

St Peter & St Paul Church, Seal

Financial Statements of the Parochial Church Council

For the year ended 31 Dec 2023

Incumbent:

The Rev'd Anne Le Bas
The Vicarage
Church Road
Seal

Bank:

Lloyds TSB
83 High Street
Sevenoaks

Independent Examiner:

Andrew Michaelides FCA
2 Copse Bank
Seal, Sevenoaks
Kent TN15 0DE

REPORT ON THE ACTIVITIES OF THE PARISH

PREPARING FOR CHANGE

As we review the life of the church over the past year, alongside the usual ups and downs, the most significant event has probably been the announcement of my impending retirement in July, which I announced in September 2023. There is never a good time to leave, but Philip and I have been very grateful for the gracious and supportiveness with which this news has been received. This will, inevitably, be a time of change, and there have been many things to think about in preparation for it. As is usual in the Church of England, there will be a time between my leaving and a new incumbent being appointed. This is intentional, and allows the church community to discover and express where it is and what it needs for the future, without the influence of the old vicar. It can be quite a challenge, though, and what is important is that people pull together (and are gentle with one another and themselves!) in this time of transition. My priority over the last six months or so has, therefore, been to help the PCC and others prepare for life without a vicar during this time. The majority of Sunday morning communion services (and the monthly evening "Breathing Space" communion) will be covered by Rev Adie McCall, but others will need to lead non-eucharistic services.

There will be considerable administrative and organisational demands too, but people have been coming forward to take on various responsibilities, and Kevin Bright is acting as the focus of that "interregnum team".

WORSHIP IN THE CHURCH BUILDING

Numbers in church remain healthy on Sunday mornings, usually in the 30s or 40s, with new people joining us on a regular basis. Of course, we have lost some folk too, and, of course, no one is getting any younger, so some of those who have given long and faithful service to the church have stepped back from responsibilities, but others have taken them on.

Our **evening services** attract faithful, but very small congregations – usually between 4 and 6 but occasionally fewer. Those who come value these services, however, and often aren't able to come at any other time. The PCC is discussing whether it will be possible to continue these services during the interregnum. It will depend on what the existing congregation wants, and the willingness of lay members of the congregation to lead these services. Ultimately, the shape of worship is at the discretion of the incumbent, and a new incumbent will have their own ideas.

Communion: Following consultation with the congregation, we reintroduced the practice of coming up to the altar rail to receive communion on three out of four Sundays a month, with the other service taking place at the nave altar and communion distributed

there, as a quarter of the responses indicated this was their preference. Those who wish to can now opt to drink from the common cup, which a server administers, though only a couple of people normally choose this, with most choosing to receive wafers intincted by the priest. Either way is fine, and it is important that people feel able to do what feels right for them.

We have had the usual range of **special services**, including the second "animal blessing" service, this time in the church building rather than outside, during which one "member" of the congregation laid an egg, which is probably a first! **All Souls, Remembrance, Christmas and Easter services** attracted good numbers, recovering to their pre-Covid levels, and were appreciated. These services take quite a bit of planning and resourcing, and it may be that during the interregnum there will need to be some simplification, about which I hope people will be understanding. We also had an open-air service and celebration on the weekend of the coronation of King Charles, which was well attended and enjoyed.

ONLINE WORSHIP

I have continued to make a **weekly podcast**, and this generally gets 20-30 hits, which may represent more than 20-30 people, as some are couples and families listening together. It is unlikely that this podcast can continue during the interregnum, as it takes quite a bit of work and requires whoever is preaching to record their sermon in advance, which visiting preachers may not feel able to do. It is worth trying to maintain an online presence, however, through sharing things like photographs of events, and news of upcoming services etc. on social media. A volunteer has come forward to help keep a church website up to date, but it will help if others share news of what is happening through their own channels; social media, posters, or just by word of mouth.

The **midweek Zoom** service has continued to draw a handful of regulars, but recent difficulties in recruiting activity coordinators at Lavender Field has meant that they have not been able to join us online as they did in the past, which was part of the point of continuing these services.

MUSIC

The choir has enjoyed making music together over the last year, and has had a good turnout for practices and services.

Philip will, of course, be leaving in the summer too. It will be a considerable challenge to find someone to fill his shoes – choir directors are not easy to find – but a consultation process with the choir and with the PCC resulted in a decision to advertise to see if there was anyone who might come forward for this role, and the word is being spread by every channel we can. No applications or indications of interest have been forthcoming yet, and, of course, a new incumbent will have their own opinions on the musical life of the

church, but we are doing what we can to try to find someone before the summer.

In the meantime, as in previous years, we are greatly indebted to Philip, not only for leading choir practices, conducting, etc, but for all the work he puts into finding, arranging, (and sometimes writing) music that is manageable for us to sing.

He has summarised the year in his own words, below:

The choir has enjoyed another rewarding year of music-making, regularly enhancing Sunday services with hymns, communion settings and anthems, as well as other occasions. During the year we welcomed a number of new members and we are particularly pleased now to include the excellent junior voices of Josh and Ana. Christmas, followed by an enjoyable choir party at the Vicarage, and Holy Week were as ever the musical highlights of the year. We also had a fond farewell to Peter Milton-Thompson by singing at his funeral in September alongside other former choir members.

Although it is currently uncertain how the choir will run from the Autumn onwards, I am most grateful to all our singers for their commitment and hard work, especially at our Wednesday practices. My thanks also to our very accommodating and capable organists, including our latest recruit Dean Ryan, who has been a wonderful addition to the team. I would like finally to put on record my thanks for all the years of superb musicianship that organist Nick Castell brought to Seal, as he takes up the post of Choir Director of St Mary's West Malling.

Philip Le Bas

MESSY CHURCH

Messy Church usually attracts about 6-10 children, and the same number of adults each month, including some families who don't come to any other services. Increasing this from bi-monthly to monthly has helped to provide continuity with the families who come. In April 2024 we took part in Rochester Cathedral's "Messy Cathedral" organising one of the activities. It is hoped that Messy Church will continue during the interregnum in some form.

CHILDREN

I have continued to run our **Children's choir**, with the help of Rosemary Pattullo and latterly Helen Davies every Wednesday afternoon in term time. It attracts about 6 enthusiastic children, and builds good relationships with them and their parents, and has been very important to those who come. We now have two children in our adult choir.

Children and young people are also involved in many other church activities like Eco Church, and, as a general principle, we tend to try to make all our activities "All Age". The Children's chapel in the side aisle is very much valued and used by regulars and visitors alike. The contents are changed regularly, following different themes, so that children can explore faith in their own way.

SERVERS AND SACRISTANS

My thanks go to Kevin Bright, Maggie Fox, Jenny Elliott, and Sue Buddin who set up the front of church and serve in worship. Their help is invaluable, and will be especially important in helping visiting priests during the interregnum.

COMMUNITY INVOLVEMENT

Know your Neighbours and Talking Village continue to thrive, with new people getting involved and new ideas being put forward for village activities. **Marion Gilchrist's weekly community email** is much valued as a way of linking people together locally. The **Eco Church** team has been busy during the year, organising churchyard surveys, and is currently organising the installation of a bike rack in the churchyard. Babs Bartholomew led several reflective Lent walks in our beautiful countryside, which have been much appreciated. I am currently Acting Chair of Governors at **Seal School** following the establishment of the Inspire Multi Academy Trust, when the governance structure of the school changed, and I was for a while the only non-teaching governor. A new team of governors has now been appointed, but there are no other church members on the local governing body, and if anyone from Seal Church wished to get involved in this way, that would be good so that we maintain good links with the school. I am pleased to say that the school recently received a glowing SIAMS report (Statutory Inspection in Anglican and Methodist Schools, which inspects the Christian character of Church schools). Single word judgements are no longer given for SIAMs reports, but ours was one of the best I have ever read, which is testimony to the value the school puts on its Christian ethos. I have taken collective worship roughly every fortnight, and sung with the Nursery and Year R children as well this year. The school have come to church for Harvest, Nativity and Easter – we now have to do three services to get them all in – and I have also contributed to staff training and resourcing. I take Holy Communion in **Lavender Fields** care home once a month – this will be covered by Alison Bull who will take Communion by extension there in the interregnum, but any others who would like to be part of that ministry would be welcome, as it doesn't seem to be possible for the home to bring residents to church any more. I also go into **Cygnnet Hospital in Godden Green** and spend time on the wards where I usually have several women wanting to talk to me.

There have been a number of social events which the Church has organised over the year – **Wreath Making, Quiz, Coronation festivities etc.** and thanks go to all who organise these. There was enthusiastic take-up for the Stained Glass window tours I arranged for the national Heritage Open Day last September.

LEARNING TOGETHER

The Lent Group was well attended this year, with around 20-25 people at each session. We worked through a course I had written on the Five Marks of Mission, thinking about the ways in which we saw these marks in our church life. This was intended to be a way of reflecting on what mattered to Seal Church, to feed into the Parish Profile which will need to be written by the PCC as part of the appointment process for a new incumbent. Our two Home Groups have continued to run this year, as well as the monthly Good Book Club. I am currently preparing 5 people – young and not so young - for Confirmation.

SAFEGUARDING

Seal Church takes safeguarding of children and adults seriously, and regards it as fundamental to the health of the church, and to our faith. We can't claim to love people unless we are ready to do what we need to keep them safe. The PCC has signed up to the Church of England's Safeguarding Policy and follows its guidelines in the way we run our activities. We have links on our website, and information in the porch for anyone who needs to raise a concern. Safeguarding is a standing item on our PCC agenda so that we never lose sight of it. Marshall Kent, our Parish Safeguarding Officer, and I continue to work together on the Parish Safeguarding Dashboard, which provides a way of auditing parish practice, and is very helpful. Our major concern is to make sure that all those who should be accessing training are doing so at the appropriate level for the activities they are part of. Anyone can do the Basic and Foundation level safeguarding training, which is online, by going to <https://safeguardingtraining.cofeportal.org/> The more people who are informed about safeguarding the better.

MINISTRY

It was a joy to attend **Jess Heeb's** ordination as a deacon last September. She is now a curate in Snodland and, all being well, will be ordained as a priest this coming autumn.

Kevin Bright continues to offer faithful and very much appreciated service as a Reader at Seal, preaching and leading worship regularly, and I hugely value not only his practical help, but also his wisdom and discretion as a member of the team here. He will, of course, be more in the spotlight during the interregnum, but it is important that he doesn't feel that he has to do more than he can manage!

DEVELOPING LAY MINISTRY

The Church of England rightly insists that those who lead worship or preach have appropriate training and oversight, not only so leaders know what they are doing, but for safeguarding reasons too. I have led two training courses online over this last year called "Hearing God's Word" and "Speaking God's Word" and

am glad to say that four of our congregation took part in those, along with a couple of people from another church. Some of those who have taken part are looking to be more involved, for example, in leading All Age Worship, or worship at Lavender Fields. The process of authorising them isn't quite finished yet, but I hope that they will be able to receive the Bishop's permission very soon.

PCC

The PCC has met regularly through the year either on Zoom or in the church hall, and there have also been regular email discussions. We have discussed all the usual issues like finance and maintenance, but also continued to reflect more widely on what we are doing as a church, especially in relation my impending retirement. We have been working through the areas of church life where cover may be needed to identify what preparation we need to make.

Unfortunately we still have no churchwardens, and at the time of writing, no one offering to fill this important role. This may create some difficulties during the interregnum, but we are working to try to make sure that essential jobs are done.

The PCC is a friendly group of people, who bring a wide range of experience and knowledge. If you would like to join the PCC there are a number of spaces on it to be filled.

ELECTORAL ROLL

The electoral roll stands at 118, 66 of whom live outside the parish. We have gained one member of the electoral roll, but, sadly, four members have died this year.

We mourn the loss of Annie Lewis, Barbara Arnold, Peter Milton-Thompson and Jonathan Benn.

DEANERY SYNOD

As Area Dean I have, of course, been very involved with the work of the Deanery and the Deanery Synod. We had two Synod meetings during the year. The first highlighted the work of the Lay Ministry team, and included a talk from Karen Senior, the Warden of Lay Ministry, encouraging people to offer for the various ways in which lay people can exercise authorised ministry. In the second we discussed in small groups the Prayers of Love and Faith which are now available for use with same-sex couples who wish to celebrate their relationship in church. Currently this can only happen in an existing service, for example as part of a normal Sunday morning service, but there are ongoing negotiations at General Synod to authorise "stand-alone" services. There is no obligation to use these prayers, but the PCC here at Seal have been strongly in favour of doing so, as am I. Needless to say, there is a variety of opinion on this among churches in the Deanery, but the Synod meeting was helpful in helping people with very different views listen to, and hear, each other.

FABRIC AND ORNAMENTS REPORT

I am handing over as Area Dean to Revd Tim Edwards, vicar of Knockholt and Halstead, in mid-May. He will be an important figure during the interregnum, as he, effectively becomes “priest in charge”, standing in when there are things to be done that have to be done by an incumbent, such as authorising new gravestones (it's an exciting business being an Area Dean!), as well as being a part of any discussions which might happen about the future shape of ministry here.

Anne Le Bas

ECO CHURCH REPORT

Events: A range of events have taken place, from daily Lent challenges displayed in Church, to school holiday Wildlife Events (bird boxes & feeders construction, celebration of Animal Habitats purchased with SVF's donation, reptile mats placement and interactive activities), from Lent and Easter Eco walks to Churches Count on Nature & Climate Coalition's "Great Big Green Week" week long churchyard survey, from "Buy Nothing Day" Swap Table to our sustainable Candlemas Shared Lunch, and from RSPB Big Garden Bird Watches to a Creation Care focus service and our congregation's Spring '24 Eco church Survey.

This March, SVF provided us with a donation with which to purchase a double Cycle Rack with integrated planter, ahead of our Summer outdoor events.

NB. We have decided to scale down some of the original 2024 Eco Church Calendar actions, due to the necessary focus on Interregnum arrangements, with Anne's retirement this Summer. We plan to return to an upscaled programme of events during **2025**, in which we aspire to gain our **Bronze Eco Church award, implementing suggestions recorded by all those who completed our March '24 Eco Church Survey.**

The Eco Church Calendar is in the process of being updated to reflect this decision.

However, we have five Summer events planned, including a "No Mow May" Seeds Take-Away & Bees event, churchyard based scavenger hunt & creative activities during both Seal Garden Safari and Anne & Philip's Farewell day, and a Big Butterfly Count.

Babs Bartholomew. St P & P's Eco Team

CHURCH CLOCK

The Faculty request for the church clock repairs has been progressing slowly due to further quotes being required, additional works identified and other factors. DAC approval to Gillett & Johnson undertaking the work at a cost of £11800 maximum has been received this week and the Faculty submitted for further approval. It is hoped the works will be completed by July.

MASONRY REPAIRS

Prestigious Masonry are scheduled to undertake the repairs identified in the Quinquennial Report of 2022 within the next few weeks, at a cost of £4340. Additional work has since been identified.

ROOF REPAIRS

Paul Hicks has undertaken repairs to the roof where necessary, including replacing tiles on the porch and lych gate. Leadworks on the tower roof have been repaired.

NOTICE BOARD

The notice board at the front of the churchyard had become rotten and was blown over in one of the winter storms. It was decided to defer replacement until a replacement incumbent had been identified.

ALARM SYSTEM

The alarm system was tested by Secom and found to be working well.

LIGHTNING CONDUCTOR SYSTEM

The lightning conductor system was tested by Bacon and was compliant. A more robust system was recommended and consideration to an upgraded system will be given, using Friends account funds. A Faculty will be required.

Financial Review of the Parochial Church Council of St Peter and St Paul Seal For the Year Ended 31 December 2023

ANNUAL ACCOUNTS FOR THE YEAR ENDED 31 December 2023

Income

Total incoming resources were £81,068 (2022: £63,206) and are detailed in the financial statements. Voluntary income overall has increased to £69,435 (+27%) compared to last year (2022: £54,542) as a result of the clock restoration appeal and a significant donation of £5,000 towards the fabric of the church. Fees received (funerals, weddings etc.) totalled £6,887 and were higher than last year (2022: £1,901).

Expenses

£53,816 (2022: £64,343) was spent on church activities and is 16% lower than last year. This lower figure is largely due to a reduction in the amount the church pays to the Diocese as the parish share which was £22,000 in 2023 (2022: £36,273) offset by increases in security costs of £1,107 (2022: £nil) and administrative expenses £2,794 in 2023 (2022: £1,399).

Overall position

The result for the year was net incoming resources of £27,253 (2022: net outgoing resources of £1,137). As described above this can largely be accounted for by the clock appeal, increase in weddings and funerals and the reduction in the amount the church pays as the parish share.

The total fund balances carried forward at 31 December 2023 increased to £118,548 (2022: £91,295). The Church Repair Fund (Diocesan Repair Fund) has a year-end balance of £17,841 (2022: £15,364), this fund is retained towards meeting the cost of repairs to the fabric of the church, including costs arising from the Quinquennial inspection. The Quinquennial Inspection Report was issued on 1 July 2022. The Fabric team believe that the Fund is sufficient to cover the works identified within this Report.

Included in the total fund balances above are £24,662 (2022: £10,519) of funds the PCC holds in two Friends of Seal Church bank accounts – a current account and a deposit account (the deposit account opened during 2023 in order to earn interest). The monies held in the Friends' accounts are restricted for use on specific projects, for example the church clock restoration and for major items of expenditure on the fabric of the church that are not covered by the funds held in the Church Repair Fund.

The COIF Investments (including the Bastone endowment of £56,235) are stated at their original cost of £60,234 (2022: £60,234). No funds have been withdrawn from the COIF Investments during the year. Interest and dividends received from these funds is paid into the PCC current account and used to fund the day-to-day activities of the church.

LOOKING FORWARD

For 2024 the PCC expects that the church will have net outgoings (expenditure greater than receipts) of some £750. As a result, the PCC has agreed to keep the parish share contribution to the Diocese at £2,000 per month (£24,000 for the year). This figure is under review and can be adjusted during the year depending on the finances of the church. The PCC will continue to look for ways to increase income and reduce costs. In late 2023 it was decided to end the contract with Data Developments for the church accounting and this work is now being done by the Finance Team which results in a net saving of £5,820. We found a number of errors in the work done by Data Developments and the transition to us taking over control has not been without issues which have been time consuming.

The church is, though, heavily reliant on the goodwill of those who kindly donate money and time and we thank all those who contribute towards helping the church keep going.

PARISH GIVING SCHEME

On Sunday 3 December 2023 we introduced the Parish Giving Scheme (PGS) to provide a simpler way for people to give to the church. Givers can set up a Direct Debit with PGS online, over the phone or by filling in a gift form at church. This can be made on a monthly, quarterly or annual basis. PGS then pass the funds to us within a few days. In addition to the contribution, any eligible Gift Aid will automatically be sent to us separately once PGS has received from HMRC, saving time making a separate application at the end of each year.

A unique feature of the scheme is the option for the giver to commit in principle to increase their gift annually in line with inflation. This is entirely at the giver's discretion on an opt-in basis.

This secure and simple method of giving helps both those giving and also the church, in many ways:

The individual benefits from:

- Retaining control of how much they give and how often
- Using a simple giving method that means regular financial support to their church
- The option to increase giving annually to protect their gift against inflation
- Anonymity, if preferred
- Peace of mind that the Direct Debit Guarantee Scheme protects their gifts

St Peter and St Paul benefits from:

- Reduced administration and paperwork
- Easy access to monthly and annual (both tax and calendar year) statements
- Efficient and regular reclaim of Gift Aid, improving cashflow
- Offering givers the option to index-link their gift
- The service is free to use for churches and those giving

From the latest statement there are 13 registered regular givers, and PGS has been used for one off donations. Since launching PGS almost £1,000 has been collected in Gift Aid alone. We would like to thank all those who have signed up to PGS and encourage others to do the same.

FINAL COMMENTS

I would like to thank the members of the Finance Team, Paul Thompson, Wivine Mutombo, Mark Turner, Stuart Wigley and Simon Bull for their time and support during the year.

These accounts are currently being independently examined by Andrew Michaelides FCA. The PCC would like to express their thanks to him for undertaking this work.

Alison Bull on behalf of the Finance Team April 2024

St Peter and St Paul Seal

Balance Sheet detailed

	As at 31/12/2023	As at 31/12/2022
Current assets		
6501: Bank current account	2,542	8,157
6502: BIA Account	16,027	456
6503: Friends of Seal Church Bank Account	4,533	10,519
6504: Diocesan Repair Fund	17,841	15,364
6506: Diocesan Loan Fund	-	2,783
6507: CBOF Deposit Account	1,413	1,369
6508: CBOF Investment Account	2,165	2,098
6509: COIF Fund - Fixed Interest	43,952	43,952
6510: COIF Fund - Equities	16,282	16,282
6511: R Harris memorial	-	874
6512: Friends deposit account	20,109	-
Total Current assets	124,868	101,859
Liabilities		
6602: Diocesan Covid-19 Loan Account	6,320	8,935
6699: Agency collections	-	196
Z04: Accounts Payable	-	1,432
Total Liabilities	6,320	10,563
Net Asset surplus (deficit)	118,548	91,295
Reserves		
Excess/(deficit) to date	27,252	(1,137)
Z01: Starting balances	91,295	92,431
Z02: Gains/(losses) on investment assets	-	-
Total Reserves	118,548	91,295

Represented by Funds		
General (Unrestricted)	15,601	1,487
Designated	-	-
Restricted	46,711	32,698
Endowment	56,235	57,109
Total	118,548	91,295

St Peter and St Paul Seal

Analysis of Receipts and Payments
Selected period: 01 January 2023 to 31 December 2023

	General	Designated	Restricted	Endowment	This year	Total Last year
Receipts						
Donations and legacies						
0101 - Gift Aid - Bank	33,722	-	-	-	33,722	34,217
0110 - Gift Aid - Envelopes	240	-	-	-	240	-
0201 - Other planned giving	214	-	-	-	214	1,703
0301 - Loose plate collections	2,868	-	-	-	2,868	5,526
0401 - Regular gift days	87	-	196	-	283	60
0501 - One-off Gift Aid gifts	-	-	-	-	-	500
0550 - Donations appeals etc	19,587	-	800	-	20,387	4,259
0601 - Tax recoverable on Gift Aid	10,558	-	-	-	10,558	6,223
08A1 - Non-recurring one-off grants	-	-	-	-	-	1,348
0901 - Other funds generated	1,160	-	-	-	1,160	704
Donations and legacies Totals	68,439	-	996	-	69,435	54,542
Income from charitable activities						
1101 - Fees for weddings and funerals	6,887	-	-	-	6,887	1,901
Income from charitable activities Totals	6,887	-	-	-	6,887	1,901
Investments						
1001 - Dividends	3,217	-	-	-	3,217	3,295
1020 - Bank and building society interest	345	-	477	-	823	192
Investments Totals	3,563	-	477	-	4,040	3,487
Other income						
0540 - Church Hall income	705	-	-	-	705	3,275
Other income Totals	705	-	-	-	705	3,275
Receipts Grand Totals	79,595	-	1,473	-	81,069	63,206
Payments						
Expenditure on charitable activities						
1870 - Secular charities	20	-	-	-	20	25
1910 - Ministry parish share etc	22,000	-	-	-	22,000	36,273
2001 - Assistant staff costs	-	-	-	-	-	1,404
2120 - Council tax	3,584	-	-	-	3,584	3,090
2130 - Parsonage house expenses	-	-	-	-	-	333
2145 - Parsonage - water	377	-	-	-	377	252
2301 - Church running - insurance	3,103	-	-	-	3,103	2,821
2320 - Organ / piano tuning	1,008	-	-	-	1,008	470
2330 - Church maintenance	2,169	-	2,818	-	4,987	6,394
2331 - Cleaning	59	-	-	-	59	-
2340 - Upkeep of services	3,970	-	-	-	3,970	958
2350 - Upkeep of churchyard	2,763	-	-	-	2,763	2,545

	General	Designated	Restricted	Endowment	This year	Total Last year
2360 - Administration	2,794	-	-	-	2,794	1,399
2401 - Church running - electric	750	-	-	-	750	2,131
2420 - Church running - water	107	-	-	-	107	328
2430 - Church running - oil	1,244	-	-	-	1,244	-
2530 - Hall running - electricity	951	-	-	-	951	1,377
2560 - Hall running - maintenance	1,280	-	-	-	1,280	3,558
2580 - Hall running - water	535	-	-	-	535	-
2701 - Church major repairs - structure	-	-	-	-	-	150
2820 - Hall + major repairs - installation	1,200	-	-	-	1,200	102
2840 - Other PCC property upkeep	-	-	-	-	-	193
Expenditure on charitable activities Totals	47,920	-	2,818	-	50,738	63,808
Other expenditure						
1840 - Funeral expenses	1,250	-	-	-	1,250	-
1890 - Service charges	229	-	-	-	229	194
2325 - Security	1,107	-	-	-	1,107	-
2940 - Covid 19 Loan Interest	490	-	-	-	490	340
Other expenditure Totals	3,077	-	-	-	3,077	534
Payments Grand Totals	50,998	-	2,818	-	53,816	64,343