



# Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	January	2019		31	December	2019

## Section A Reference and administration details

<b>Charity name</b>	Maidstone Cycle Campaign Forum
<b>Other names charity is known by</b>	
<b>Registered charity number (if any)</b>	1172691
<b>Charity's principal address</b>	c/o Little Oaks, 68 Oakwood Road, Maidstone, Kent <b>Postcode</b> ME16 8AL

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Paul Harper	Chair		
2	Matthew Fraser			
3	Angelo Hernandez			
4				
5				
6				
7				
8				
9				
10				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

### Name of chief executive or names of senior staff members (Optional information)

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## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Charitable Incorporated Organisation with voting members other than its charity trustees
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation
Trustee selection methods (eg. appointed by, elected by)	Founder Trustees will retire and be eligible for re-election in accordance with the Constitution

### Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The Maidstone Cycle Campaign Forum is an affiliated member of Cycling UK (formerly the CTC).

Risks to the forum and its finances are regularly reviewed by the Executive Committee, which includes the Trustees.

Maidstone Cycle Campaign Forum has an annual business plan and associated budget.

## Summary of the objects of the charity set out in its governing document

To promote cycling for the public benefit in and around the Borough of Maidstone as a means of furthering the following charitable purposes:

- (1) the promotion of public health;
- (2) the promotion of the conservation and protection of the environment;
- (3) the promotion of public safety, particularly on the highways;
- (4) the promotion of healthy recreation in the interests of social welfare, and community participation in healthy recreation;
- (5) the advancement of education; and
- (6) to support the relief of the needs of people with mental and physical disabilities

## Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

This is our second full year as a registered charity and Charitable Incorporated Organisation. Following our setting up processed in 2017, 2019 was a positive forward looking year for the Maidstone Cycle Campaign Forum.

Approved and Updated the 2018/ 2019 Business Plan with a supporting three year strategic objectives.

The main activities in 2019 month period included:

Worked with Maidstone Borough Council in the finalisation of the Council's Sustrans Review of the Mote Avenue Cycle Route, and outline work on the London Road Cycle Corridor.

Completed the Kent County Council funded 'Let's Get Maidstone Cycling Project' (total value of grant £2,000) this included the following:

- Funding CycleFest'18
- Holding a Workshop in May 2019
- Purchasing a supply of the 'AA Cyclists Highway Code'
- Producing Maidstone Cycle Forum Cycling Jerseys with our contact details to publicise the forum

We successfully applied for three grants from Maidstone Borough Council's Councillor's Community Fund

1. Maidstone Councillor Fay Gooch £150 for 'Let's Get Barming & Teston Cycling'
2. Councillor Bryan Vizzard £250 for 'Let's Get Heath Cycling'
3. Maidstone Councillor Dinesh Khadka £250 to help fund CycleFest'19.

Undertook Maidstone CycleFest'19.

## Additional details of objectives and activities (Optional information)

The Maidstone Cycle Campaign Forum is entirely run by its Trustees and Volunteers.

Over the year about 16 people (including the volunteers) have been involved in undertaking all the activities done by the Forum.

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

**Summary of the main achievements of the charity during the year**

The period under review covers the period from 1<sup>st</sup> January 2019 to 31<sup>st</sup> December 2019 our second full calendar year of operation. This is our third Trustees Annual Report, following on from The Maidstone Cycle Campaign Forum (MCCF) becoming registered as a CIO on the 24<sup>th</sup> April 2017.

2019 has been a year of modest advance for the MCCF.

We now have at the end of 2018 17 fully paid up members, all of whom have attended at least 1 full members meeting of MCCF and 8 have played an active part in the forum's activities.

Maidstone Bridges Gyratory Campaign, MCCF has serious concerns on the safety of the current arrangements and provision for cyclists around this critical junction and road system in the centre of Maidstone. We have been campaigning and also working with Maidstone Borough Council and Kent County Council to look into improvements. As this is being written only limited progress has been made and our campaign continues.

It is intended to reapply for a number of these grant makers during 2021.

We successfully applied for three grants from Maidstone Borough Council's Councillor's Community Fund

4. Maidstone Councillor Fay Gooch £150 for 'Let's Get Barming & Teston Cycling'
5. Councillor Bryan Vizzard £250 for 'Let's Get Heath Cycling'
6. Maidstone Councillor Dinesh Khadka £250 to help fund CycleFest'19.

CycleFest'19, we undertook Maidstone CycleFest'19 which as with CycleFest'18 had a number of aims including:

- To raise awareness of the Maidstone Cycle Campaign Forum,
- To make people aware of the health and environmental benefits of cycling,
- To have a fun day out to see the history of cycling as demonstrated by a collection of 10 vintage heritage bikes,
- To learn about cycle maintenance and cycle safety by undertaking our quiz at the CycleFest,
- To Raise awareness of the Medway Towpath Cycle Route as an opportunity for leisure and commuter cycling.

This year's event also included stalls from Maidstone Museum and the Kent Police Cycle Security Marking Team.

Regarding our continuing partnership with Maidstone Borough Council, we worked with Maidstone Borough Council in the finalisation of the Council's Sustrans Review of Possible cycling routes around the town centre and two corridors to Maidstone Hospital and the Park Wood estate

Planning Proposals, The Forum has also been active in feeding back to Maidstone Borough Council, suggestions on how major planning applications can be improved to cater for the needs of cyclists. In this regard we provided Maidstone and Kent with technical feedback on the new Mote Avenue Cyclepath.



## Section E Financial review

### Brief statement of the charity's policy on reserves

The Forum operates on a break even policy. All activities must be covered by project generated income. Membership subscriptions are to cover the running costs of the forum and to support our unfunded campaigning work. Reserves would therefore only normally be held in respect of programmed work.

### Details of any funds materially in deficit

None

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

In the period under review the main sources of income were:

Subscriptions	£170
Donations	£191
Other	£243
MBC Grant - Lets Get Barming & Teston Cycling	£150
MBC Grant - Lets Get Heath Cycling	£250
MBC Grant – Maidstone CycleFest'19	£250

The main area of expenditure were:

Maidstone CycleFest'19	£250
Lets Get Maidstone Cycling	£1,725

## Section F Other optional information

The Forum is looking forward to 2020 to continue work on its three year strategic plan including holding its fourth CycleFest event in September 2020.

The Forum delivered a seminar in April 2019 which explored how well-designed roads and well-designed cycling infrastructure, can enable 'active travel,' and achieve a shift to more cycling and walking providing the community with a healthy travel choice for the benefit of all.

Three high profile speakers, Rachel Aldred from the University of Westminster, Neil Guthrie from Atkins Global and Phil Jones, road engineering consultant and chairman of PJA, spoke about the benefits of active travel and about their experience of how well designed cycling infrastructure can achieve a shift to more cycling and walking.

## Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Paul Harper	
Position (eg Secretary, Chair, etc)	Chair	
Date	10 <sup>th</sup> December 2020	



Maidstone Cycle Campaign Forum			Charity No (if any)		1172691	CC17a
Annual accounts for the period						
1st January 2018		To	31st	Dec-19		

## Section A Statement of financial activities

Recommended categories by activity	Details of own analysis	Note	Unrestricted funds	Restricted income funds	Endowment funds	Total this year	Total last year	
			£	£	£	£	£	
			F01	F02	F03	F04	F05	
Incoming resources (Note 3)								
Incoming resources from generated funds			-	-	-	-	-	
Voluntary income	1,254	S01	604	650	-	1,254	3,062	
Activities for generating funds		S02	-	-	-	-	-	
Investment income		S03	-	-	-	-	-	
Incoming resources from charitable activities		S04	-	-	-	-	-	
Other incoming resources		S05	-	-	-	-	-	
Total incoming resources		S06	604	650	-	1,254	3,062	
Resources expended (Notes 4-8)								
Costs of Generating Funds			-	-	-	-	-	
Costs of generating voluntary income		S07	-	-	-	-	-	
Fundraising trading costs		S08	-	-	-	-	-	
Investment management costs		S09	-	-	-	-	-	
Charitable activities	2,000	S10	25	1,975	-	2,000	516	
Governance costs		S11	-	-	-	-	-	
Other resources expended		S12	-	-	-	-	-	
Total resources expended		S13	25	1,975	-	2,000	516	
Net incoming/(outgoing) resources before transfers		S14	579	-	1,325	-	746	2,546
Gross transfers between funds		S15	-	-	-	-	-	
Net incoming/(outgoing) resources before other recognised gains/(losses)		S16	579	-	1,325	-	746	2,546
Other recognised gains/(losses)								
Gains and losses on revaluation of fixed assets for the charity's own use		S17	-	-	-	-	-	
Gains and losses on investment assets		S18	-	-	-	-	-	
Net movement in funds		S19	579	-	1,325	-	746	2,546
Total funds brought forward		S20	186	2,400	-	2,586	40	
Total funds carried forward		S21	765	1,075	-	1,840	2,586	

## Section B Balance sheet

	Note	Unrestricted funds	Restricted income funds	Endowment funds	Total this year	Total last year
		£	£	£	£	£
		F01	F02	F03	F04	F05
<b>Fixed assets</b>						
Tangible assets (Note 9)	B01	-	-	-	-	-
Investments (Note 10)	B02	-	-	-	-	-
<b>Total fixed assets</b>	B03	-	-	-	-	-
<b>Current assets</b>						
Stock and work in progress	B04	-	-	-	-	-
Debtors (Note 11)	B05	-	-	-	-	-
(Short term) investments	B06	-	-	-	-	-
Cash at bank and in hand	B07	765	1,075	-	1,840	2,586
<b>Total current assets</b>	B08	765	1,075	-	1,840	2,586
<b>Creditors: amounts falling due within one year</b> (Note 12)	B09	-	-	-	-	-
<b>Net current assets/(liabilities)</b>	B10	765	1,075	-	1,840	2,586
<b>Total assets less current liabilities</b>	B11	765	1,075	-	1,840	2,586



<b>Creditors: amounts falling due after one year</b>	<b>(Note 12)</b>	B13	-	-	-	-	-
		B14	-	-	-	-	-
<b>Provisions for liabilities and charges</b>							
	<b>Net assets</b>	B15	765	1,075	-	1,840	2,586
<b>Funds of the Charity</b>							
<b>Unrestricted funds</b>		B16	765			765	187
		B17	-			-	-
<b>Restricted income funds (Note 13)</b>		B18		1,075		1,075	2,400
<b>Endowment funds (Note 13)</b>		B19			-	-	-
	<b>Total funds</b>	B20	765	1,075	-	1,840	2,587

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Paul Harper	10/12/2020
	Matthew Fraser	10/12/2020

Cells highlighted in Yellow contain formulas to add up columns C,D and E but these are not protected cells

Cells highlighted in Blue contain formulas in protected cells. The protection can be removed from the tools menu

## Section C Notes to the accounts

### Note 1 Basis of preparation

*This section should be completed by all charities.*

#### 1.1 Basis of accounting

These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:

- Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005);
  - and with\* ☒ Accounting Standards;
  - or ☐ Financial Reporting Standards for Smaller Enterprise
  - and with the Charities Act.
- [\*\* except for the following].

**Give details in this box if a different standard has been followed.**

\* -Tick as appropriate:

- if all relevant disclosures shown in the pack have been given then please tick "Accounting Standards";
- if disclosures completed in these accounts have been restricted to those required by the FRSSE, then please tick "Financial Reporting Standards for Smaller Enterprises (FRSSE)".

\*\* - If no departures from the chosen standards have been made then delete these words; otherwise give details of any changes in the boxes.

#### 1.2 Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year (§ except for the following).

**Give details in this box of any material changes that have been made.**

§ if no changes have been made to accounting policies then delete these words.

#### 1.3 Changes to previous accounts

No changes have been made to accounts for previous years (§§ except for the following).

**Give details in this box of any material changes that have been made.**

§§ if no changes have been made to accounts for previous periods then delete these words.

## Section C Notes to the accounts (cont)

### Note 2 Accounting policies

*This standard list of accounting policies has been applied by the charity except for those deleted. Where a different or additional policy has been adopted then this is detailed in the box below.*

#### INCOMING RESOURCES

Recognition of incoming resources

These are

- the
- the
- the

Where incoming resources Grants and Incoming resources from tax

Incoming resources with related expenditure

Grants and donations

Tax reclaims on donations and gifts

Contractual income and performance related grants	This is only gifts in kind are
Gifts in kind	only included in kind for
Donated services and facilities	These are only included in
Volunteer help	The value of any
Investment income	included
Investment gains and losses	This includes

## EXPENDITURE AND LIABILITIES

Liability recognition	Liabilities are
Governance costs	Include costs of
Grants with performance conditions	Where the charity gives a
Grants payable without performance conditions	These are only
Support Costs	costs include central

## ASSETS

Tangible fixed assets for use by charity	These are capitalise
Investments	Investments quoted
Stocks and work in progress	These are

POLICIES ADOPTED ADDITIONAL TO OR DIFFERENT FROM THOSE ABOVE

## Section C Notes to the accounts (cont)

### Note 3 Analysis of incoming resources

Incoming resources may be further analysed if this would help the reader of the accounts.

	This year £	Last year £
<b>Voluntary income</b>		
Members hip Fees	170	160
Donation s	191	216
Other	243	11
Maidston e Borough Council 'Let's Get Barming Cycling' and CylceFes t 2019	650	-
Kent County Council Grant 'Let's Get Maidston e Cycling'	-	2,000
Maidston e Borough Council 'Let's Get Fant Cycling'	-	675
<b>Total</b>	<b>1,254</b>	<b>3,062</b>
<b>Activities for generating funds</b>		
	-	-
	-	-
	-	-

	-	-
	-	-
<b>Total</b>	-	-

Investment income

	-	-
	-	-
	-	-
	-	-
	-	-
<b>Total</b>	-	-

Incoming resources from charitable activities

	-	-
	-	-
	-	-
	-	-
	-	-
<b>Total</b>	-	-

## Section C Notes to the accounts (cont)

### Note 5 Support Costs

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

Support cost type	Fundraising activity £	Charitable Activity £	Governance Activity £	Total Cost £
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
<b>Total</b>	-	-	-	-

### Note 6 Details of certain items of expenditure

#### 6.1 Trustee expenses

Please provide details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees. If no expenses were paid, please enter 'None' in the appropriate box(es).

Number of trustees who were paid expenses

Nature of the expenses

Total amount paid

This year	Last year
£	£

#### 6.2 Fees for examination or audit of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).

Independent examiner's or auditors' fees for reporting on the accounts

Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor

This year £	Last year £

## Section C Notes to the accounts (cont)

### Note 7 Paid employees

Please complete this note if the charity has any employees.

#### 7.1 Staff Costs

Gross wages, salaries and benefits in kind

Employer's National Insurance costs

Pension costs

Total staff costs

This year £	Last year £
-	-
-	-
-	-
-	-

#### 7.2 Average number of full-time equivalent employees in the year

The parts of the charity in which the employees work

	This year Number	Last year Number
Fundraising	-	-
Charitable Activities	-	-

Governance	-	-
Other	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

### 7.3 Defined contribution pension scheme

Please complete if a defined contribution pension scheme is operated.

Brief details of the scheme

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This year £	Last year £

The costs of the scheme to the charity for the year

The amount of any contributions outstanding at the year end

The amount of any contributions prepaid at the year end

## Section C Notes to the accounts (cont)

### Note 8 Grantmaking

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

#### 8.1 Total value of grants

Purpose for which grants made	Grants to institutions Total amount £	Grants to individuals Total amount £
	-	-
	-	-
	-	-
	-	-
	-	-
	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

#### 8.1 Grantmaking costs

If the charity's accounts are prepared on the "activity basis" please give details of any support cost associated with grantmaking. Please enter "Nil" if the charity does not identify and/or allocate support costs.

Support costs of grantmaking

£

#### 8.3 Grants made to institutions

If the charity has made grants to particular institutions that are material in the context of its grantmaking please give details of the institution supported, purpose of the grant and total paid to each institution listed. Sufficient information should be given to provide a reasonable understanding of the range of institutions supported.

Names of institutions	Purpose	Total amount of grants paid £
		-
		-
		-
		-
		-
		-
		-
		-
		-
<b>Total grants to institutions</b>		<b>-</b>

## Section C Notes to the accounts (cont)

### Note 9 Tangible fixed assets

Please complete this note if the charity has any tangible fixed assets

#### 9.1 Cost or valuation

	Freehold land & buildings £	Other land & buildings £	Plant, machinery and motor vehicles £	Fixtures, fittings and equipment £	Payments on account and assets under construction £	Total £
Balance brought forward	-	-	-	-	-	-
Additions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers *	-	-	-	-	-	-
Balance carried forward	-	-	-	-	-	-

## 9.2 Accumulated depreciation and impairment provisions

	**Basis				
	SL or RB	SL or RB	SL or RB	SL or RB	SL or RB
** Rate					
Balance brought forward	-	-	-	-	-
Depreciation charge for year	-	-	-	-	-
Impairment provisions	-	-	-	-	-
Revaluations	-	-	-	-	-
Disposals	-	-	-	-	-
Transfers*	-	-	-	-	-
Balance carried forward	-	-	-	-	-

## 9.3 Net book value

Brought forward	-	-	-	-	-
Carried forward	-	-	-	-	-

## 9.4 Revaluation

If any fixed assets have been revalued please give details of the valuer and method of valuation

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\* The "transfers" row is for movements between fixed asset categories.

\*\* Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also please indicate the rate of depreciation: for straight line, what is the anticipated life of the asset (in years); for reducing balance, what is the percentage annual deduction.

## Section C Notes to the accounts (cont)

### Note 10 Investment assets

Please complete this note if the charity has any investment assets.

#### 10.1 Fixed assets investments

	£
Carrying (market) value at beginning of year	-
<b>Add:</b> additions to investments at cost	-
<b>Less:</b> disposals at carrying value	-
<b>Add/(deduct):</b> net gain/(loss) on revaluation	-
Carrying (market) value at end of year	-

Please provide below:

10.2 A breakdown of the market values of investments shown above agreeing with the balance sheet row B03.

10.3 A breakdown of the income from investments agreeing with SOFA row S03.

#### Analysis of investments

	10.2 Market value at year end £	10.3 Income from investments for the year £
Investment properties	-	-
Investments listed on a recognised stock exchange or held in common investment funds, open ended investment companies, unit trusts or other collective investment schemes	-	-
Investments in subsidiary or connected undertakings and companies	-	-
Securities not listed on a recognised Stock Exchange	-	-
Cash held as part of the investment portfolio	-	-
Other investments	-	-
<b>Total</b>	-	-

#### 10.4 Material investment holdings

If any single investment is material in terms of its value (for example represents more than 5 per cent of the value of the charity's total investments) please provide details.

Investment held	
Market Value	

## Section C Notes to the accounts (cont)

### Note 11 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

Analysis of debtors	Amounts falling due within one	Amounts falling due after more than one year
---------------------	--------------------------------	--

	This year £	Last year £	This year £	Last year £
Trade debtors	-	-	-	-
Amounts due from subsidiary and associated undertakings	-	-	-	-
Other debtors	-	-	-	-
Prepayments and accrued income	-	-	-	-
<b>Total</b>	-	-	-	-

## Note 12 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

### 12.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Amounts due to subsidiary and associated undertakings	-	-	-	-
Other creditors	-	-	-	-
Accruals and deferred income	-	-	-	-
<b>Total</b>	-	-	-	-

### 12.2 Security over assets

If any loan, overdraft or other creditor holds a charge or other security over any assets of the charity please provide details.

## Section C Notes to the accounts (cont)

## Note 13 Endowment and restricted income funds

Please complete this section if the charity has any endowment or restricted income funds.

### 13.1 Funds held

Please give a brief description of any of the following type of funds held by the charity:

- permanent endowment funds (PE);
- expendable endowment funds (EE); and
- restricted income funds, including special trusts, of the charity (R).

Fund Name	Type PE, EE or R	Purpose and Restrictions

### 13.2 Movements of major funds

Please give details of the movements of the major funds summarised in the restricted and endowment columns of the Statement of Financial Activities.

Fund names	Fund balance s brought £	Incomin g resource s £	Outgoing resources £	Transfers £	Gains and losses £	Fund balances carried forward £
Lets Get Maidstone Cycling	1,725	-	- 1,725	-	-	-
Lets Get Fant Cycling	675	-	-	-	-	675
Lets Get Barming Cycling	400	-	-	-	-	400
Maidstone CycleFest'19	250	-	- 250	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
<b>Total Funds</b>	3,050	-	- 1,975	-	-	1,075

### 13.3 Transfers between funds

Please give details of any transfers between funds.

From Fund (Name)	To Fund (Name)	Reason	Amount

## Section C Notes to the accounts (cont)

## Note 14 Transactions with related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in note 6) details of such transactions should be provided in this note. If there are no transactions to report, please enter "None" in the relevant boxes.

### 14.1 Remuneration and benefits

*Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee or other related parties by the charity or any institution or company connected with it.*

Name of trustee or connected party	Legal authority (eg order)	Amounts paid or benefited	
		This year £	Last year £

## 14.2 Loans

Please give details of and amounts owing to or from the charity's trustees or other related parties by the charity at the year end.

	Name of trustee or connect	Legal authority	Amount owing	
			This year £	Last year £
Due to trustees and related parties				
Due from trustees and related parties				

### 14.3 Other transaction(s) with trustees or related parties

*Please give details of any transaction undertaken by (or on behalf of) the charity in which a trustee or related party has a material interest.*

Name of the trustee or related party	Relationship to charity	Description of the	This year £	Last year £

## Section C Notes to the accounts

<b>Note 15</b>	<b>Additional Disclosures</b>
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The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a

[illegible]