

Friends of St James Mission and School

Annual General Meeting 2021

Held by video conference, Saturday 20th March 2021

Minutes

Attendees: Stephen Spencer (Chair), Lydia Butler, Charlie Martin, Nola Nixon, Paul Bradley, Sarah Spencer, Janice Armstrong, Sibbo Sesay, Alison Butler, Alan Butler, Pam Prendergast, Paula Wilcock, Chris Peskett, Quentin Black, Sally Spencer, Catherine Meyer, Dorothy Kadzikano, Sikhu Ngwenya

Apologies: Mike and Lesley Allwood-Coppin, Fr. Robert Mercer, Kirsten Shearer, Mike and Connie Reed, Nicola Peters

Welcome and Opening Prayer

Stephen Spencer welcomed everyone to the AGM and Alan Butler said the opening prayer.

News from Zimbabwe and connections with St. James

Sibbo Sesay joined the AGM from Johannesburg and had been in Zimbabwe since November. She had met with some of the Alumni committee, and they had enjoyed an online celebration of Zanele Muyambo's promotion to District Schools Inspector.

The Grade 7 exam results had been very poor in Matabeleland as schools had been closed and online access was not available for most pupils. On a positive note, there had been a good rainy season so there was a plentiful supply of water and people could farm while schools were closed.

Many people were very worried about the Covid-19 situation and most had not been vaccinated, although more vaccinations were being administered in Zimbabwe than in other African countries. Fortunately, there had not been a high number of deaths, maybe due to the very tight restrictions on movement when Zimbabwe was in lockdown.

Alison Butler had been in touch with Jennifer Mangwanda, Home Economics teacher, who reported that all teachers were to be vaccinated once schools reopened on 15th March.

The Alumni had been in contact with Fr. Ncube who said that the school was looking forward to more Alumni visits and hopefully they would be able to visit on St. James Day. The Alumni were going to provide support for pupils in the form of sanitizers and sanitary products and would deliver these as soon as they were purchased. Sibbo and Dorothy would let FSJMS know if they needed any extra support with this project.

Sibbo explained that the Alumni were split in to two groups: Pupils from 1981-1987, mostly living in Zimbabwe and then pupils from 1988 onwards, mostly in the UK.

Dorothy Kadzikano described how in 6th Form she had won the Citizenship Prize and had been encouraged by her teachers to go to college and train as a Social Worker. She had worked with children and young people, motivating them to be good citizens and to work for

the good of humanity. She now lives in the UK but the work continues in Zimbabwe. Dorothy then gave a very moving account of how she had not expected to return to 6th Form as her mother could not afford the fees. It had been a heart-breaking time for her but then unexpectedly she received a letter from Eelin Beardall to say that a donor was going to provide bursary support for two years. This meant Dorothy could return to 6th Form and complete her education. Dorothy's story was inspiring and reminded everyone of the great importance and value of bursaries.

Catherine Meyer joined the AGM from Chicago and shared her connection with St. James. She worked as a volunteer teacher when she was a gap student and she started the A-level English class. Having completed her teacher training in Canada, she was then very keen to return and she worked at St. James at several different times over the years.

Sikhu Ngwenya, Chair of the Budiriro Trust, was welcomed. He explained that the Trust funds 6th Form Scholarships in Zimbabwe, including some at St. James. He has visited the school many times and met Ms. Bafana and the students.

Chris Peskett shared a lovely photo, from 30 years ago, of Form 2 pupils carrying sewing machines on their heads, taking them to the dining hall so they could do their Needlework exam!

Nola Nixon joined the AGM from Belfast. Ten years ago she went to the Primary School to teach and has returned many times. She is very good friends with some of the teachers and enjoyed seeing them again when she was in Bulawayo at the beginning of last year. She supports two former St. James pupils with their Further Education studies and has also given support to other people at various times. She was unable to visit St. James on her last trip but hopes to return soon.

Sally Spencer had a message from Margaret Sibanda who said that they were expecting a good harvest and that the Grade 7 pupils had just returned to school and the other classes were returning the following week. Sally had been instrumental in setting up the Pre-School in the 1990's.

Paul Bradley recollected that he left Zimbabwe the week Nelson Mandela was released from prison in 1990. He and his wife, Margaret, had been very friendly with Jane Campbell. They lived in Bulawayo and he worked for Dunlop, so if the Mission Land Rover needed new tyres, then Paul would get involved.

The Chair's Report was given by Stephen Spencer

Stephen highlighted the main points from the Chair's Report.

Even though St. James had been closed for much of the year, FSJMS had kept going with donations and had transferred funds to the Diocesan account in Bulawayo for St. James. The 2020 AGM had been postponed due to Covid-19. However, the committee had agreed the reports and accounts for the year. It had been decided to hold the 2021 AGM on 'Zoom' and it was lovely to connect with people in different countries.

The Alumni was an exciting development and FSJMS was very pleased to partner with them.

Stephen thanked Sarah Spencer, the Secretary, for her administrative work and Alan Butler, the Treasurer, for his patience with making bank transfers and his detailed financial work. After 21 years on the committee, Paula Wilcock had decided to step down and Stephen thanked Paula very much for her time on the committee and especially for her contribution as part of the rotating chair.

Finally, Stephen thanked all of the supporters and membership who enable funds to be sent for the Secondary School bursaries, Primary School feeding fund and Pre-School teacher's salary.

Nola commented that Gabriel Mporu had been teaching at the Primary School even when some teachers could not afford to return. He spent a lot of time helping pupils with extra work and was very conscientious. Margaret had been teaching the Primary Form 1 class.

The Secretary's Report was given by Sarah Spencer

Sarah gave details of the main points from the Secretary's Report.

Chris Peskett was thanked very much for her application to the Oak Trust, as a result of which a very generous donation of £1000 had been received.

It had been agreed that it would be very useful to have progress reports on the bursary pupils and Quentin Black had kindly offered to follow up on this. The Budiro Trust already receives termly reports for its bursary students, so it will be good if FSJMS can liaise with the Trust to find out how the process works for them. The reports give performance measures such as attendance, and information can be passed on to supporters to show the positive impact of providing bursaries.

Janice was thanked very much for the lovely set of notelets she had designed to raise funds. She was also thanked very much for her beautiful Christmas card which had been very successful and had been a great fundraising effort on Janice's part.

Lydia had recently set up FSJMS Instagram and Janice's cards had been advertised on there. Lydia was thanked for all her work on social media.

Schools had been closed in January and February due to lockdown. However, students had been able to return to take their O and A-level exams and were waiting for the results. Due to social distancing rules, the Secondary School had to reduce its intake of pupils as the dormitories could not safely accommodate 620 girls. There were plans to build a new dormitory and classroom block.

The Treasurer's Report was given by Alan Butler

Alan highlighted the main points from The Treasurer's Report.

Princes Street URC, Norwich, had made a very generous donation of £2,000. The church had supported FSJMS for many years but sadly was closing due to declining membership and so this was its final donation.

There had been a reduction in income from both individuals and charities. However, Janice's notelets and Christmas cards had been very successful, raising £1,728.04 so far.

Three years of previously unclaimed Gift Aid had been recovered and there were two more years to be claimed.

Only two transfers were made to St. James as the school was closed for one term due to lockdown. Reserves in the Diocesan account were being used for the current term.

The income for 2019 was corrected as being £26,536.63. Income for 2020: £18,567.33. There were sufficient funds to meet 2021 contributions. However, if income continued to fall, then it would be difficult to meet commitments.

Stephen said that Jenny Leach, the Diocesan Office book-keeper, had sent a very good Income and Expenditure account, which gave confidence that funds were reaching their correct destination. It was important to look for fresh sources of income if FSJMS was to continue providing bursaries and funding both the Primary School feeding fund and Pre-School salary.

The School Nurse, Sister Dorcas, had said that the Primary School children were much healthier because of the hot school meal they received each day from the feeding scheme.

Appointment of Officers and Committee Members

Stephen, Paula and Alison were thanked very much for chairing the meetings over the past year. Stephen and Alison were both happy to continue but Paula had decided to stand down from the committee. Charlie was encouraged to join the rotating chair and he kindly accepted.

Alan had served five years as Treasurer and was due to stand down. Lydia had kindly offered to stand as Treasurer and Alan as Assistant Treasurer. Chris proposed that they be elected and Sibbo seconded.

Sarah had served five years as Secretary and was due to stand down. Chris kindly offered to stand as Secretary and Sarah as Assistant Secretary. Paula proposed that they be elected and Alan seconded.

Janice and Charlie were due to stand down from the committee but had indicated that they were willing to stand for re-election. Quentin proposed that they be re-elected and Chris seconded.

It was noted that the committee was at full capacity with nine members.

AOB

Sibbo had invited the Alumni to join the AGM, but for those living in Zimbabwe it would have been very difficult to access. Lydia will send the FSJMS Instagram page to Sibbo so that it can be shared with the Alumni.

Janice and Quentin had been discussing ideas to redesign the FSJMS logo, e.g. just use FSJ, maybe include N or M for Nyamandhlovu/Matabeleland. Hopefully this would make it more accessible to people. It would probably be quite complicated to change the charity's name so it would be easier to keep the name and have a separate logo. Janice and Quentin will present some ideas for a new logo at the next committee meeting.

Stephen concluded that the committee felt confident and inspired to continue its work with the support of the FSJMS members.

The AGM closed.

Chairs' report to the AGM March 20th 2021

2020 has certainly had its ups and downs which have had a significant impact on The Friends of St James. None of us could have predicted that we were heading into a global pandemic that would have significant repercussions for education worldwide, our personal freedom to travel and to meet up with one another, or for the huge death rate in the UK as well as in other parts of the world.

It is against this backdrop that the Friends of St James Committee continued to meet. However, instead of continuing with conference calls by telephone we started to use 'Google Meet' or 'Zoom' video conferencing. This has been a great blessing as we could see one another which we believe has been of great benefit to us all. Those committee members who were usually globe-trotting have had their wings clipped and found they were able to attend meetings a little more readily although, at times, we have all been "zoomed out"!

The main focus for the FSJMS committee this year was to keep going and keep communicating with St James, the Diocesan Bishop in Matabeleland, +Cleophas Lunga, Jenny Leach, our bookkeeper within the diocesan office in Bulawayo, Fr Ncube the parish priest overseeing St James, Mrs Mpofu the primary head teacher and Miss Bafana the secondary school head. As usual this has been more challenging at certain times but, overall, in 2020 communication was good.

Developments at St James

The exam results for the Grade 7's at the end of 2019 were poor and no girls were admitted to the secondary school which was sad to hear. Since then, one of the teachers, Gabriel Mpofu, has been giving the next class of Grade 7's additional lessons in the hope of boosting their chances of getting into secondary school. We hope he is successful. (STOP PRESS: two girls have just qualified for the secondary in 2021 and the Friends have agreed to provide bursaries for them.)

At the start of 2020 Gabriel reported that the primary school was looking to try and install either a generator or solar panel to give electricity for the school when there are outages on the main supply. The secondary school generator does provide electricity, but usually disconnects the primary school leaving only the secondary admin block with power, which is challenging for the primary school. We were in the process of investigating whether we could support the primary school being left on the connection, even with greater fuel usage, but then Covid restrictions took over and the school was closed.

In March 2020 there was some discussion at the primary school that they might become a boarding facility, but we have not had further information on this since.

2020 was particularly hot at St James but the rains did eventually come.

Unfortunately, schooling in Zimbabwe has been hit as badly as in the UK through efforts to try to suppress the pandemic and reduce the spread of Covid 19. The primary and secondary schools at St James have been closed for long periods. As a result, we did not send monies for two terms. The Diocesan office had sufficient funds in our holding account for the funding of the nursery school teacher's salary. Schooling closed and then just as it was about to restart at the end of June 2020 the Zimbabwe government changed its mind, and schools remained shut. Teachers did continue to get paid which was one blessing. Margaret Sibanda, the nursery teacher, then started to make fabric face masks for every child in the primary school which was amazing - a different coloured mask for each class. FSJMS ultimately funded the cost of the fabric and thread for this project.

Schools finally reopened at the end of September 2020 but then closed again early for the Christmas holidays.

The Friends in the UK

The AGM which should have been held on March 28th 2020 at St James Poole, Dorset, was postponed as the first UK coronavirus lockdown came into effect on March 23rd. It was rearranged to October 2020 but then postponed again until March 2021.

In April we heard the good news that HMRC had paid FSJMS £769.36 in gift aid claims made for 2016, 2017 and 2018 which gave us a boost to the funds. Well done Alan, our treasurer for getting to grips with this!

By the end of July 2020 Janice Armstrong in Shetland was in full scale production of "cards for everyday/greetings cards", her ideas coming from a set of plaster and wire model birds she had purchased in Zimbabwe in the 1980's. The cards were then marketed and sold well. This gave us ideas for a Christmas card! Janice had this underway by the end of September and the little robin card was in full production at the printers. This resulted in two print runs and a sell-out. The money raised was a very welcome boost to the funds. Thank you, Janice!

Other topics considered and debated in 2020 as a committee included setting up an Instagram page for St James which Lydia undertook, but this did mean we then had a protracted discussion around safeguarding for pictures posted on the site. However, as a postscript to this we have now had permission to use photographs from the Zimbabwean Diocesan authorities which will be helpful in 2021 when we try and boost our online presence.

One final item to note is that whilst we have been beavering away here in the UK, the Friends of St James alumni group set up in Zimbabwe has also been supporting St James. On St James day in 2019 the alumni visited the prize giving day and made some awards themselves to girls. Siboniso Sessay, a member of FSJMS, and who was instrumental in setting up the Zimbabwe group, must be greatly thanked for this work which brings us all closer together.

As we look ahead life is still looking bleak, but with the roll out of a vaccine we must trust that the world and Zimbabwe, in particular, also gets the opportunity to vaccinate and protect its citizens.

As Chairs, it is our role and privilege to thank our secretary, Sarah, for superb administration of the committee and its work through the year, and to Alan for fulfilling the treasurer's role so efficiently and effectively. Also thank you to all the committee members for unfailing support through the year, especially to Paula who is stepping down. Finally thank you to all of you the members of the Friends of St James – your support is hugely appreciated here and in Zimbabwe.

Alison Butler and Stephen Spencer

POSTSCRIPT

13 March 2021: Jennifer Mangwanda, the Home Economics teacher, reports that all teachers are to be vaccinated as schools open on Monday 15 March for the Year 4's and Sixth form.

Secretary's Report: April 2020 – March 2021

The FSJMS committee has met five times by video conference.

Committee Meeting held on 12.6.20 by video conference

St. James had been closed due to lockdown in Zimbabwe. The Secondary School was due to reopen on 24th June for exam classes and other classes would follow on 28th July. The Primary School was due to reopen on 29th July for the Grade 7s and then there would be a staggered return for the other classes.

Margaret Sibanda had sent a message to say she was concerned as to how social distancing would work at the Primary School and also that schools had to provide their own PPE for pupils.

Janice was compiling a summer Newsletter to update supporters about the situation at St. James.

Due to Covid-19 it had been very quiet financially. North Chailey PCC had kindly made a donation of £300.57 which was from their Christmas collection. Chris had made an application to The Oak Trust and had received a cheque for £1000 which was excellent news. Tariro UK had kindly made a donation of £500 which had been paid directly into the Diocesan account in Bulawayo.

A Gift Aid refund of £768.36 had been received for three back-dated years.

As schools were due to reopen in June/July, it was agreed that the Term 2 transfer for bursaries, the feeding fund and pre-school salary should be made, so that funds would be available to disperse.

The AGM had been provisionally arranged for 17th October at St. James church hall, Poole, and this date would be reviewed at the next meeting.

When schools reopened, it was agreed to ask Ms. Bafana for progress reports on the bursary pupils.

Committee Meeting held on 18.9.20 by video conference

St. James had not opened in July due to the lockdown. Exam students were due to return to school on 14th September and all other students on 28th September.

Sibo Sesay was in contact with some teachers in Zimbabwe and she said that they felt very anxious about returning to school as it would be difficult for everyone to social distance and testing was very limited. It was hard to know the accuracy of information and the true extent of the impact of Covid-19 in the country.

Janice was thanked for the excellent Newsletter and there had been two generous responses from supporters, a general donation of £50 and also £140 for the Clinic.

The Term 2 transfer of £5,851.90 had been made on 29.6.20. However, as schools did not reopen, the funds for bursaries and the feeding scheme were still in the Diocesan account. It was agreed not to send the Term 3 transfer and Alan would contact the Diocesan Office to request a recent account showing expenditure. There should still be sufficient funds in the account to pay the pre-school teacher's salary for Term 3.

It was agreed to postpone the AGM until March 2021 when it would be decided whether to meet at St. James Church, Poole or to hold a video conference. As Alison, Paula, Chris and Janice were due to stand down/be re-elected, it was agreed to extend the period of their office until the AGM in 2021.

It was agreed to compile the Annual Report (April 2019 –March 2020) so that this could be put on the website for supporters to read.

Janice had designed a lovely set of notelets and these had been printed. There were 72 packs of notelets and it was agreed to sell them at £5.99/pack or 2 packs for £10.00. The cards would be advertised on the FSJMS website and FSJMS Instagram which Lydia had recently set up.

Stephen closed the meeting with the reflection that the committee's thoughts and prayers were with everyone at St. James as schools reopened.

Committee Meeting held on 20.11.20 by video conference

Mrs. Mpofu, the Primary School Headteacher, had been pleased to receive a message of support from the committee. However, when the Primary School reopened, only Mrs. Mpofu, Gabriel Mpofu, Stanley and Margaret Sibanda were available to teach as it was too expensive for the other teachers to return. This was because bus operators required payment in foreign currency. It was hoped that all of the teachers could return soon.

Margaret had been very busy making face masks for all of the Primary School children and had sent a lovely selection of photos.

A very generous donation of £2,000 had been received from Princes Street URC, Norwich. Unfortunately, this was their final donation as the church was closing due to declining membership. Sarah would send a letter thanking them for their great support over the years.

Janice had been using her contacts on social media to sell her Christmas cards which had been very successful. She had sold all 1000 cards printed and it was agreed that another 1000 cards should be ordered. The committee expressed its great appreciation of Janice's hard work.

Committee Meeting held on 22.1.21 by video conference

Schools were currently closed due to the lockdown, but O and A-level exams were taking place.

Alison had emailed Bishop Cleophas regarding permission to use archive photos of pupils from St. James. This had been forwarded to Fr. Ncube who had agreed, providing photos were used in a respectful way.

Fr. Ncube had emailed requesting support for the Primary School 'to improve on safety and compliance.'

Margaret Sibanda had also sent a list of items which were needed: Cost US\$ 460.25. It was agreed that funds for these items should be released from the Diocesan account.

Fr. Ncube also requested assistance with staff welfare payments for the seven Primary School teachers. One voucher/person: US\$ 30/month or US\$ 90/term. For 7 teachers: US\$ 630/term.

It was agreed that one payment of US\$ 630 could be made for one term and then the situation reviewed.

Fr. Ncube also requested funds for the Clinic to help with medication and PPE. FSJMS had received a donation for the Clinic which could be used for this purpose.

Alan had sent the committee the Income and Expenditure account for year ended 31st December 2020. There were sufficient funds to meet the regular financial commitments for 2021 even though income had fallen. The committee agreed that it needed to be flexible in its approach in order to meet the needs at St. James.

It was agreed that the next AGM should be held online by video conference on 20th March at 4pm.

Committee Meeting held on 19.2.21 by video conference

Alan had registered FSJMS with PayPal which would make payments easier for people.

Sarah had been in contact with Ms. Bafana and Fr. Ncube regarding the extra funds which were sent last year for the bursary pupils. Ms. Bafana had said that the bursary pupils would receive new school uniforms and stationery this term as required.

Ms. Bafana had said that the exams had gone well and they were waiting for a date to reopen schools. They were hoping to build a new classroom block and a dormitory in order to observe social distancing.

Fr. Ncube had sent an email explaining that head teachers had to apply to the government to use foreign currency. It was therefore necessary that all FSJMS transactions went through the Diocese, in order to be approved, with Fr. Ncube acting as the co-ordinator.

Jenny Leach had compiled a very useful Income and Expenditure account, detailing the funds held in the FSJMS account at the Diocesan office. The committee considered how it could show its appreciation for all the work Jenny did on the St. James account.

Fr. Ncube had put forward two new bursary beneficiaries who would be entering Form 1. Both had done well at the Primary School and were in need of financial support. The committee agreed that they should be supported with bursaries. Alan confirmed that there were sufficient funds to cover the year's commitments to St. James and also two new bursaries.

Janice was considering other fundraising items apart from cards e.g. wrapping paper, place mats and coasters.

The AGM was going to be held as an online video conference and it was hoped that a number of supporters might attend. It was agreed to open the AGM with coffee, cake and chat. Everyone could introduce themselves and share their connection with St. James and an item of interest. The committee looked forward to reconvening at the AGM.

Sarah Spencer, Secretary

Treasurer's Report

Income and Expenditure Account for year ended 31st December 2020

Notes to the Balance Sheet (following below)

No.1. Churches: Includes £2,000.00 donation from Princes Street URC Norwich, which has supported over many years. Final donation, Church closing. They have averaged a gift of £1,000.00 per year. Their total for this year was £2,928.00.

The other supporting churches are: Alderholt, North Chailey, Haydock(MU), North Newnton, West Moors.

No 2. Individuals: One individual gave £1,000.00, and another £900.00. Income via this route has fallen against previous year by £1,134.00.

No.3. Donations of £1,000.00 each received from two charities: The Souter Charitable Trust , and The Oak Trust. £500.00 received from Stockwell Trust. Income via this route has fallen by £4,800.00.

No.4. This figure includes £100 received early in year for 2019 cards. After production costs of £771.02, (see expenditure,) profit in 2020 was £1,325.91. Payments continue to be made in 2021. So far £402.13 has been banked after January 1st. This gives a total of £1,728.04.

No.5. Three years of previously unclaimed Gift Aid was recovered. Once the most recent two years are claimed we will be up to date.

General Notes: The proceeds from the sales of notelet and Christmas cards, along with Gift Aid repayments helped to offset a loss of income from individuals, other charities, and the Virgin Money Giving Scheme. The total received from churches may look to have increased, but this is inflated by the £2,000.00 final payment from Princes Street URC Norwich. Without this we would have received £470.00 less from churches than the previous year, 2019.

While the income from sales of Coffee after church in West Moors, and Marmalade sales may be temporarily suspended due to Covid 19 restriction the Princes Street contribution will be a permanent loss.

Two transfers were made to St James via the Anglican Diocese of Matabeleland. The first on the 10th February totalled £7,569.59. This Term 1 transfer included support for exam fees, uniform purchase and stationery for the bursary girls.

The Term 2 transfer of £5,851.90 was made on the 29th June.

The Term 3 transfer was suspended pending information as to whether the school was closed as part of Zimbabwean Covid 19 restrictions.

If the Term 3 payment of the same amount to Term 2 had been made then the total expenditure would have been £20,203.41 (including bank charges). This would result in the outgoings for the year being £1,611.08 more than income.

The year ends with a balance of £23,378.98. If we had made our usual three transfers in the year 2020 we would have sent £21,087.15. FSJMS therefore has sufficient funds at present to meet our 2021 contributions. If income remains at present levels, this will not be achievable in 2022. No room for complacency!

Alan Butler, Hon Treasurer

2019	Income	2020	Capital Accounts as at 31 st December 2020. Closing balances.
275.00	Charities Trust	300.00	
2,515.96	Churches. See note 1	4,045.93	
9,402.00	Individuals. See note 2	8,068.00	
7,300.00	Charities. See note 3	2,500.00	
2,560.44	Direct Giving Virgin Money(Bursaries)	532.94	
922.00	Notelet and Christmas Cards sales. See note 4	2,096.93	
200.00	Clinic	140.00	
330.00	Cash donations	95.00	
31.23	Interest	19.17	
	Gift Aid reclaimed from HMRC. See note 5	769.36	
3,000.00	Legacy		
26,536.63	TOTAL INCOME	18,567.33	
	EXPENDITURE		
19,243.835	To St James Mission and School, Nyamandhlovu	13,421.49	
7559.68	Comprised of Bursaries	5,612.60	
3113.63	PreSchool Salary	2,134.76	
8370.53	Feeding Fund	4,849.97	
200.00	Clinic	0	
	Uniform 7 Bursary girls	442.93	
	Stationery 7 Bursary girls	343.27	
	Exam Fees 3 x 4 th Form Bursary girls	<u>37.96</u>	
		13,421.49	
90.00	Bank Charges	50.00	
231.40	Christmas Card Production and Postage	771.02	
	AGM Hall Booking Fee	84.00	
	Administration in UK (Postage)		
19,565.23	Total Expenditure in Year	14,326.51	
26,536.63	Total Income in Year	18,567.33	
6,971.40	Excess of Income over Expenditure	4,240.82	
	Accounts	31/12/ 2019	31/12/2020
	Barclays Everyday Saver	13,975.44	17,513.47
	Barclays Community	<u>5,067.66 5</u>	<u>5,865.51</u>
	Totals	19,043.10	23,378.98

