

South Birmingham Ramblers

Minutes of the 33rd Annual General Meeting
held at Cofton Village Hall, 1 Village Hall Way, Cofton Hackett B45 8PD

Saturday, 22 November 2025 at 10.30 am.

Present Ted Alcock, Helen Bradley, Steve Bradley, Margaret Clewett, Jenny Corless, Marje Davis, Tony Denman, Eileen Denman, Carole Gilkes, Brian Goodkin, Sue Gould, Trish Henley, Jayne Hill, Diane Hindley, Mary James, Imelda Kelly, Astrid Laich, Hilary Maslen, Lynne Macdonald, John McGeough, Roy Millard, Viv Millard, Elaine Morton, Sandra Nicholson, Stephen Nicholson, Keith Payton, Nancy Phang, Yuen Phang, Jimmy Rogers, Pat Sack, Marian Shakespeare, Paul Shakespeare, Jenny Shardlow, Sandra Sharpe, Frank Sharpe, Elaine Skellern, Diane Stead, Maggie Whitlock, Joanne Young,

1. Apologies

Peter Bethell, Maureen Darrow, Marje Davis, Steve Evans, Norman Hughes, Rob Swainston, Louise Tarpey, Liz Walkling.

2. Minutes of the previous meeting and matters arising

The minutes of the meeting held on Saturday 9 November 2024 had been made available prior to the meeting and were taken as read. There were no matters arising. They were nominated for approval by Margaret Clewett and agreed by all present.

3. Reports from the Committee and Statement of Accounts for the year ending 30th September 2025

Chair – Tony Denman

After a soft hijack at last year's AGM and a bit of a recovery period I was happy to stand up and be the Chair person for our group, although I still feel a bit of a fraud as I have very little time to actually attend many walks, even though I am retired.

We had an excellent group meal at Dad's Lane Chippy organised by Brian, great night out.

Then after a very short quiet time, the real challenges came at us in the form of the moving of the posts for Walk Leaders.

This has presented the group with difficulties and we all would have liked to ignore head office on having to do something about it. But after many, many discussions we have finally settled on several ways forward.

1. The easiest is for members who would like to lead walks to complete the online course. It really is just common sense and there is absolutely no way you can fail. All you need is to log on and register for an account, then complete the course.
2. Another way is to do the course in pairs helping each other through the logging in and completion of the course.
3. We could put on a group get together and talk everyone through it.

Whilst all that has been discussed, argued about and different ways forward have been thought about we have had a very good year with trips to Tenby, Abergavenny and Whitby. All superbly organised and with brilliant people making the days hard to ever forget, let alone the great walks organised.

There have been some superb walks organised by the people that are the very life blood of the group. Without these wonderful members there would be no SBR group and every one of them needs to be awarded a medal: well done to you. I organise trips and know exactly what you have to go through.

Finally I have to say a very big thank you to the committee that serve SBR. They do so as volunteers and never back down from doing anything to help anyone within the group. They also are always there to receive phone calls from the Chair who needs a stupid question answered and they are always there to give me direction if I have gone wrong.

Thanks to you all for an interesting, fun year.

Group Secretary's Report – Hazel Smith

The previous secretary role split between John and myself after last year's AGM. I am responsible for organising committee meetings and the AGM, and writing the minutes from those meetings. We have had four committee meetings over the year, one in person, one via Zoom and the last two via Microsoft Teams. AGM and area minutes are currently on the SBR website and our committee meeting minutes will be put on there from now on.

Communication Secretary's Report – John McGeough

I am responsible for sending out the emails to the group and individual members, passing on enquiries and so on. Mainly I send out the walk emails, so I would like to thank everyone for sending me the emails with details of the walks: the short ones, the long ones, and the very long ones. At the moment the email list has 332 people on it. This is not strictly speaking the membership total: it consists of SBR members who have asked to go on the email list and those who are members of the Ramblers who are also able to go on the list.

I can report that we now put details of the walks on the Ramblers Walks Manager. You can see this on the SBR website and also on the Ramblers website and app, which allows people from other groups to come along. The details are exactly the same as the details on the emails, they usually appear at the same time as the walk email goes out.

I would also like to thank those of you who look at our Facebook page. I am not sure how many of you do, but there is usually a post after each walk and each post usually gets between 200 and 400 views. These posts are available for anyone on Facebook to see and the posts show the wider public that we are a fully functioning and active walking group. In the past three years we have gone from 220 followers to over 500 followers. So thanks to those who do take a look, and don't forget to leave a "like" every so often!

Treasurer's Report - Brian Goodkin

As it is not practical to read out this report, it had been circulated in advance and copies were available around the room. It is attached to the end of these minutes. Brian reported that the independent examiner's report had now been signed and dated by Steve Markham.

Brian also said that there were still a couple of Abergavenny trip refunds outstanding.

Steve Bradley asked why there had been no grant from Ramblers this year. Brian replied that it was because the amount in the account was above the threshold for receiving the grant. He added that the amount in both accounts was now getting a bit low and warned that care needed to be taken with expenditure.

Walks Co-ordinators' Reports

Short Walks – Trish Henley, Jayne Hill, Lynn Macdonald

The short walk programme is steady and going well. There have been 51 short walks since the last AGM with the number of walkers averaging at 16, attendances ranging from 8 to 27. The numbers are very similar to the previous two years.

Just over half of the walks have had public transport options - these are generally well attended. It has generally been a good year weather wise with only 2 walks that had to be cancelled, one due to icy conditions and the other due to unavailability of the walk leader.

There was a successful Saturday walk in Stratford in June led by Ken and Joan although due to very hot weather attendance was not as high as it would otherwise have been. Hopefully, this walk can be repeated in the future.

We also had a good walk a bit further afield in Malvern in August led by Linda and we are looking forward to a further walk from Linda in December to Worcester taking in the Christmas festivities at Worcester cathedral.

We have been well supported by existing walk leaders and during the year have had 3 new walk leaders volunteer. We are fortunate to have a full programme for the first quarter of the new year. A big thank you to all those people who have given up their time to recce and lead short walks for the group. It is much appreciated.

David Whiteley, a relatively new member, thanked Jayne for making him feel so welcome on the short walks and said he very much appreciated the kindness of SBR members.

Wednesday Walks – Ted Alcock

The weather has been very variable this year particularly of late and the forecasts have been dire, but generally walks have been well supported with only 3 being cancelled due to adverse conditions. Thanks to all our leaders, particularly those who had to use their ingenuity to adapt their walks to cope with the recent monsoon conditions. Numbers attending walks has varied from 13 to 34 with an average in the mid 20s.

We have had a one new leader come forward who has yet to lead a walk. Sadly Derek has retired from running his navigation course which gave members the skills and confidence to lead walk and provides SBR with a steady supply of new leaders to replace those no longer walk with us.

We currently have a good number of members who are prepared to lead walks on most programmes, which really shames an increasing number of capable, experienced SBR members who walk on most Wednesdays and steadfastly refuse to lead a walk or even act as back marker. I would like to thank all those who gave their time and effort to produce a very varied and enjoyable programme.

Website – Ted Alcock

Minor tweaks have been made to the website over the year following requests from members. The website continues to attract a good number of visits, and to date this year we have had over 9000 visits which is an increase of approximately 7% on the previous year.

I would like to thank Marge for uploading the walks programme onto the Ramblers website, and to Steve Cooper who is now acting as a webmaster.

Weekend walks – Astrid Laich

Since the last AGM, 46 Sunday walks took place - only 5 Sundays were without a walk. We had cancellations due to rain and strong winds, but whenever walk leaders fell ill, Mary James and John McGeough stepped up and provided last minute walks.

In the last year we had 15 walk leaders, 3 of which, amazingly, led 6 walks - Mary James, John McGeough, and Anne Rootham!

Our thanks go to everybody who led a walk, or 2, or 3, or 4, or 5, or 6, but also to those who helped recce the walks - we couldn't have done it without you.

As always, special thanks also go to Steve Cooper from the Wednesday walkers, and Kate Chester from City of Birmingham Ramblers.

We had between 5 and 25 walkers, with an average of 15. The walks ranged from 8 to 13 miles; no Saturday challenge walks were on offer.

It has been a year of beautiful walks in Warwickshire, Worcestershire, Derbyshire, Oxfordshire, Gloucestershire, Herefordshire, Shropshire, Clent and Waseley hills, the Abberleys, Malverns, the Wyre Forest, the Cotswolds and the Peak District.

Here's to another year of glorious walks, and hopefully, new walk leaders.

Miniwalks and Walk & Talk – Jenny Corless

The Miniwalk group has continued to meet every Tuesday during 2025 apart from a couple of weeks due to bad weather. We assemble at Rowheath Park at 10.30 to explore the many footpaths around Bournville on 2-3 mile walks.

There are currently 32 people on the register and about half the walkers are still members of Ramblers but it is not compulsory to belong to Ramblers to participate. We have welcomed 6 newcomers this year and the average number of participants is 18.

We have refreshments and a chat at the end of the walks and we will be going to Bournville College for a Christmas meal in December.

We have also had several outings this year and have visited the National Memorial Arboretum, Middleton Hall, the Mosaic church at Droitwich as well as several interesting National Trust properties thanks to the members who are still able to drive and willing to take us.

Some of the Miniwalkers really enjoyed being able to join the Whitby walking weekend and it was good to have the opportunity to meet the more adventurous members of South Birmingham Ramblers.

Feel free to join us if you fancy a walk on a Tuesday!

The Walk & Talk group meets every Friday for a half-hour walk. 8-12 people have regularly participated and enjoy the chance to exercise and socialise.

Once a month we go to Bournville Gardens Retirement Village for fish & chips which we all enjoy including two former members who can no longer manage the walks.

I enjoy leading both these groups and feel they are really beneficial for walkers and walk-limited members and non-members alike. And myself!

Social Secretary's Report – Norman Hughes

- Popular Fish and Chip supper hosted by Brian Goodkin – 11th February.
- Quiz Night – February 22nd. Very well attended fun evening with energetic teams and a good buffet. Thanks to Ted and Marion for co-hosting this.
- Walking Weekend in Tenby 4th -7th April. Blessed with excellent weather and a decent hotel, this was a memorable weekend with lovely walks led by Trish, Ted and Jimmy.

- Coach trip to Wells via Cheddar Gorge on Saturday 7th June. Thanks to the walk leaders for 3 walks and a pleasant little town . 52 attended. Very enjoyable day despite the inclement weather.
- Summer garden party – Sat 16th August – another very enjoyable social get-together hosted with relish by Eileen and Tony Denman.
- Coach trip to Abergavenny - Saturday 27th September - with 2 walks led by Keith Payton and John McGeogh. This was another very enjoyable trip despite the postponement which meant some guests were unable to attend on the revised day.
- Walking weekend at HF Whitby – 17th – 20th of October. Huge thanks to Jenny Corless for organising it and providing a range of entertainments including a musical evening presented by John Dillon and Jimmy Rogers. Good weather enabled 3 good walks led by Steph Miller, Sandra and Steve Nicolson and organised by Sue Humpage.

Footpath Secretary's Report – (provided beforehand by) Rob Swainston

Another quiet year on the reporting front, despite the increasing number of new members and walkers from other groups joining us . Only a few footpath problems have been reported directly to me. I believe that members are reporting problems directly to the appropriate County Councils (acting as Highway Authorities). I have reminded members of this process and I have circulated links so members can report problems directly, via their websites. Unfortunately, we have had to discontinue our voluntary footpath maintenance work with Worcestershire County Council, as they have not been able to retain their workforce who plan and supervise our activities. I would like to take this opportunity of thanking all those members who have contributed to this activity over the last few years, I know that effort has been appreciated.

Membership Secretary's Report – (provided beforehand by) Marje Davis

I have been the membership secretary for several years now and over that time the process has evolved and changed, but basically I send out emails to welcome new members to which I attach an 'SBR information for walkers' leaflet, which explains how to prepare for joining one of our walks. I also contact members whose subscriptions haven't been renewed, in case it's just an oversight on their part.

I recently carried a check to find out on average how many new members and leavers we had during a year. Apart from during Covid when we lost more members than we gained we seem to gain and lose about 60 each year. Our current membership stands at 342.

I am continuing to add the Wednesday & Sunday walks to Walks Manager with the standard message. However, following a complaint from Area that the details on Walks Manager of upcoming walks weren't sufficient, Lynn McDonald and John McGeough are now adding more details when they become available.

The "Offer a Lift service" is still available for South Birmingham members, I don't get very many requests and It has been agreed by the committee that this is open only to SBR members.

Area Secretary's Report – Tony Denman

Unfortunately I have only managed to attend two of the four meetings this past year due to other commitments but I can report that the meetings were all useful in the fact that they reflected the work of the SBR to an area level.

A lot of work is carried out in keeping open pathways for ramblers, many of which are under threat. This has become a major part of the area.

This year we have also seen the Walk Leader issue taking a front seat and after many discussions the decision to back the Ramblers move to try to protect people and ensure all walk leaders was endorsed. Also the issue of getting members, especially walk leaders to have some 1st Aid training was considered to be paramount. Several ways of getting members to sit through training have been considered and area representatives were asked to think about the way forward.

The final topic that was raised by the current committee was the possibility of a reorganisation of Ramblers which would look at both the work and need of the Area level in the set up. This is an ongoing topic in consideration at all levels with the possibility of resolution being sometime in 2026.

4. Election of Officers

Vacancy: Social Secretary. Marian Shakespeare asked what the role involved. It was explained that ideas for social events generally comes from anyone within the group and the Social Secretary is responsible for organising whatever's been suggested, e.g. booking a coach. Jenny Corless said she already worked together with a small group of people within SBR to organise social events and would be happy to continue doing that, but she didn't want to be on the committee. After some discussion, this was agreed and her role would be 'Social Activities Co-ordinator'.

As detailed below, the remaining officers had agreed to stand for re-election and as there were no other nominations they were voted in together: nominated by Sandra Sharpe, seconded by Elaine Skellern and elected unanimously. Ted Alcock and Steve Cooper jointly manage the website, but Steve is not a committee member.

Office	Re-elected
Chair	Tony Denman
Group Secretary	Hazel Smith
Communications Secretary	John McGeough
Treasurer	Brian Goodkin
Membership Secretary	Marje Davis
Wednesday Walks Co-ordinator	Ted Alcock
Weekend Walks Co-ordinator	Astrid Laich
Short Walks Co-ordinators	Trish Henley
	Jayne Hill
	Lynn Macdonald
Footpaths' Secretary	Rob Swainston
Website Manager	Ted Alcock
Area Representative	Tony Denman

Although re-elected for the time being, Ted Alcock announced that after 13 years as Wednesday Walks Co-ordinator, he intended to stand down at the end of the year, after sorting out the next quarter's walks programme. He asked if anyone would be prepared to take it on. As there was no response from the meeting, Tony suggested that people should think about taking on this vital role. Ted pointed out that SBR has really good walk-leaders and that most Wednesdays get offers of walks.

Jayne Hill suggested that the role could be split between two or three people, as with the short-walks co-ordination. She said the three of them work really well as a team and any gaps in walks programmes are usually filled by asking for people to come forward. She would be happy to discuss the role with anyone interested.

5: Appointment of the Examiner of Accounts

Steve Markham had agreed to stand as Examiner of Accounts. This appointment was nominated by Brian Godkin and seconded by Jayne Hill, put to a vote and unanimously agreed.

6. Discussion of motions for Ramblers General Council & Nomination of Members

This is a standing item for a Group AGM. If there are any items members wish to put to General Council, these can be forwarded for consideration by the Area Committee. Warwickshire Area can also put forward two names for Council Members. No suggestions for either were made.

7. Independent Examiner's Approval of Accounts for the year ending 30th September 2025

Steve Markham had reviewed and approved the accounts prepared by the Treasurer. His report was signed on 21 November 2025 and a copy is available from the Treasurer or Secretary.

8. Walk-leader training

Tony invited comments about this subject. Elaine Skellern suggested that SBR could be affiliated to Ramblers rather than a full member. Halesowen group is now affiliated and people have to pay to go on their walks. Redditch group has left Ramblers altogether. It was unclear if being affiliated would mean that SBR was still covered by Ramblers insurance and a discussion took place about exactly what the insurance covers and whether it is necessary. Lynn Macdonald pointed out that it's public liability insurance and Jayne Hill said it is essential, otherwise walk-leaders could end up being liable for any claims made. She said full details of Ramblers insurance is on their website and she would send a link to John to e-mail to everyone.

Brian Goodkin thought it was reasonable for Ramblers to know that walk-leaders have the appropriate skills and Tony Denman said that the training was being insisted upon by Ramblers' insurance company, rather than Ramblers itself. Jayne Hill said the Ramblers position is that the training requirement is driven by their 'duty of care' to members. She also said that getting insurance independently is not that easy and staying within Ramblers was a much better option.

Tony pointed out that walk-leaders do highlight any potential risks at the start of each walk. A discussion then took place about how long, if at all, the list of people attending any walk needed to be kept. Jayne said that lists should be handed to a committee member at the end of walks for shredding. She agreed to look into the question of how long they should be kept for and report back to the committee.

9. Any Other Business

Tony expressed sadness about the SBR members who had passed away over the last year and called for a minute's silence to remember them.

Jenny announced a lunchtime meal arranged at Fulford Heath Golf Club on 18 January, full details of which would be circulated to everyone.

David Whiteley asked if walks could start at 10.30 rather than 10am, as it was impossible for him to get from North Birmingham by 10am. It was agreed that there was no fixed time for walk start times and Tony suggested leaving it up to walk-leaders and co-ordinators.

Sandra Sharpe felt that the coach fare for the Abergavenny trip (£15) was too cheap: if it had been £18, less money would have been lost. It was unfortunate that the date had been changed, but Brian agreed that a higher price would have been more appropriate. This had already been agreed by the committee and there would be more of a margin to cover costs in future.

The meeting concluded with refreshments, but no walk due to the inclement weather!

Treasurer's Report for the year ending 30 September 2025

Main (or Charity Account)

This account must be used to support the charitable aims of the Ramblers.

Receipts

	2025	2024
	£	£
Funding from Area	-	1,000.00
Walking Partnership: Ramblers Walking Holidays	80.00	120.00
Rebate on new printer	-	40.00
Total	80.00	1,160.00

The bank balance at the beginning of the year was £905.00. £80 was donated to the group by Ramblers Walking Holidays when our members mentioned that they belong to SBR when booking their holidays. See payment below.

Payments

	2025	2024
	£	£
Printing and stationery costs	386.89	177.65
Meetings	75.00	190.00
First aid supplies	180.42	-
Purchase of printer before rebate (above)	-	265.90
Transfer of Donations to Self funded Account	200.00	-
Other administration costs	-	0.30
Total	842.31	633.85
Excess of receipts over (payments)	(762.31)	526.15

The bank balance at the end of the year was £142.69.

Usually, expenditure is incurred by a committee member and then reimbursed to them when approved. Two-person authorisation is set up on the Account.

There were two AGM booking costs paid in 2024 and in 2025 one committee meeting and a deposit for today's meeting. The balance paid after date was £191.00.

Self-funded (or Social) Account

The Social account bank balance at the beginning of the year was £346.76. This balance has accumulated from small surpluses arising from the popularity of events and no significant mishaps. A balance needs to be retained for contingencies, and there is often a risk for some events not to break even, and some projects may involve payment in advance. In addition members have not been charged for the Mince Pie walk costs (when held).

Breakdown of the Social Activities during the financial year was as follows:

	Receipts	Payments	Excess(deficit)
	£	£	£
Day Walks			
Wells	990.00	947.00	43.00
Abergavenny	825.00	765.00	60.00
	1,815.00	1,712.00	103.00
Holidays			
Whitby	11,115.00	11,040.00	75.00
Malham	4,370.00	500.00	3,870.00
	15,485.00	11,540.00	3,945.00
Social Activities			
Mince Pie walk	-	52.00	(52.00)
Fish and chip supper	579.80	579.80	-
Quiz	586.50	484.65	101.85
	1,166.30	1,116.45	49.85
Other			
Bank charges	3.90	54.40	(50.50)
Donation transfer	200.00	-	200.00
	203.90	54.40	149.50
Total	18,670.20	14,422.85	4,247.35

The bank charged a monthly fee of £5 until August 2025, and for the deposit of cheques (now 40 pence). I asked those members paying by cheque to add 30 pence if they wished to do so, to cover the bank charge for cheque items. Although I intended to change to another bank, the removal of the monthly bank charge has minded me not to do so.

The bank also has allowed online secondary authorisation without charge, so I have set this up. HSBC require authorisation on the same day that a payment is set up.

The Whitby holiday October 2025 and the Malham holiday (March 2026) were with HF Holidays, arranged by Jenny, and members booking were paid through the Social Account. I would like to thank Jenny for hard work and holidaying members for their prompt payments. Whitby transactions fell entirely within the year. Malham receipts relate to the deposit. In the year a holding deposit was made of £500. The balance of the deposit of £4,055.00 was paid in October 2025. Some members cancelling from the Abergavenny coach trip or Whitby, had their payments transferred to the Malham schedule.

The cost of the coach to Wells was £875. Other payments were for refunds to members cancelling. The cost of the coach to Abergavenny was £750. As the coach was postponed by one week, and the trip was in September 2025, there were 17 refunds after date amounting to £255. The deficiency on the trip was therefore £195.

The bank balance at the end of the year was £4,594.11. After the payment of after-date items specified above and the cost of the Mince Pie walk hall hire, I calculate that there is a balance available for covering losses on social events or paying deposits upfront of under £300.

Declaration of self-interest

I have participated in some social events in which finance was involved, including receiving a quiz prize. I organised the fish and chip supper, paying the restaurant bill from my own resources on the night of the amount indicated above.

None cash Assets

Assets identified are the auger acquired in 2022 and the printers, paper and cartridges, and postage stamps and envelopes.

Budget

No funding was available from the Ramblers for 2005 as the bank balance was above the approval limits. I have applied for funding for 2026 of £380, of which half was received in October 2025.

Accounts

I attach the Accounts of the Group for the year ended 30 September 2025 as submitted to and agreed with the Area Treasurer. At the time of writing, I have not made available all the information necessary for Steve Markham to complete his Report on the Accounts.

I am grateful to Hazel and Tony in respect of their online bank authorisations as co-signatories.

Brian Goodkin

Date: 15 November 2025

Name: South Birmingham Ramblers
Code: WK10

Year ended: 30/09/25

Main					
Receipts	Current yr	Prior yr	Payments	Current yr	Prior yr
From CO (funding)	-	-	To CO	-	-
From CO (other)	-	-	To Area	-	-
From Area (funding)	-	1,000.00	To Group (funding)	-	-
From Area (other)	-	-	To Group (other)	-	-
From Group	-	-	To S/W Council	-	-
From S/W Council	-	-	Walks programmes	-	-
T/fer from 'Self-funded'	-	-	Walks related	567.31	177.65
Donations	80.00	120.00	Walks leader training	-	-
Legacies	-	-	Newsletters/publicity	-	-
Grants	-	-	Publication/goods costs	-	265.90
Fundraising	-	-	Campaigns/casework	-	-
Deposit interest	-	-	Practical work	-	-
Investment income	-	-	Fundraising costs	-	-
Publication/goods sales	-	40.00	Meetings (inc. AGM)	75.00	190.00
Advert sales	-	-	Admin	-	-
Other	-	-	Other	200.00	0.30
Total receipts	80.00	1,160.00	Total payments	842.31	633.85
Surplus/(deficit)	-762.31	526.15			

Self-funded					
Receipts	Current yr	Prior yr	Payments	Current yr	Prior yr
Day walks	1,815.00	320.00	Day walks	1,712.00	370.00
Holidays	15,485.00	10,001.00	Holidays	11,540.00	10,000.00
Socials	1,166.30	84.00	Socials	1,116.45	236.00
Deposit interest	-	-	T/fer to 'Main'	-	-
Other	203.90	1.60	Other	54.40	62.40
Total receipts	18,670.20	10,406.60	Total payments	14,422.85	10,668.40
Surplus/(deficit)	4,247.35	- 261.80			

Summary	Main	Self-funded	Total	Prior yr
Total receipts	80.00	18,670.20	18,750.20	11,566.60
Total payments	842.31	14,422.85	15,265.16	11,302.25
Surplus/(deficit)	-762.31	4,247.35	3,485.04	264.35

Name: South Birmingham Ramblers
Code: WK10

Year ended: 30/09/25

Cashbook reconciliation				
		Main	Self-funded	Total
Opening balance		905.00	346.76	1,251.76
Surplus/(deficit) on R&P		-762.31	4,247.35	3,485.04
Closing balance (rows A + B + C)		142.69	4,594.11	4,736.80

[A]

[B]

[C]

Closing balances (please give breakdowns below)	Cash	Bank	Total
	-	4,736.80	4,736.80

[D]

Variance
-

[C] - [D]

Cash		
	Held by	Amount
1		
2		
3		
4		

Bank account 1				
A/c no:	20128742	Institution:	Unity Trust Bank	
A/c name:	South Birmingham Ramblers Charity		Balance per statement	142.69
Reconciling items: Add: receipts not yet on statement Subtract: payments not yet on statement	Date	To/from	Ref no.	Amount
Balance per cashbook				142.69

Bank account 2				
A/c no:	81222759	Institution:	HSBC	
A/c name:	South Birmingham Ramblers Group		Balance per statement	4,594.11
Reconciling items: Add: receipts not yet on statement Subtract: payments not yet on statement	Date	To/from	Ref no.	Amount
Balance per cashbook				4,594.11