



Registered Charity No. 1156170

www.barrowuponsoar.org.uk

ANNUAL REPORTS AND FINANCIAL STATEMENTS 2020

FORWARD PLAN AND BUDGET 2021

**Barrow-upon-Soar Community Association is a Charitable Incorporated Organisation
Registered address: Barrow Library, 33, North St, Barrow upon Soar, Loughborough LE12 8PZ**

TRUSTEES 2021

President:	Frances Thompson 17 North Street, Barrow-upon-Soar	01509 414068
Chair:	Judith Rodgers 155 Nottingham Road, Barrow-upon-Soar	07718 153117
Vice Chair:	Nicola Noble 39, Beveridge St, Barrow-upon-Soar	07786 232766
Treasurer:	David Rodgers 155 Nottingham Road, Barrow-upon-Soar	07850 471853
Minutes Secretary:	Ceri Fairbrother 95 Melton Road, Barrow-upon-Soar	01509 413039
Membership Secretary:	Diane Byrnes 39, Willow Road, Barrow upon Soar	07586273030

Council Members

Chris Bates 29 Mill Lane, Barrow upon Soar	01509 413475
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Betty Turner 53 Damson Drive, Barrow upon Soar	01509 412911
Eluned Webb 10, Beveridge St, Barrow upon Soar	07801 200 743

Retired trustees

Mike Collins 8a, Beveridge Street, Barrow upon Soar (retired Dec 20)	
Anne Perry 51 Mill Lane, Barrow upon Soar (retired Jan 20)	
Sue Rodgers 32 Holbourne Close, Barrow-upon-Soar (retired 25 th Feb 21)	
Ted Rodgers 32 Holbourne Close, Barrow upon Soar (retired 26 th Feb 21)	
Nick Thomas 24, Booker Close. Barrow upon Soar (retired 14 Jan 21)	
Diane Thorpe 4, Adkins Court, Barrow upon Soar (retired Jan 20)	
Alan Willcocks 43, The Banks, Barrow upon Soar (retired 24 June 20)	
Ginnie Willcocks 43 The Banks, Barrow upon Soar (retired 14 Jan 21)	

Structure, governance and management

The Charity is a Charitable Incorporated Organisation. Membership of the Charity is open to all residents of Barrow-upon-Soar and the surrounding district on payment of a small subscription. The Charity holds an annual general meeting to which the public is invited. The Charity is governed by its Trustees (the Council) who meet on average four times each year. Trustees are typically long serving. They are appointed at the AGM each year and new Trustees are recruited either by self-selection or because they support specific aspects of the work of the Charity. There is a simple induction process and training is typically delivered during meetings of the Council.

A number of sub-committees organise specific activities and report to the Council. Full details of these subcommittees appear in the detailed reports, forward plans and budgets which follow.

The Charity uses the names Barrow Community Association, BUSCA, Barrow Voice, Barrow Arts & Theatre Society, Barrow Panto Group, Barrow Youth Theatre, BUSCA New Community Building Committee, Barrow Heritage Group, Barrow upon Soar & District Twinning Association, Library Management Committee.

Aims and Objectives

(a) To promote the benefit of the inhabitants of Barrow-upon-Soar and the neighbourhood ("the area of benefit") without distinction of gender, race, occupation, disability or political, religious or other opinions by associating the local authorities, voluntary organisations and inhabitants in a common effort to advance education and to provide facilities in the interests of social welfare for recreation and leisure time occupation with the object of improving the condition of life for the said inhabitants

(b) To establish or secure the establishment of a Community Centre ("the Centre") and to maintain and manage, or to co-operate with any local statutory authority in the maintenance and management of such a centre for activities promoted by the Association and its constituent bodies in furtherance of the above objects

Reserves policy

The Charity pays its debts as they arise and there were no significant sums due to be paid by the Charity at the end of the year. A large part of the cash assets of the Charity are held as unrestricted reserves and hence are available to meet the liabilities of the Charity. In the short term, therefore, the Charity has little need of reserves.

However, the Charity has potential long term liabilities. These arise out of:

- a) The employment of two staff in connection with Barrow Community Library. The Charity must take account of the cumulative nature of the employment rights of its employees. At present these are insignificant in the context of the unrestricted reserves of the Charity.
- b) The lease of Barrow Community Library from Leicestershire County Council. As the lease is at a nominal rent and the Charity is not responsible for the fabric of the building, the potential liabilities are limited. However, the Charity has made alterations to the building and the licence authorising these contains a reinstatement clause. While it is unlikely that this clause will be invoked at the end of the contractual term of the lease or at all, the reserves policy of the Charity must, if the work is carried out, recognise this potential liability and take it into account in fixing future reserves policies.

Public benefit statement

The Trustees have referred to the general guidance contained in the Charity Commission's general guidance on public benefit when planning the Association's activities. This report looks at how the activities of the Charity contributed to public benefit in 2020 and how they will do so in 2021.

Signed

Date

Chair's Annual Report 2020

2020 was always going to be a very different year: it began it with the closing of the bar at Humphrey Perkins followed by the decision that the Events Committee had come to its natural end. It became apparent that the Community Hub project was going to go nowhere. All in all it seemed that without huge effort the central heart of BUSCA was likely to peter out.

We had just managed a magical performance of Humpty Dumpty by the Panto Group when the Covid-19 pandemic struck! For a while we all froze. But then, as we adjusted to what was going on, green shoots emerged. The library started to push to offer services – home deliveries of books to the house bound; click & collect; even, for a spell, with actual opening. Nicola, Anna and Fiona dreamt up completely new ways of entertaining households: who would have imagined 84 entrants for the Barrow Scarecrow Festival! The Barrow Voice team realised that we wouldn't be allowed to deliver paper copies of the magazine in June so they came up with an online edition. It could have articles added as and when they arrived; we could offer advertising space for free to any business who wanted to tell the world just what it could provide; it could run competitions and ideas for lockdown activities (Barrow Bake-Off). Obviously there were really heart-felt cancellations: no Twinning visit to Marans in June; no Murder Mystery in October; no magical Youth Theatre production in November. Perhaps these were the cancelled events that hurt the most...and still do. We even had to postpone the AGM from May 2020 to Jan 2021. It was held by Zoom with 33 residents attending. It was really positive and successful – perhaps we will use Zoom for future AGMs (even though no provided wine!)

Meanwhile, we work hard to pass the baton of the trusteeship to a younger generation. Moving into 2021, I can see some glimmer on the horizon: having announced my intention to resign as chair, someone much younger than me has come forward.....

Treasurers' Annual Report 2020

The Treasurers

The Association has three Treasurers:

David Rodgers – General

Steven Crossley – Barrow Arts & Theatre Society (Panto, Youth Theatre and Murder Mystery) (BATS)

James Fuller – Twinning Association.

General

2020 saw the ending of events at Humphrey Perkins School, with doubts over how far, if at all, they will return. Other activities suffered severe disruption arising from the Covid-19 lockdowns. This report must be read in that context.

During the year, unrestricted, undesignated reserves decreased from £26,377 to £21,125, a decrease of £5,252. There was no income from our events and the bar ceased trading.

In 2020, Barrow Voice recorded a loss of £3581. However, this figure is made to look worse than it really is as a result of a distortion of the timing of receipts from advertisers arising from the loss of the June paper edition. The net cost of the four 2019/20 issues was £1342.

The Community Building Designated Fund remained static.

The Community Library's restricted fund increased by £8403 during the year, despite the Library being mainly closed for much of the year with the resultant loss of income from users and hirers. This is because of the grants received, which were:

- Charnwood Borough Council, £10,000, £2700 and £613.
- Barrow-upon-Soar Parish Council £9500
- Furlough £2997
- Loughborough Building Society £1579
- Leicestershire County Council £1218
- Co-op £250
- Waitrose £209

At 31 December, the Library's total funds stood at £30,609. Of this, £14,196 represents the funds for the day to day running of the Library (up from £8304), £15,043 is the development fund (up from £13,902) and £1370 is the unspent part of the CBC Covid Recovery Grant.

We must also acknowledge the enthusiasm and effectiveness of our employees and our team of volunteers for keeping the show on the road during this difficult year.

John Beaumont has continued in his role of our independent examiner for the year 2020 and I am pleased to report that he is continuing in that role for 2021.

David Rodgers. Treasurer (General).

Barrow Arts & Theatre Society

Annual Report 2020

The bank balance to date is £8792.39. This includes profits from Humpty Dumpty of £215.40.

Due to the pandemic and no shows, pantos or Murder Mystery we have still had expenses but have been unable to increase funds.

We are hoping to return to normal activities as soon as allowed with the first being a Zoom production of a Murder Mystery.

Steven Crossley. Treasurer (BATS)

Barrow upon Soar & District Twinning Association

Annual Report 2020

During the year the funds increased from £4645 to £5192, an increase of £547.

Due to Covid only 2 fund raising events were held, the 2020 visit to Marans was postponed and it was decided not to collect membership subscriptions and roll membership over to 2021.

The fund raising events were a Quiz Night in January and a 50/60s Concert in early March; both were profitable and the combined net income was £518.

James Fuller, Treasurer

GROUPS

Reports and Review of Forward Plan 2020 and Forward Plan 2021

1. Barrow Voice

Annual Report 2020

As with every other aspect of life Covid 19 had a big impact on Barrow Voice. Despite huge efforts which brought in new advertisers, many regular businesses were unable to trade and consequently unable to advertise. BUSCA has supported Barrow Voice with an extra £1,342.

Financial statements:

In the calendar year for 2020:

Printing costs: £8,235

Additional costs: £128

Advertising revenue: £4,782

In the BV production year of Autumn Issue 2019 – Summer (Corona Virus) Issue 2020 (figures from GoGo Marketing):

Design and printing costs: £8,245 (no costs incurred in the online Corona Virus Issue)

For this and forthcoming year:

Autumn and Winter Issues 2020: £5,500

Spring and Summer Issues 2021 (estimates): £5,530

GoGo Marketing is seeking to avoid any increase in the coming issues.

The first lockdown of 2020 meant that Barrow Voice summer issue (Corona Virus issue) went online. This interesting experiment did, however, involve a huge amount of work from the editor, advertising manager and IT manager. A big thank you goes to Gaynor Barton, Judith Rodgers and John Nurse. Lindsay Ord also continues to give her time for proof reading and copy checking.

Some personnel changes have occurred over the last year. Gaynor Barton stepped down after 7 successful years as editor and was replaced with Karisa Krcmar. Regular contributors Ginny Willcocks and Pam Green retired.

The Autumn Issue aimed to support the local business community during this pandemic with a very well-received four-page spread Barrow Back in Business.

A reader survey held September- November 2020 showed that the overwhelming majority of respondents (91%) wanted to remain with a printed version of the Barrow Voice. Only 22% had looked at the online version. The good news is that 82% reported that they read the magazine from cover to cover and 89% said they sometimes or always looked at the Barrow Voice for suppliers of goods or services.

Forward Plan 2021

1. To continue to act as a unifying force by keeping residents in touch with local village activities and organisations.
2. To celebrate the achievements and reflect the interests of Barrow people.
3. To actively celebrate the growing diversity of demographics in Barrow and reflect this in photographs and features where possible.
4. To continue with a range of features which reflect the interests of Barrow people both nationally and locally.
5. To continue the development of the online version of Barrow Voice.
6. To actively encourage and welcome new members to the editorial team.
7. To work towards making Barrow Voice financially viable.
8. To move the Barrow Voice year to match that of BUSCA (ie Jan 1st – Dec 31st)

2. BATS (Barrow Arts and Theatre Society)

Annual Report 2020

- The pantomime group performed a very successful performance of 'Humpty Dumpty' in March. Despite the rise in venue costs, we still managed to make a small profit.

- The pantomime group attended the Salute to Pantomime awards via an online video chat. The group was nominated for a massive 14 awards! Macauley Crossley won the best male support role across all the pantomimes in Leicester, and the group took second place in the best overall pantomime. We were delighted with the nominations and hoping to take first place when we were back up and running!
- Sadly due to the current pandemic the Youth Theatre have been unable to run weekly rehearsals and there was no show to perform. Abi has set the members various activities via facebook and has been running online photo and video competitions to keep them going.
- The Youth Theatre members created some amazing videos to be sent off as part of the 'Heart Fest'. We are very excited for everyone to view these once they have been released. The talent is exceptional.
- Murder Mystery - The murder mystery was hit, as was everything else, by the Covid 19 pandemic. We did cling onto to the idea of an autumn murder mystery before accepting that it couldn't happen.

Forward Plan 2021

- Sadly due to the current pandemic and restrictions within the lockdown, there is no forward plan until further notice.
- We are staying hopeful that there is a possibility of being able to run rehearsals again after Easter.
- Murder Mystery: we are rehearsing a Zoom murder mystery for March 2021. It is called First Class Death and is set on a train. We have hopes of an outdoor event at the Hunting Lodge when the pubs are open.

3. Events Committee

Annual Report 2020

- In Jan 2020 a mass turn out of trustees and members emptied and closed down the bar at Humphrey Perkins Academy. We regretfully decided that the current Events team will not be running any more dances, having closed the bar.
- The one remaining Centre Stage performance was cancelled at the last minute because of the Covid-19 pandemic.
- The most significant change to the fortunes of the Events team was that Nicola agreed to take over the organisation of events for Barrow as well as continuing to organise the street market at the switching on of the Christmas Lights. She has a small supporting committee and plenty of helpers.
- Since taking the reins in 2020, the new Events Team have produced over 5 new and exciting events for the village, during the Global Pandemic.
- We ran an online Bake Off Competition in May, with a good take up in the village.
- We successfully organised the Scarecrow Festival in July, with over 80 households taking part. We raised £240 for BUSCA and £200 for Rainbows.
- HarFest came in October, with wonderful support from the High Street shops, decorating their windows. The Hunting Lodge produced HarFest Cocktails for the week and there was a 'Squirrel Hunt' along the High Street for the younger generation.
- Christmas came, but the Market did not. We launched 3 new, successful, events for the village including the Christmas Windows Trail and Letters to Father Christmas. We received, and sent replies to, over 200 children in the village and surrounding areas.

Forward Plan 2021

- In January we will be launching #barrowkindnessproject and encouraging the village to spread a little kindness.

- In February will come Heart♥Fest. A new festival celebrating love and friendship and promoting self-care, new skills and bringing people together. Many village groups are getting involved, including: The Library, and Book Lovers Club, Who Let The Dads Out and Barrow Youth Theatre.
- July will see the return of the Scarecrow Festival, following last year's success.
- We hope to see HarFest return bigger and better in October.
- The Christmas Market and Light Switch On will return in December, alongside a village trail event and Letters to Father Christmas. We are looking to make the Christmas Market single use plastic – free, and shake up the layout and entertainment.
- We will support the Panto Group, Murder Mystery and Youth Theatre.
- We will explore new ways to raise the profile of BUSCA and it's events.
- Looking to 2022, we hope to bring a River Festival to the village.

4. Heritage Group

Annual Report 2020

We haven't met since early in the year so that most of the targets for 2020 were not accomplished but some work has continued.

The Board School project: The Record Office has been closed for much of the year due to the pandemic. Enquiries about a digital version of the Minute book we needed to complete the project would have cost £784. Someone has given us an account, written by his grandmother, of her experience as a pupil at the school.

We spent some hours finding the newspaper articles relevant to Barrow in the National Newspaper Archive. Some of them have added to the information we are gathering about the Comforts Fund. We also have more information about the Barrow Silver band, (led by Veronica Brown's granddad), and their contribution to the social life of the village in the late 19th early 20 centuries.

We have found an article about Tobias Rustat and his involvement in the slave trade. This will need an addition to the article about him on the website.

There have been a number of enquiries through the website, a recent one asking for help in reading the old documents about his house, which we have been able to help with.

We have received a donation of photographs of the village.

Forward Plan 2021

The Board school project needs to be completed.

We hope to meet to discuss what we do next; hopefully the spring might see some progress towards that.

We continue to worry about the heritage material we have accumulated – maps, books and photographs. It does need to be stored safely somewhere.

5. Library Management Committee

Annual Report 2020

Barrow Community library has continued its development as a value added service during 2019. All main Key Point Indicators (KPIs): members, book issues and footfall were struggling to be maintained during the Covid 19 virus issues. We received several grants that enabled the library to move into its 7th year as a community run library. We have been able to acquire a growing number of books provided free to the library by the public as an Independent Book Service for free borrowing.

The cohort of about 50 volunteers has been maintained, but due to Covid this has meant a considerable reduction in those able to operate within the library. We also now have some younger volunteers. The majority of volunteers carry out frontline duties whilst others provide support through maintenance and building security duties. The library is successfully managed by a Library Management Committee of around 10 members which meets monthly with Minutes recorded. They had been looking for a new secretary, but have now managed to recruit an excellent one.

The library has operated with significantly reduced hours due to Covid restrictions. However, the library has developed a very successful home delivery service and a click and collect service. We have also developed H&S procedures to open the library and have fitted screen etc, to ensure the H&S of our volunteers and customers. The library operation is still financially sound and continues to receive grant support from Barrow Parish Council and a very much reduced Leicestershire County Council grant, the latter on a tapering funding model which will expire in March 2022. We have been unable to generate any income from our usual activities this year as we have not been able to hire out the library or hold events.

Towards the end of 2019 the library received notification of some S.106 grant money. This has been allocated to the development fund for extending the library building, which has now proceeded to the planning approval stage.

The library digital inclusion project provides IT support outside and inside the library using portable computers and aims to provide assistance to those who are not accessing IT.

Forward Plan 2021

- To maintain a sufficient cohort of trained volunteers for front line and support services
- To maintain, and improve where possible, the services and facilities offered by the library, for both adults and children in the face of any Covid restrictions
- To have robust financial management, improving revenue for recurrent costs and capital projects including the promotion of hiring to aid sustainability. We have now recruited a treasurer to support this
- To maintain, through liaison, good relationships with the Parish and County Councils.
- To work with Leicestershire County Council to progress building plans for a larger community space, funded by S.106 and grant funding to improve facilities for children and young people, to enhance IT access and to provide a more attractive and flexible hiring space. We hope this will increase the footprint by over 402m.
- We have also been asked by BUSCA to explore becoming a CIO Charity in our own right, to ensure that the library management structure can continue even if BUSCA folds. This will be pursued and decisions made in 2021

6. New Community Building

Annual Report 2020

Following the refusal of our planning application in 2019 we engaged the services of a planning consultant who advised that the reasons given by Charnwood Borough Council for refusal were not insurmountable.

On our behalf a letter was written to Barrow Parish Council to seek a meeting with a view to opening a dialogue to find a way in which this important project might be moved forward. BUSCA had previously written to the PC and agreement had been reached that a meeting would take place when the result of the planning application was known.

Despite this and the fact that the Parish Council, in 2016 and again in 2017, had formally resolved to support the project subject to a satisfactory feasibility study, they refused to meet with us. A meeting of BUSCA Trustees later in 2020 declined to press the Parish Council for an explanation of its position or to seek a meeting.

Forward Plan 2021

In view of the Parish Councils refusal to engage with BUSCA and the general lack of support from the trustees there are currently no plans to take this project further.

This represents a very disappointing culmination of some fourteen years dedicated work by a few very committed people and the expenditure of some £18000.

It is now unlikely that the Village will ever get the Community Building that is so badly needed by the residents of this village.

7. Barrow upon Soar & District Twinning Association

Annual Report 2020

The village of Barrow upon Soar is officially Twinned with the Community of Marans in the Charante Maritime region in south west France. The Twinning Association was formed at the instigation and is recognised by Barrow upon Soar Parish Council

At the beginning of March we were able to hold another 50s and 60s Night at St Gregory's in Sileby, which was well attended and much enjoyed. However, all future events had to be cancelled due to the Pandemic, including our planned visit to Marans in June.

Forward Plan 2021

At the time of writing, we are still unable to plan future events for the Association and it is looking very unlikely that any exchange visits can be arranged for this year either.

EJR/HD

Miscellaneous Projects and Activities

9. Fossil Trail

Annual Report 2020

There have been no evident incidents involving the fossils. Leaflets have barely been accessed or accessible because of Covid regulations. Several of the previous outlets no longer provide space for our dispensers.

Forward Plan 2021

- Maintain the sculptures
- Increase the number of available leaflet dispensers
- Keep the trail leaflets topped up

10. Website administrators for : www.barrowuponsoar.org.uk www.barrowuponsoarheritage.org.uk www.busca.org.uk www.barrowvoice.co.uk and www.barrowcommunitylibrary.org.uk

Annual Report 2020

- We continued to develop all five sites by helping to keep individual pages up-to-date and by encouraging individuals and groups to do their own editing. It is most difficult to keep the business pages up to date. We often don't know when a business ceases trading.
- We have kept the existing leaflet dispensers fully stocked with the website leaflet and Welcome Pack so that the public's attention is drawn to the village websites. There are not as many dispensers because of closure of several businesses, and especially during the Coronavirus pandemic.

- There is good use of the village website by members of the public wanting to receive or give info about Barrow including placing adverts, offering services and providing information.
- The Heritage site has been given a lot of new data which has been worked on to prepare it to go on the site.
- The Barrow Voice website continues to be updated with all content from the paper based magazine. Keith has now joined the Barrow Voice team as back-up for John.
- John has worked on the compatibility of all 5 sites for mobile phone users, particularly the BUSCA and Heritage sites. There are still some pages that don't work so further tweaking is needed.
- The Year in Pictures has continued to be populated throughout the year.
- All five sites are now located on one hosting as individual sites. This has reduced the cost of hosting considerably.
- The Heritage website has been given a new layout allowing us to remove the project feature and concentrate on articles which has improved the navigation of the site.
- Barrow Voice website is still updated every quarter to match the magazine. The coronavirus issue in the spring was well received which has shown in the site stats for April and May.
- The visitors to all five sites has reduce slightly over this year, the Village site has the most visitors followed by Barrow Voice, the Heritage and Library remain much the same. The BUSCA site is barely visited with fewer than 10 visitors most months. (This is probably due to the lack of events in 2020)

Forward Plan 2021

- We will continue to update individual and group pages, partly by trying to get their editors to do the updating themselves and partly by testing functioning links to businesses
- Stats analysis will be on going
- Making links with Social media is ongoing. We need to establish if there are any village Twitter accounts (and others)
- The Library website will be continually updated and developed. The BUSCA website will also need further improvements now it lacks the Library component
- Leaflet dissemination is on going
- Addition of data to the Heritage site is ongoing.
- The interactive nature of the adverts is a selling point for getting new advertisers.
- Work on compatibility of all sites for phone users is ongoing
- Work continues to integrate photos between the Village, Library and BV sites.
- Work to be done to improve information etc. on the BUSCA site.

11. Special Projects

Annual Report 20

- BOSCAPS could not take place because of Covid so subsidy was not needed.
- Christmas Lights market and entertainment were cancelled so there were no costs nor income.
- BUSCA underwrote Barrow Voice by £1342 (due to losses created by pandemic).
- We decided not to proceed with the Community Hub project for the moment.
- We did not underwrite Centre Stage events because there were none.
- The budget for a Heritage publication by the Heritage Group at £500 has not yet been used
- We continued effective management of Barrow Community Library as a resource during the pandemic.
- We continued to focus on helping BUSCA to become a sustainable organisation by various means including the transfer of activity to the young New Events team headed up by Nicola.

Forward Plan and budget for 2021

- Underwrite BOSCAPS up to £500
- Budget for Christmas Lights market and entertainment at £700
- Budget for Events at £500
- Underwrite Barrow Voice by £1,000

- Continue to support with enthusiasm the building of a community facility by any agency
- Underwrite Centre Stage events up to £250
- Budget for a publication by the Heritage Group at £500
- Continue effective management of Barrow Community Library
- Work with the Parish Council to supply the text and images for a display board in Millennium Park
- Continue to focus on helping BUSCA to become a sustainable organization by various means including by consulting residents of the village

List of publications

- Adult Fossil Trail leaflet (new edition)
- Junior Fossil Trail (2nd edition)
- Street Map (New edition)
- Heritage Walks I (“Round the Edge” and “Barrow’s Jitties”) (Currently out of print)
- Heritage Walks II (Miller’s Bridge etc) (new edition)
- Heritage Leaflet III (The Wild life of Millennium Park)
- Places of Historic Interest (new edition)
- The Archaeology of Barrow
- “People and Places” by Arthur Gardner and Chris Bates
- BUSCA website: www.busca.org.uk
- Barrow village website: www.barrowuponsoar.org.uk
- www.barrowuponsoarheritage.org.uk
- <http://www.barrowcommunitylibrary.org.uk/>
- Barrow Voice (quarterly) (with its website www.barrowvoice.co.uk)
- Welcome Pack pocketed wallet
- Barrow websites flier (BUSCA, Village, Heritage, Barrow Voice, Parish Council)
- What is BUSCA

Social media (Facebook pages)

- BUSCA
- Library

Budget 2021

			Balance
Unrestricted undesignated reserves at 31.12 20			21125
Anticipated income in 2021 (membership subs)	Est.	50	21175
Insurance (paid from Community Building Fund)		nil	
Barrow Voice contingency	Est.	1000	20175
BOSCAPS contingency	Est.	500	19675
Christmas lights & street market	Est.	700	18975
Heritage publication (to be sold)	Est.	500	18475
Centre Stage contingency	Est.	250	18225

Events	Est.	500	17725
Allowance for other expenditure	Est.	250	17475