>	<u>0.00</u>	<u>0.00</u>	<u>244.20</u>	<u>318.00</u>

**Investments at market value (see page 13).**

(cost £ 33993.28)+ 2370.06 Finnie Trust Investment

Dep Fund £41852.44

Total Investments	0.00	85,067.90	0.00	85,067.90	84,825.07
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The accounts were approved by the Kirk Session and Financial Board on (Date):- 20<sup>th</sup> April 2020

For and on behalf of the Kirk Session and Financial Board

 Session Clerk

**Kilmarnock South Parish Church****Statement of Balances 2020****Notes to the Accounts****1. Trustee Remuneration and Related Party Transactions**

During the year no trustees received reimbursement of expenses incurred. The Minister, [REDACTED] received expenses listed for travel incurred personally in the sum of £720 in connection with his work. The congregation also paid £2346.75 in respect of Council Tax for the Manse which the Minister is obliged to inhabit.

**2. Movements in Funds**

	At 1 Jan 2020 £	Receipts £	Payments £	Transfers £	At 31 Dec 2,020.00	At 31 Dec 2019
<b>Unrestricted funds</b>						
Designated Music Fund	0.00	0.00	0.00	0.00	0.00	0.00
Designated Sunday School Fund	0.00	0.00	0.00	0.00	0.00	0.00
General Fund	17,441.27	31,585.34	34,624.36	0.00	16,977.99	17,441.27
Flower Fund	159.30	0.00	0.00	0.00	159.30	159.30
Guild Funds	250.25	0.00	0.00	0.00	250.25	250.25
Music & Movement Funds	405.75	0.00	0.00	0.00	405.75	405.75
Men's Club Funds	110.48	0.00	0.00	0.00	110.48	110.48
	<b>18,367.05</b>	<b>31,585.34</b>	<b>34,624.36</b>	<b>0.00</b>	<b>17,903.77</b>	<b>18,367.05</b>
<b>Restricted funds</b>						
Designated Fabric Fund	2,501.94	0.00	0.00	0.00	2,501.94	2,501.94
<b>Endowment funds</b>						
	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total funds</b>	<b>20,868.98</b>	<b>31,585.34</b>	<b>34,624.36</b>	<b>0.00</b>	<b>20,405.71</b>	<b>20,868.98</b>

**Purposes of Designated Funds**

Music Fund: The Trustees have not yet set aside funds for the purchase of music resources.

Sunday School Fund: The Trustees have not yet set aside funds for use by the Sunday School.

**Purposes of Restricted Funds**

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property

The various Organisations hold funds for their own purposes.

Flower Fund: This is a fund to provide flowers for display during services of worship

**Purposes of Endowment Funds**

Income from Interest only

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Endowment Funds 2020 £	Total 2020	Total 2019 £
<b>3. Analysis of Donations</b>					
WFO Scheme (non Gift Aid)	10,270.48	0.00	0.00	10,270.48	13,106.35
Gift Aid Donations	14,154.00	0.00	0.00	14,154.00	15,264.12
Tax Recovered on Gift Aid	5,222.83	0.00	0.00	5,222.83	5,690.46
Ordinary Offerings (Open Plate)	439.50	0.00	0.00	439.50	1,700.69
Income from previous year	0.00	0.00	0.00	0.00	0.00
Donations	151.90	0.00	0.00	151.90	2,642.60
Life and Work	372.10	0.00	0.00	372.10	397.50
Tea Money	63.80	0.00	0.00	63.80	323.00
Flower Fund	0.00	0.00	0.00	0.00	0.00
Bank Refund	0.00	0.00	0.00	0.00	0.00
Sundry income( Note A)	0.00	0.00	0.00	0.00	0.00
Coffee Time	0.00	0.00	0.00	0.00	230.10
Donations from Organisations	0.00	0.00	0.00	0.00	430.00
Church Lets	801.00	0.00	0.00	801.00	2,220.50
General Trustees Refund	0.00	0.00	0.00	0.00	12,734.93
Finnie Trust Income	109.73	0.00	0.00	109.73	115.50
Christian Aid collections	0.00	0.00	0.00	0.00	441.00
Scottish Gas Refund	0.00	0.00	0.00	0.00	42.30
Pulpit Supply Refund	0.00	0.00	0.00	0.00	812.40
	<b>31,585.34</b>	<b>0.00</b>	<b>0.00</b>	<b>31,585.34</b>	<b>56,151.45</b>

#### 4. Analysis of Payments

##### Costs of generating funds

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Endowment Funds 2020 £	Total 2020	Total 2019 £
1 Investment Managers fees	0.00	0.00	0.00	0.00	0.00
2 Offering envelopes	196.48	0.00	0.00	196.48	192.45
<b>Sub Total:</b>	<b>196.48</b>	<b>0.00</b>	<b>0.00</b>	<b>196.48</b>	<b>192.45</b>
<b>Charitable activities</b>					
Ministries & Mission allocation	21,026.00	0.00	0.00	21,026.00	30,588.80
Presbytery dues	960.00	0.00	0.00	960.00	0.00
Christian Aid	0.00	0.00	0.00	0.00	441.00
EA Planning Costs	0.00	0.00	0.00	0.00	0.00
Minister's Travel expenses	720.00	0.00	0.00	720.00	960.00
Pulpit supply	0.00	0.00	0.00	0.00	812.40
Other staffing costs	360.00	0.00	0.00	360.00	2,460.00
<b>Fabric repairs &amp; maintenance:</b>	<b>-</b>				<b>-</b>
Alarm System	904.80	0.00	0.00	904.80	551.70
Fire Extinguishers	84.00	0.00	0.00	84.00	394.43
Cleaning Materials	0.00	0.00	0.00	0.00	17.99
Boiler Service	534.74	0.00	0.00	534.74	313.94
Works: Church	1,148.08	0.00	0.00	1,148.08	11,303.91
Works: Manse	699.60	0.00	0.00	699.60	0.00
EA Recycling	56.64	0.00	0.00	56.64	56.64
Council Tax	2,346.75	0.00	0.00	2,346.75	2,258.60
Survey	0.00	0.00	0.00	0.00	255.00
<b>Heat and light</b>					
Gas	1,346.12	0.00	0.00	1,346.12	1,763.14
Electricity	1,366.81	0.00	0.00	1,366.81	536.09
<b>Insurance</b>	<b>1,961.44</b>	<b>0.00</b>	<b>0.00</b>	<b>1,961.44</b>	<b>1,995.42</b>
Church Sundry expenses	114.00	0.00	0.00	114.00	71.00
Organ & music	358.18	0.00	0.00	358.18	346.73
Life and Work	366.92	0.00	0.00	366.92	372.01
K Fellowship of churches	0.00	0.00	0.00	0.00	25.00
Kilmarnock Concert Brass	0.00	0.00	0.00	0.00	60.00
<b>General Trustees repayment</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Printing, stationery and postage	0.00	0.00	0.00	0.00	209.30
Fountain Magazine	0.00	0.00	0.00	0.00	76.50
<b>Sub Total:</b>	<b>34354.08</b>	<b>0.00</b>	<b>0.00</b>	<b>34,354.08</b>	<b>55,869.60</b>
liabilities realised	318.00	0.00	0.00	318.00	1,020.00
<b>Governance costs</b>					
Independent examiner's fees	0.00	0.00	0.00	0.00	0.00
<b>Other payments</b>					
Purchase of investments	0.00	0.00	0.00	0.00	0.00
current liabilities	-244.20	0.00	0.00	-244.20	-318.00
<b>Totals:</b>	<b>-244.20</b>	<b>0.00</b>	<b>0.00</b>	<b>-244.20</b>	<b>56,764.05</b>

**5. Minister's Stipend**

All Church of Scotland congregations contribute to the National Stipend fund which bears the cost of all minister's stipends and employer's contributions for national insurance, pension and housing and loan fund. Minister's stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the stipend was £28,137 - £34,577

**6. Collections for Third Parties**

	2020	2019
Christian Aid	<u>0.00</u>	<u>441.00</u>
	<u>0.00</u>	<u>441.00</u>

2020

**APPENDIX**

**FUNDS HELD ON BEHALF OF  
KILMARNOCK SOUTH PARISH CHURCH  
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES**

<u><b>CAPITAL ACCOUNT</b></u>	<b>2020 Value</b>	<b>2019 Value</b>
Consolidated Fabric Fund held at 31 Dec 2020 at cost £33,993.28		
Market Value of CCF at 31 December 2020	<u>£47,012.08</u>	<u>£48,209.84</u>
Deposit Fund (Finnie Trust) at cost 2,370.06	£ 2,936.01	£2,887.50
Deposit Fund £41,852.44	<u>£33,727.73</u>	<u>£33,727.73</u>
At Cost: £78,215.78	<u>£83,675.82</u>	<u>£84,825.07</u>
Value as at 31 <sup>st</sup> Dec 2020:		
 <u><b>REVENUE ACCOUNT</b></u>		
Credit Balance at 31 December 2020	<u>£1,392.08</u>	<u>0.00</u>
 <u><b>TEMPORARY ACCOUNT</b></u>		
Credit Balance at 31 December 2020	<u>0.00</u>	<u>£0.00</u>
 <b>Asset Value 31<sup>st</sup> Dec 2020</b>	<b><u>£85,067.90</u></b>	<b><u>£84,825.07</u></b>