



Date: **November 23, 2024**

Time: **13:00**

Venue: **Arreton Community Hall**

WELCOME AND APOLOGIES

The Chair, Liz Van Wyk, welcomed participants. She thanked Shane for amusing the group by skillfully playing the piano while waiting for the meeting to begin. The Chair also asked for a minute silence in remembrance of members who passed away: Alan Ransom who died of anaphylaxis, which prompted a campaign for apiaries to be easily located and awareness of recognition of the early signs of anaphylaxis, and also Barry Walshe, who died suddenly of a heart attack.

Apologies from: Mandy Benton, Michael Terry, Celia Lowe, Carol Bradshaw and Terri Burt.

APPROVAL OF LAST YEAR'S MEETING MINUTES

No comments. Minutes from last meetings were approved.

CHAIR'S REPORT

Liz presented her report for the year. This document can be found in **Annex 1** of this minutes.

TREASURER'S REPORT

We have had another sound financial year as we continue to develop the IWBKA programme. This year's three main IWBKA events have come at a cost to the association but those who attended them found them to be thoroughly informative and enjoyable.

The total income was slightly down from previous years as the Association now counts with fewer members. There were a couple of kind donations (one of £74 and one of £100) which has helped. The favourable interest rates have generated £304.82.

The seminar was a huge success with three very worthwhile speakers from the mainland coming over. All members are encouraged to attend future seminars, this year's gave us a fascinating insight into biodiversity, diseases and how to win at the Honey Show. The costs were slightly higher with the ferry travel being a major factor. The seminar cost £273.92 to the association. Despite the auction being a huge success in terms of lots sold we unfortunately fell victim to banking fraud. We are continuing to pursue this with the banks to recover funds. The loss amounted to £224.04.

It was good to see the Honey Show return this year. Despite the increased costs of the show this year the costs remain comparable to previous years. The Honey Show cost was £270.67.

Expenditure has been high this year due to accumulative costs of our three events and the investment into a stock of Asian Hornet Traps.

There is a small profit of £53.59 and the total funds now stand at £11,244.59. We therefore do not think it necessary to raise subscriptions for the forthcoming year. The detailed accounts document can be found in **Annex 2** of this minutes.

QUARR TEACHING APIARY REPORT

The Teaching Apiary's (TA) finances are also looking healthy.

Kim's report started with a weather summary familiar to us all. January saw cold conditions, but February was predominantly wet. March also wet but also windy, including storm Nelson followed by storm Katrina in April, including still many cold spells. In May - start of open days - the weather still changeable. In June some inspections were possible on better days, but it was windy at times (e.g. round the island boat race 15th considered too windy for smaller boats to compete). July offered pretty much the same weather as June, but in August summer proper finally arrives! September started with a lot of rain and October was not too different. November so far has had snow already and on the day of the AGM storm Bert is passing.

The Lows

- Start of the Year sadly with losses of 4 hives - 3 due to livestock pushing through fence a year ago. The farmer now repaired it and we further reinforced it with green netting.
- Dealing with the unpredictable weather conditions.
- Wax moth infestations probably due to damp conditions.
- A suspected case of EFB.
- Varroa detected- treated all hives with Apiguard gel.

The Highs

- Negative result from EFB test but proved to be good practice and informative for all involved.
- A practice run of the BBKA basic exam taken by 7 candidates, including our youngest member who because of his acquired skills took the adult exam.
- The enthusiasm from the public at the county show.
- Entering Quarr honey into the IWBKA honey Show.
- Going into winter with 7 hives.

None of this would have been possible without the help of all - thank you. The detailed accounts document can be found in **Annex 3**.

HONEY SHOW REPORT

By Celia Lowe, IWBKA Honey Show Secretary, delivered by Guy Mattinson.

The show at Cowes Community Centre on Saturday 5th October attracted excellent quality of entries, a decent number of entries for most classes, a

professional mainland judge, our Lord Lieutenant as prize giver, a good number of visitors, and sunshine too, among many other positives. After the announcement of no show in 2023, a new committee took over in August of that year, and worked together well, dividing tasks to be done and meeting to give regular updates (and eat cake). It was a big task to take on after so many efficient years of Chris running this event and so it was decided that this year, we would keep the show and its arrangements in much the same format as in previous years, allowing the new team to look and learn.

The post show debrief was important to collect the many positive comments we had and to assess any difficulties and problems in planning changes for next year.

A very good number of entries were made, totalling 107 of which 70 were honey and associated products. The photographic classes produced 16 entries, which were enjoyed by many. Public voting for most popular honey had superb high-quality entries, and the winner was close run. Sadly, we had no entries for any of the children's classes, in any age group.

The venue at Cowes Community Centre is most welcoming, and although a little out of town, can accommodate the numbers/parking and is extremely good value. This has been booked for next year on **Friday 17th and the show on Saturday 18th October 2025**. The date, as this year, should be a couple of weeks before the National Honey Show, to allow any entries, or free entry tickets won to be used.

Our main honey judge, Claire O'Brien was most professional and helpful to all, and she has been booked for next year too, on 17th/18th October. Our other local judges all did excellent and most detailed work as well and we hope they can do the same next year.

Timings on 17th and 18th next year will be slightly changed, and this should be noted by all. The show will be set up on the Friday from 4pm to 6pm and then in line with National Honey Show rules, exhibits will only be received at Cowes CC on the Friday 17th between 6pm and 9pm. No exhibits will be allowed to be received on the Saturday morning. Judging can then start at 9am on the Saturday, when the hall will be tidy, empty and complete. After judging is complete and at 1.30 pm, Claire will give a half hour talk to all members on preparing show entries, which we are delighted to announce. The show will open to the public at 2pm. As with this year, entry forms should be received by the secretary a week before the show to enable clear and efficient admin to be done. These timings will be shown again on the programme and entry form, as this year, which will give plenty of notice to all members.

The show committee have looked at classes and will make a few changes for next year. Due to the very impressive comments from Claire, the mead class will now be split into 'mead' and then also 'Metheglin' as spiced mead and

also 'Fruit and honey wine', as a third category. A new wax class is to be added for dipped candles. Three classes will remain for cookery, but these will be revamped and updated. Lastly, a new class for '4 items of anything bee related' will be added, which has been popular in the past.

The final cost to the IWBKA was about £275, a very realistic sum for the venue for 2 days and judges travel from the mainland, along with much printing costs. The costs were offset by generous raffle donations which therefore attracted good sales, thanks to Sally.

The honey show cluster committee has been Celia, Chloe, Guy, Sally and now George has joined us. We hope that all members enjoyed the show, and we all look forward to our bees and our plans doing well for next year.

ASIAN HORNET ACTION TEAM REPORT

Ruth Green presented this report.

- Registered Charity from May 2024
- Main focus continues to be on public awareness
- 20 talks given to various groups
- Shows attended to share AH information leaflets, sample traps etc
- Attended reported sightings

The AHAT has continued to raise funds for:

- Annual Public Liability Insurance
- Marketing materials such as banners & gazebo
- Trappit & Hornet Traps
- Advertising

The team's plans for 2025 include:

- Hold an awareness day in early spring
- Continue the STEM education programme
- Attend more summer events & groups talks
- Send regular newsletters

EDUCATION SECRETARY REPORT

Education Secretary's Report (Carol Bradshaw)

Seven students entered the BBKA Basic Assessment online: Richard Hards, Cayden Francis, Chloe Underwood, Ted Conlin, Helen Newbury, Terri Burt and myself.

The TA wasn't available on any of the days that Stuart was available. Christine McLellan very kindly offered her bees for the practical assessment,

on the 3rd August and the Cherry Orchard offered us their (very nice) meeting room, with kitchen and toilet facilities. The cost was £100 for the day. There was a lot to organise in a short space of time, with no other choices that would meet our needs.

The day went well and everyone passed. Several of us may well study for other modules in the future. I know of at least three people who would like to do the basic next year, so hopefully this may become an annual event.

THE 2024 PROGRAMME

Chloe provided the group with a summary of next year's programme. The annual dinner's date is still being arranged but it is planned for the end of January or beginning of February. Sunday roast is an option, Chloe will check with the candidate venues, or another alternative would be to bring it earlier on in the evening on a Saturday.

Seminar: 1 March is an option if Arreton is chosen as the venue and continue with Saturday. For other dates perhaps Rookley or Arreton Community Centre as before but availability seems short. Chloe will look at venues and update the programme accordingly. Topics for the seminar could include:

- Woodland management
- Beekeeping products
- Honey preparation for shows
- Bee Basic Assessment and tests
- Anaphylaxis
- Hornet

The Auction is planned for April and at Quarr again, but not w/e of 20 (Easter). If the auction is to host live bees, then another venue has to be found, as Quarr does not allow live bees near where visitors pass through.

Quarr TA visits: first Saturday starting in April (or perhaps May), starting at 10am.

Members Apiary visit: not on the first Saturday of the months, too many clashes. Contact Chloe if you would like to volunteer. Current volunteers are: Adriana for August, Ruth for earlier in the year (TBD).

County Show: Chloe thanked this year's volunteers, the IWBKA booth was very popular. Excellent showcase for the Association, promoting local honey and the Association's work. Considering selling honey at future shows, as there was considerable interest, but then probably need to pay for the stand. Chloe will enquire with the organisers about it. 12/13 July 2025. Contact Chloe if want to volunteer to help setting up the booth and/or manning it.

Honey Show: Set to take place on 17/18 October, at the same venue as this year (Cowes). Association could arrange entries for the national honey show, to give IWBKA more of a presence there.

Winter Clusters: will continue in 2025, and moved to Quarr coffee shop, a coffee morning proved more popular. Next one is 12 December.

AGM: continue with same venue and time, on 29 November 2025.

ELECTION OF COMMITTEE MEMBERS

Bob presided over the election of the Chair. Liz Van-Wyk was unanimously voted in again. Liz then presided over the election of the remaining Committee positions.

All positions are now fulfilled and are shown below:

Position	Officers / Members
CHAIR	Liz Van Wyk
VICE-CHAIR	Frank Stevens
PRESIDENT	Bob Bromley
TREASURER	Guy Mattinson
MEMBERSHIP SEC	Frank Stevens (temporary)
ASSOCIATION SEC	Adriana McCann
PROGRAMME SEC	Chloe Underwood
HONEY SHOW SEC	Celia Lowe
COMMITTEE MEMBER	Christine McClellan
COMMITTEE MEMBER	Keith Joyce
COMMITTEE MEMBER	Richard Hards
COMMITTEE MEMBER	Kim Hughes

AOB

- IWBKA donations to AHAT: the IWBKA Committee discussed this topic and decided to check with the AGM. We think they are giving a huge amount of their time and resources and regular donations would be appropriate. General opinion was that the team deserve the Association's support. The team is funding some of the costs with their own money. AH is a very serious threat, and we should be prepared and preferably not allow the AH to be established. The AGM unanimous decision was to support the AHAT with donations from the Association. A levy on the subs to support that was suggested. How much the increase should be should depend on the AHAT expenditure per year.

ACTIONS

- Adriana to produce and distribute the AGM minutes.
- AHAT will get back to Liz with the correct accounts.
- Guy to calculate what the donations should be.
- Add at the registration in January to the form for a donation voluntary to AHAT

END OF MEETING – 14:45 - Tea, cakes and biscuits were served.

ANNEX 1: REPORT FROM THE CHAIR (Liz Van-Wyk)

Chair's Report to the 2024 AGM of the IWBKA

There was an appalling start to this beekeeping year with most of our beekeeping members reporting higher than usual winter losses, probably due to the very wet autumn and winter. Sadly, a number of newer beekeepers lost all their colonies, some deciding to give up, so despondent were they. Fortunately, surviving colonies were resilient, making the most of what the spring and summer had to offer and producing reasonable harvests. It is notable that the dates of flowering of some of our most reliable nectar producers is becoming much earlier, bramble, for example, being seen to start flowering in early June.

Our calendar was back to its full listing of events. As always, we are grateful to Chloe for her tireless organisation and for her willing team of volunteers who always step up when needed to do all the practical moving and sorting. However, this coming academic year is the final year of her degree course when she needs to write her dissertation; help will be very much required with making calls and suggesting ideas for speakers, so please speak to Chloe after the meeting if you can help with this aspect of her role.

The dinner at the Blacksmith's Arms in January was very well attended, and we will be repeating this in January 2025, so delicious was the menu. The seminar in February was, as always, thought provoking and informative; plans are almost in place for the next one, which I hope you will all be able to attend. It's a bargain price, especially when a free lunch is included with volunteers providing home-made soups and cakes. The auction in April brought loads of lots for sale and sensible prices bid, so that both sellers and the many buyers were happy. Bob was superb as auctioneer (quite the marathon this time!), helpers were on hand from very early to receive lots and Guy kept track of who bought and sold what quite magnificently. We have reviewed our system of payment and will be making a few changes just to tighten up security – nothing onerous, just sensible practice.

Our thanks to those who volunteered to host apiary meetings at their own sites. As always, we're in need of volunteer hosts in 2025. I look back at my early years of beekeeping and recall fondly those extremely well attended meetings (30+ people was not uncommon) when I could pick the brains of experienced beekeepers who often just came along to chat and enjoy the tea and cakes provided. (I think Dave Cassell saw me as a thorough nuisance.) When I hosted my own first apiary meeting, the number of people coming along was daunting, (oh, the pressure of many eyes watching me try to light the smoker!) especially as, after the hives were closed and we retired to sit and chat, all I seemed to do was keep the kettle boiling. Fewer and fewer people volunteered to host because of the logistics of providing tea and cake, so the committee decided to switch to the current format.

However, numbers attending have dropped considerably, so I think (and the committee has heard me mutter about this frequently) we need to find a compromise where there is not the pressure on the host but attendees have that bonus of the opportunity to chat with a wide range of experiences. Please come and talk to me, or email me, if you have some suggestions and, please, offer to host a meeting if you possibly can. My first year, when I attended every meeting (and it was always sunny – memory can gloss over the less pleasant bits!) was a huge learning curve and I will always be grateful to those who put up with my constant questions.

At Quarr, winter losses were similar to what many experienced, exacerbated by cows breaking through the fence during one of the wet and cold spells and knocking several hives over. Kim and her trusty team have rebuilt and hosted several meetings there. Christine and her army have gradually rebuilt the rearing apiary and we continue to assess its future direction as its original purpose, of receiving swarms and managing them in such a way as to produce good nucs for resale – a long process as many swarm queens are simply unsuitable – has changed somewhat. I'm delighted that both apiary managers have welcomed newer beekeepers along, and Thursday in the old milking parlour can be very lively as beekeepers new and established drop in for tea and a chat or advice.

Our winter clusters, designed as an opportunity for members to get together during the off season started off well as an evening arrangement but, because perhaps of the continued wet, numbers dropped to almost nil (I was not happy to have to mollify a grumpy landlord at

our host venue when only two of us appeared) so we experimented with switching to mornings at the tea rooms at Quarr, and these have been very popular. I'm aware that the Thursday morning slot prohibits those working on that day from being able to attend, so if this affects you and you would like to suggest an alternative, please let one of the committee know.

A team attended the County Show in July and their display, which included honey tasting and an observation hive, proved very popular. They plan to do the same in 2025. The barbecue had to be cancelled this year but the honey show, with its new team lead by Celia, was a great success. The new judge, Claire O'Brien, was very impressed by the standard of exhibits (especially the mead, which took some time to judge) and urged our members to enter the National Honey Show, at which she is a judge. She was generous enough to provide some tickets for this as prizes. As an aside, Guy entered some of the NHS classes and came away with some commendable certificates for his wax entries; he is also urging more of our members to enter and I'm sure would be happy to pass on his experience. Our own honey show would like more entries next year and its committee will be evaluating what new classes to introduce and what old classes to change. It takes a huge amount of organisation and, as always, a great many people giving up their time to plan, contact businesses for raffle prize donations, shift furniture and do all the 101 things needed to make an event successful.

I have mentioned a number of people by name and would like to include a few more of those behind the scenes heroes who give of their time so willingly. Adriana, our Hon Secretary, for battling with computer systems to get mass mailings out, despite her own busy work schedule, and taking my words for the newsletter but making the whole presentation attractive, something I couldn't even begin to do. Frank has been Membership Secretary for many years but has flagged up that this will be his final year of doing it and would very much appreciate someone shadowing him this coming year so that they can become familiar with the systems required for keeping BBKA informed. He also spends many hours at Quarr jarring honey for sale in their tea shop, a very useful income stream. He is aided in this by George, our retiring President; while always claiming not to want to take on committee responsibilities, George is always the first to volunteer to help out in practical ways, whether extracting honey, melting wax, moving equipment or just offering help to anyone who asks. Terri and Carol continue to give freely of their time, not only to run the theory course but supply post-course support in practical beekeeping to their attendees. They also, of course, are a crucial part of the AHAT team and have given many talks and presentations to help spread awareness. Thanks, too, to the other members of the AHAT team for being so dedicated to spreading the word to the wider public. Finally, a special thank you to Barry Duke who has made such a great contribution to the committee with his thoughtful input but is, I'm sad to say, leaving us to move back to the mainland. We wish you the very best of luck for the future, Barry, and thank you for all you've done.

Finally, thank you to all of you, our active members. I can't mention everyone by name who has volunteered in one capacity or another but the success of this Association depends on so many people willingly offering their time. Long may this continue. Whether you are a long established or newer member, please don't be shy: come and offer what you can. May it be a fruitful year for everyone.

Thank you to you all.

ANNEX 2: IBKA ACCOUNTS (GUY MATTINSON)

EXPENDITURE																
DATE	PAYEE	AMOUNT	CHQ NO	BBKA	BDI	QTA	SEMINAR	AUCTION	HONEY SHOW	IT WEB	Jar order	AHAT	County Show	DINNER	TOTAL	
27/11/2023	Quarr TA	60.00	BACS									60			60.00	
26/02/2023	A Barnes-Willis	151.27	BACS				151.27								151.27	
05/02/2023	Blacksmiths	468.20	BACS											468.2	468.20	
13/03/2023	Cash/ ferry ticket	50.60	BACS									50.60			50.60	
13/03/2023	AHAT traps	2100.00	BACS									2100			2100.00	
04/03/2023	P Hunter	238.25	BACS				238.25								238.25	
04/03/2023	K Pope	164.40	BACS				164.4								164.40	
04/03/2023	BDI	412.15	BACS		412.15										412.15	
22/04/2023	BBKA	2504.00	BACS	2504											2504.00	
22/04/2023	B Duke	153.00	BACS					153.00							153.00	
07/05/2023	C McClellan	13.60	BACS					13.60							13.60	
07/05/2023	B Holden	21.25	BACS					21.25							21.25	
07/05/2023	J Wheatley	92.65	BACS					92.65							92.65	
08/05/2023	H Services	1141.55	BACS					1141.55							1141.55	
08/05/2023	K Lewsi-Ure	11.05	BACS					11.05							11.05	
10/05/2023	M Martin	59.95	BACS					59.95							59.95	
10/05/2023	J M Yates	18.70	BACS					18.70							18.70	
22/05/2023	Howdens Ins	178.60	BACS			178.6									178.60	
07/06/2023	Lloyds/Cardnet	49.00	BACS							49					49.00	
14/06/2023	J Hegarty	671.50	BACS					671.50							671.50	
05/07/2023	Wight Print Ltd	130.15	BACS						130.15						130.15	
29/07/2023	J & C Lowe	80.00	cash						80.00						80.00	
	J & C Lowe	19.30	BACS						19.30						19.30	
01/08/2023	Islid Web Serv	216.00	BACS							216					216.00	
02/09/2023	BBKA	202.50	BACS	202.5											202.50	
10/09/2023	BDI	18.00	BACS		18.00										18.00	
10/09/2023	G Belben	5.10	BACS					5.10							5.10	
10/09/2023	M Payne	24.73	BACS						24.73						24.73	
13/04/2023	Chloe U'Wood	15.00	BACS										15.00		15.00	
24/09/2023	J & C Lowe	84.65	BACS						84.65						84.65	
24/09/2023	Raven printing	24.00	BACS						24.00						24.00	
25/09/2023	Rawlings	943.00	BACS								943.00				943.00	
04/10/2023	Claire O'Brien	197.12	BACS						197.12						197.12	
	IOW Hall	100.00	BACS						100.00						100.00	
10/10/2023	G Mattinson	34.37	BACS						34.37						34.37	
14/10/2023	M Case	240.00	BACS								240.00				240.00	
15/10/2023																
TOTAL		10893.64		2706.50	430.15	178.60	553.92	2188.35	694.32	265.00	1183.00	2210.60	15.00	468.20	10893.64	

Isle of Wight Beekeepers Association			
Income & expenditure account year ended 31st October 2024			
Expenditure		Income	
BBKA Capitation	2,706.50	Subscriptions	3,985.00
Bee Disease Insurance	430.15		
Teaching Apiary insurance	178.60	Donations	269.00
Seminar lectures/costs	553.92	Seminar admission	480.00
Auction cost	671.50	Auction Commission/sale	273.06
Honey Show Expenses 2024	614.32	Honey Show Income 2024	343.65
IT Web services	265.00	Extractor hire	25.00
Jar Order	1,183.00	Jar order	1,252.00
		Interest	677.37
Asian Hornet traps	2,110.60	Asian Hornet Traps	1,458.60
County Show	15.00	Kitty cash	18.50
Total Expenditure	8728.59	Total Income	8,782.18
Surplus	53.59		
TOTAL	8,782.18		
Balance Sheet as at 31st October 2024			
General Fund	B/F		11,191.00
	Surplus		53.59
	TOTAL		11244.59
Represented by	Lloyds/TSB Current Account		722.72
	Lloyds/TSB Instant Access		1521.87
	Lloyds term deposit account		9000.00
	TOTAL		11244.59
Balances verified	Guy Mattinson		
	Frank Stevens		

Annex 3: TRAINING APIARY ACCOUNTS (FRANK STEVENS)

Income and Expenditure Account Year Ended 31st October 2024				
INCOME		EXPENDITURE		
Miscellaneous Sales	£220.00	Honey Purchase	£1,408.00	
Honey Sales to Quarr abbey	£2,782.12	Jars & Labels	£817.61	
Colony Sales	£0.00	Medicines & Fondant	£117.65	
Student Fees	£1,375.00	Equipment	£473.43	
Grants & Gifts	£149.70	Expenses	£523.71	
Shop	£40.44	Refunds	£0.00	
Medicines & Fondant	£69.00	Frames & Foundation	£968.53	
Wax & Foundation	£274.92	Transfer to AHT account	£248.34	
Bank interest	£0.00			
TOTAL INCOME	£4,911.18	TOTAL EXPENDITURE	£4,557.27	
		Excess income over expenditure	£353.91	
TOTAL	£4,911.18		£4,911.18	
Balance Sheet as at 31 October 2024				
	Bought Forward From 2023		£13,133.39	
		Excess income over expenditure	£353.91	
	Savings Account		£8.31	
	Total		£13,495.61	
Represented by	LLOYDS T/A CURRENT ACCOUNT		£2,487.30	
	LLOYDS T/A SAVINGS ACCOUNT		£8.31	
	TERM DEPOSIT		£11,000.00	
	TOTAL		£13,495.61	

ANNUAL COMPARISONS IWBKA T/A.							
INCOME	2018	2019	2020	2021	2022	2023	2024
Bank Interest & Gifts	150.00	15.00	452.38	22.73	0.00	206.42	149.70
Meds	64.45	0.00	1224.90	1023.78	1307.60	876.50	69.00
Miscellaneous Sales	25.50	25.00	101.00	313.00	663.30	190.50	220.00
Jars	925.31	0.00	0.00	0.00	0.00	0.00	0.00
Colony sales	395.00	235.00	1985.00	940.00	420.00	230.00	0.00
Student Fees	1275.00	1095.00	1320.00	1850.00	1150.00	1000.00	1375.00
Honey Sales	1507.75	498.12	1321.95	2241.70	1073.40	5072.72	2782.12
Wax F/F	1217.46	0.00	0.00	1171.87	1607.34	611.54	274.92
Shop	0.00	120.50	310.00	130.00	707.00	252.02	40.44
Asian Hornet Fund	N/A	N/A	N/A	N/A	N/A	163.34	
TOTAL	5560.47	1988.62	6715.23	7693.08	6928.64	8603.04	4911.18
EXPENDITURE							
Meds & Fondant	193.35	41.00	1308.71	1229.42	1648.42	1791.03	117.65
Equipment	913.15	1934.40	596.74	493.67	575.50	375.81	473.43
Jars & Labels	990.43	145.00	331.25	133.27	1183.48	320.36	817.61
Frames & Foundation	1290.40	1208.89	0.00	1906.44	1371.48	1393.97	968.53
Expenses	394.99	444.99	49.09	1414.83	757.00	894.04	523.71
Honey Purchase	0.00	0.00	840.00	1294.50	720.00	1668.00	1408.00
Refunds	0.00	0.00	0.00	170.00	0.00	0.00	0.00
AHT Payments to IWBKA	N/A	N/A	N/A	N/A	N/A	2055.71	248.34
TOTAL	3782.32	3774.28	3125.79	6642.13	6255.88	8498.92	4557.27
SURPLUS	1778.15		3589.44	1050.95	672.76	104.12	353.91
SHORTFALL		-1785.66					
FUND'S WORTH		£8,941.53	£11,297.04	£12,356.11	£13,029.27	£13,133.39	£13,495.42