



St Hugh's Banbury

Love God, Love People, Build Community

Parish Profile

for the appointment of a new incumbent



St Hugh's Church
6 Ruskin Road
Banbury
OX16 9HU

July 2024

Dear potential applicants

I am delighted that you are reading this profile and encourage you to pray about whether this position might be the role to which God is now calling you.

The people of St Hugh's are praying for a caring, creative and prayerful priest. That said, it's clear that they are also looking for someone who loves to have fun and will joyfully enter into sharing in their mission to love God, love people and build community.

In their mission to love God and people they delight in welcoming all. They rejoice at their growing congregation and are actively seeking creative ways to increase their range of worship. They are clear about their desire to connect with young and old, to making good use of their building and being outward looking.

The focus on building community also encompasses the challenges brought about by a growing parish, of reaching new residents, as well as building on existing relationships.

They have much to offer. There is a committed group of people with whom to work. You will find a friendly deanery with supportive colleagues. Our episcopal area and diocese are in good heart, expectant for all that God will do and thankful for all that God is doing.

Please pray about whether you might be the right minister to join us. If you decide to apply, I would be delighted to receive your application for this key position and look forward to the possibility of welcoming you as a potential colleague and partner in the Gospel.

With every blessing

+ Gavin Dorchester

The Rt Revd Gavin Collins, Bishop of Dorchester



Statement from Deddington Deanery

Welcome to Deddington Deanery.

Deddington Deanery is one of the larger and more diverse deaneries in the Diocese of Oxford. In all, there are twenty-nine parishes, with thirty-four churches (in twelve Benefices). The resident population exceeds 76,000, with c.50,500 in the largest town, Banbury which is increasing rapidly with new housing around the edges.

The clergy Chapter includes eleven incumbents and others, many of whom are retired and enjoy offering help where needed. Incumbents get together frequently, often over an informal lunch, and you will find a lot of support amongst colleagues. The whole chapter (retired and associate clergy, Licensed Lay Ministers) meets 3-4 times a year and spouses are also invited to social gatherings.

One of our main aims is to provide networks of mutual support for each other. We have also recently been re-engaging with our Deanery MAP to find ways to work together in our worship, ministry and outreach.

Deanery Synod

The Deanery Synod meets up to four times a year at different venues throughout the deanery and in recent years these have had a more relaxed feel so while still purposeful they give an opportunity to learn from and support the different parishes. There is often a keynote speaker or a workshop to consider topics of mutual interest to which synod reps are invited to bring guests.

We have a new Area Dean and Lay Chair who hope to follow in the example of their predecessors. The excellent Deanery Treasury is a long-standing servant of the Deanery. The Standing Committee is increasingly taking a strategic approach to the work of the deanery and trying to free up synod's agenda to provide space for keynote speakers which support areas of our Mission Action Plan. Recently, we have chosen to focus on Communication, New Housing, Inter-generational belonging and the environment.

In February each year we aim to have a Deanery Morning on a Saturday to which all the deanery are invited. In the previous two years we have had keynote speakers on various topics. In 2025 we are aiming to have a Quiet Day.

Alicia Baker
Area Dean

Introduction

This is a moment in time.

Banbury is expanding.

The parish is growing.

The attendance at worship has grown.

The building is going to be reconfigured for worship and service, and our USP is that we are a welcoming church that embraces diversity, you would be hard pushed to put a label on us.

We look beyond the local church but our worship underpins everything.

We need someone to work with us for the next part of our journey.

We don't expect our new priest to do it all.

We are trusting that God will prompt someone to lead
and so enable us to reach our potential.

It will be fun.

The PCC and congregation are praying that a new incumbent will :

- **be caring and prayerful;** recognising us as a welcoming church that embraces diversity
- **deliver creative worship;** with relevant insights that enable us to express our faith in daily living
- **have experience of supporting local community needs;** and vision to lead engagement with people on our new estates
- **want to increase the range of worship styles;** and encourage connections with other Christian and faith groups

We hope that the following parish profile gives you good insight into the parish and we look forward to receiving your application.

St Hugh's PCC
July 2024

Our Mission

“Love God; Love People; Build Community”

Our mission is delivered through worship and our connection with individuals and groups. We have established activities that create opportunities to welcome people to our space.

With an established connection with Queensway Primary School (<https://www.queensway.oxon.sch.uk/>) our new priest will have an immediate opportunity to represent the church and have fun. In the recent times we have delivered an annual Be Space programme as well as supporting the school with their RE curriculum and assemblies



Warm Space (a casual drop-in for the community on Tuesday & Friday mornings), Piece Together (a Jigsaw Club which meets on the last Tuesday of the month with subs supporting the homeless, the local hospice and our church); and our Concerts (2 or 3 a year) with singers and instrumentalists led by our church music team.



Our congregation although small, grew during and after, the years of Covid in 2020/2021 largely through the steady provision of online services recorded and distributed through Facebook and YouTube each Sunday and an online Zoom evening prayer on a Thursday evening. In addition there were weekly newsletters and regular phone calls to those not online.



Our first post Covid Midnight Candlelit Christmas Service with social distance and face masks



Waving the Peace at Pentecost

A regular Sunday morning congregation of 30 – 40 is at the heart of the welcome and community service offered to the parish from St Hugh's.

The PCC and congregation share a vision of activities for the parish, especially:

- to establish new work and connections with the new estates,
- to see a provision for young people,
- to see a provision for the mainly elderly congregation, and
- to serve the local community.

A monthly café church was held before the times of Covid. We will review this provision with our newly appointed incumbent along with our worship options for serving children, young people and young families.

A questionnaire assessing needs has recently been issued to all hall users and will be circulated among the wider local community. The method of delivery of new activities will be carefully reviewed as we don't wish to reach a point where activities fail because people become tired and burnt out. We expect the findings of the initial research to be available from the beginning of September.

Worship

We hold a communion service each Sunday morning at 10.00am. Vestments are worn and the liturgy uses modern language. Hymns and songs are a mix of traditional and contemporary. Our singing is supported by our pianist who plays a Clavinova and she is often joined by a violinist too. We do not use service sheets or hymn books as all words are projected and our services are usually recorded and then made available on YouTube, an example of which can be viewed at <https://www.youtube.com/watch?v=HAdz9M2ebvg>

We have been used to further worship/study/prayer activity on a Thursday evening and this has included a weekly Zoom evening prayer with there being a once-a-month Table Talk activity at church. This was supplemented by other services and activities around the festivals of Christmas and Easter.

We have 40 members on the electoral roll with a usual Sunday attendance of between 30 and 40.



There are pastoral opportunities through funerals held in church and at the local crematorium. Baptisms while fewer may grow as we explore once again work with families and small children. While we have not held a wedding in recent times, the welcome through reading banns has, over the last year, seen one couple link up with our church.

We have links with the local Methodist Church and we attend each other's services once or twice a year.

Our Sunday worship is followed by a time of fellowship with refreshments. We also have a Pub Night which is essentially a men's social group (6 – 8 members) and meets at the homes of the members. There is also a Friday Women's Group (8 – 12 members) which usually meets monthly. The majority of our congregation and electoral roll membership live within the parish boundary and the remaining members all live close to the church and boundaries of the parish.

Weekday use of the building

Our building is in daily use providing many clubs, associations and organised groups with facilities for their activities. These include :

Bridge Club	Gardening Club
Kumon Maths & English classes	Navyodhaya Dance School
Parkinson's singing group	Townswomen's Guild
Wing Chun Martial Arts	Women's Institute
Ukelele Group	

The Church buildings & history

The church comprises one building on one site. The Church was dedicated in 1933 and last year celebrated its 90th anniversary. Easington was an early 20th century council estate, created to accommodate one of the earliest slum clearances in the country. When Alcan located their business in Banbury, Easington played host to one of their Sports and Recreation Grounds and is now actively maintained by the Town Council for the use of local sports groups including Football, Cricket, Tennis and Lawn Bowls.



For many years the church was part of the Banbury Group Ministry and when that was dissolved the parish was covered by a priest appointed as House for Duty. In 2022 this post was uplifted and the priest continued on a full-time stipend.

Over the years additions have been made to the front and rear of the church. The diocese have recently determined that faculties are now needed and following an architect's quinquennial inspection in 2021 (the first ever) a number of works were identified, including the need for the imminent replacement of the roof. A special feature of the church is its Pocket Chancel which enables the congregational area of the church to become the church hall for community use and parish activities.

The PCC and congregation have seen that this does create the possibility of other updates and changes to the church and are currently working with the architect to produce a costed and phased plan that will replace the roof, update the toilet and changing arrangements, improve the efficiency of the heating and insulation, and hopefully also upgrade the facilities for community use as well as by the church.

The PCC have made arrangements for members of the congregation to form a social and fundraising group and a pair of members who are undertaking the work to make grant applications.

The PCC

The PCC comprises, two Churchwardens, a Treasurer, a Secretary and five elected members. One Churchwarden is also the Safeguarding Officer and the other is also the Deanery Synod Representative. We usually meet 6 six times a year; meeting more frequently as business demands.

We don't have a formal Ministry Team but we do have two retired clergy as fully active members of the congregation. One is a retired Methodist Minister who is licensed to preach. The other is a retired Anglican priest who is fully authorised by the Bishop to preach and conduct communion. They have been instrumental in supporting the delivery of Sunday and Midweek services during our vacancy.

Giving and Money

Pledged Giving comes in one of three ways- by weekly envelope, bankers order or through the Parish Giving Scheme with claims to HMRC for those who Gift Aid. Total receipts in the General Fund in 2023 were £36,670 and payments £32,233 (see appendix). Parish share is paid monthly by direct debit to cover the annual levy of £15,807 and has always been met in full. Hall rents form an essential part of the church's income over the years but are also our way of building community. Mission giving for various charities and fundraising for CMS Christian Aid and the local foodbank are a part of the church's activities during the year.

We aim to keep at least 3 months expenses in the General Fund with any surplus allocated to the Fabric Fund where we have a balance of £36k towards expenditure on the property. Fund raising events during the year also provide additional amounts towards the Fabric Fund.

Total assets at 31st December 2023 were £49,320 of which £22,042 was held with the CBF Church of England Deposit Fund.

The latest Annual Accounts for 2023 are attached in Appendix 1

Mission Partners and Mission Giving

We support a family in Mission through donations to CMS and whilst some congregation members have their own giving through CMS, as a church we also hold two or three events a year (e.g. Summer BBQ) and the proceeds are sent via CMS.





Our Mission Partners

Our Lent Lunches each year support Christian Aid and we have an annual visit from the Leprosy Mission who are also supported by individuals and a special collection. In 2023 we raised £3,612 which was distributed to national and local organisations which included Christian Aid, CMS, The Children's Society, The local Food Bank, Ride and Stride (of which 50% is returned to us), Banbury Samaritans Banbury Young Housing Project, Katherine House Hospice, Church Army and the Leprosy Mission.

IT, AV & Social Media

We maintain an up-to-date web presence through A Church Near You (<https://www.achurchnearyou.com/church/19/>) and we also have a [Facebook page](#) which carries regular postings from the church.

A weekly church newsletter is delivered via Mailchimp to approximately 35 church members and paper copies are distributed to a small number of those not on line.

We have an established Microsoft 365 account for sharing common files that are connected with the services and a small team (including one of our young church members) look after the production of slides and sound for the delivery of each Sunday service on screen in church and the recording and publication of most Sunday services.

The Vicarage

The Vicarage is located on a small attractive estate and its garden backs on to a recreational area and community orchard. The four-bedroomed house has a garage, entrance porch and hall, a living room, dining room, kitchen, utility room, toilet and large office on the ground floor and has been refurbished by the diocese, during the time of the vacancy.

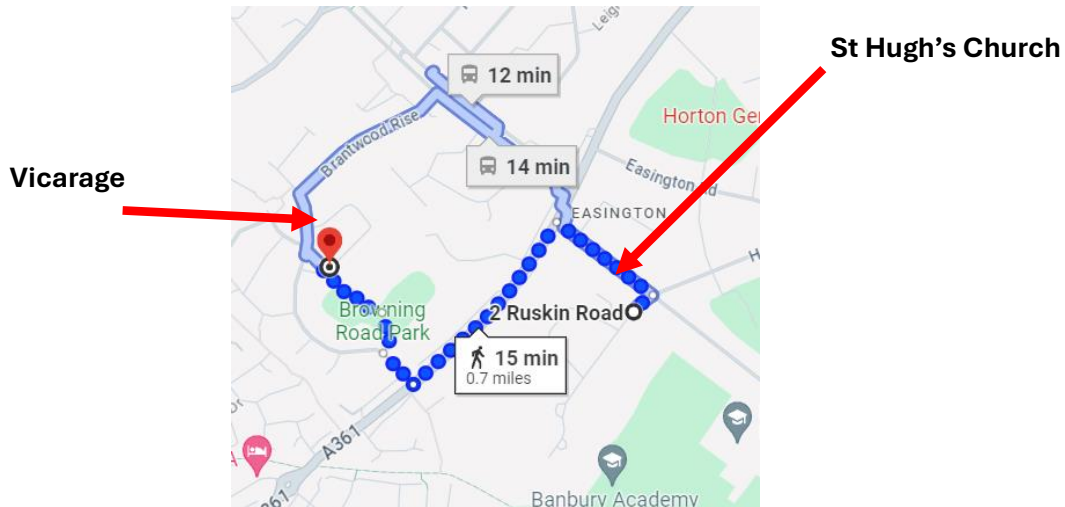


Upstairs are four bedrooms and a bathroom. The house is centrally heated and double glazed.



Solar electricity panels are fitted and the value on excess electricity that is sold to National Grid is paid to the diocese.

The church is 0.7 of a mile away.



Local context

The parish is situated on the southwest outskirts of Banbury, with two new estates and farms to one side and the town centre on the other. There are two primary schools and four secondary schools including Roman Catholic and girls boarding and day school. Opposite the church is a block of around 70 retirement apartments. There are six small shops and a post office close to the church but no real centre or meeting place. There is a small set of shop units on the Timms Estate. There are also two sports grounds, two farm shops, cafes and one pub.

Much of the housing is privately owned, others owned by Sanctuary Housing. There is a real mix of housing stock with 1920's ex-council estates, private estates, and some individually designed properties. New estates are currently being built moving out towards Bloxham on the main road and Bodicote through what was farmland. The population was about 7,500 and we expect this to grow by around 2,000 with the new estates. We see this as a real opportunity for mission and engagement.

Banbury itself is a fast-growing town with a final planned population of over 65,000. There are modern shopping facilities, and the town's location just off of Junction 11 on the M40 affords easy access to most parts of the country. The train line boasts a 53-minute service to London Marylebone as well as good access to Birmingham.

Leisure facilities are provided by council owned leisure centres as well as privately owned health clubs which between them offer swimming, squash, and a myriad of health & fitness options and gymnasiums. Golf is offered by one public course and several private courses, cricket, tennis, rugby, football and bowling for all ages are also readily available. There is a local cinema and theatre goers are catered for by

The Mill, with Chipping Norton, Stratford-upon-Avon, Oxford, Coventry and Warwick Arts Centre all within a comfortable distance.

Banbury still has a General Hospital and a choice of dental practices and GP Surgeries. The Oxford Hospitals now take the most urgent and/or serious cases in support of the local general hospital.

Our Parish Profile in terms of data is shown on the next three pages:

Census Dashboard for the parish of Banbury: St Hugh in the Deanery of DEDDINGTON

Parish population, Census and deprivation summary

Population of parish and deanery

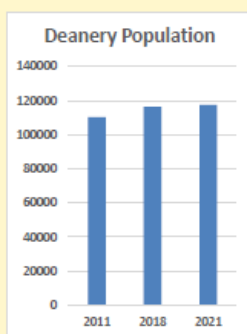
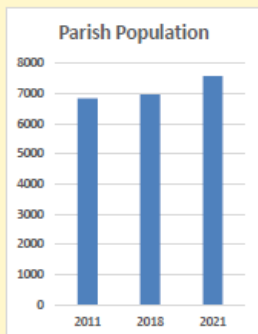
2011, 2018 and 2021

	Parish	Deanery
2011	6,839	110456
2018	6,965	116327
2021	7576	117,603

Deprivation Rank

2021 10,696

(1=most deprived parish in the Church of England, 12,307=least deprived)

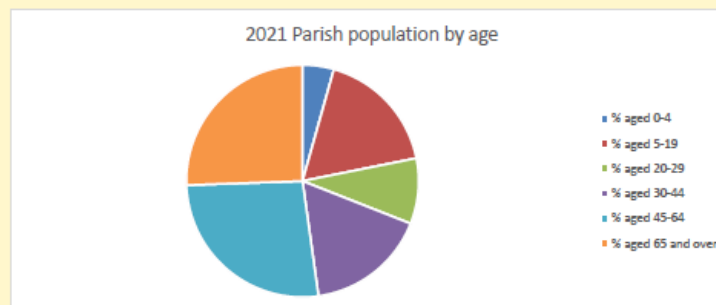
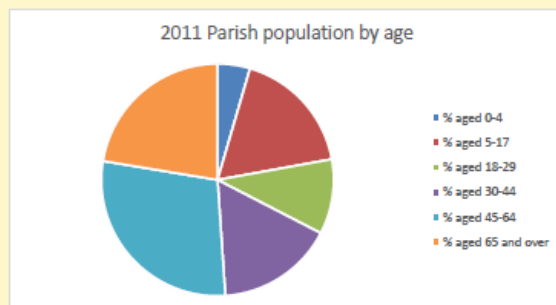
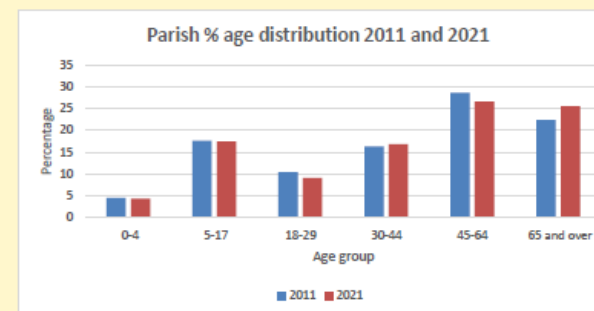


Children and Young People

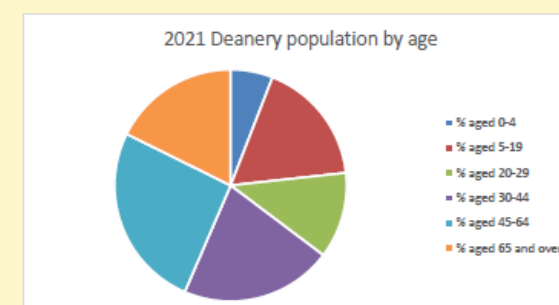
In your parish of 7576 people
 4.4 % are aged 0-4
 5.1 % are aged 5-9
 6.1 % are aged 10-14

That is a total of 1184 children and young people

In 2023 your child average weekly attendance was 2



NB different age groups: 5-17 in 2011, 5-19 in 2021



Parish code: 270131

Number of churches in parish (2022): 1

For more detailed census & deprivation info: see <http://arcg.is/1RaS4CS>
<https://www.churchofengland.org/researchandstats>
 and <http://www2.cuf.org.uk/poverty-england/poverty-map>

Produced by Diocese of Oxford April 2024

Census data: taken from the 2011 and 2021 national Census and the 2018 population update.

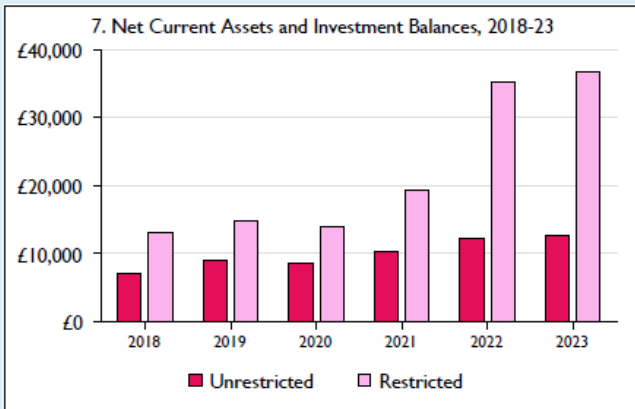
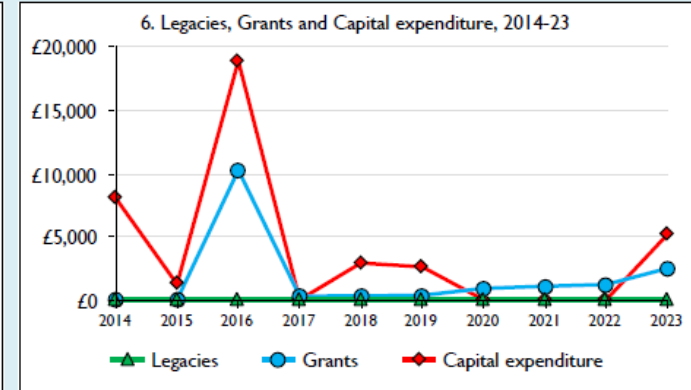
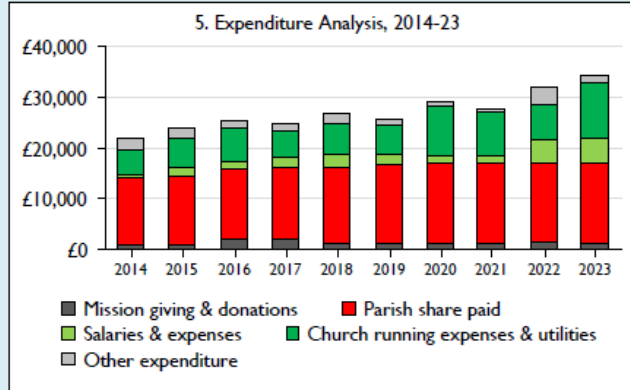
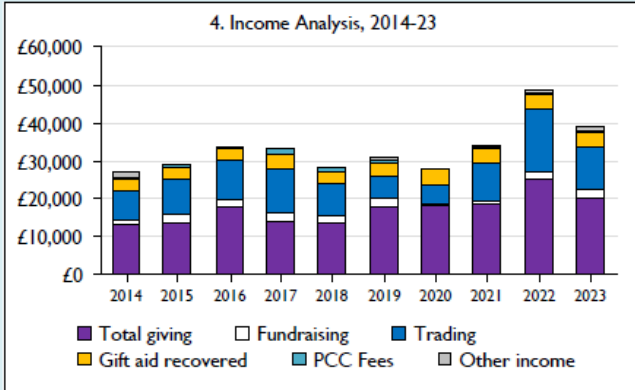
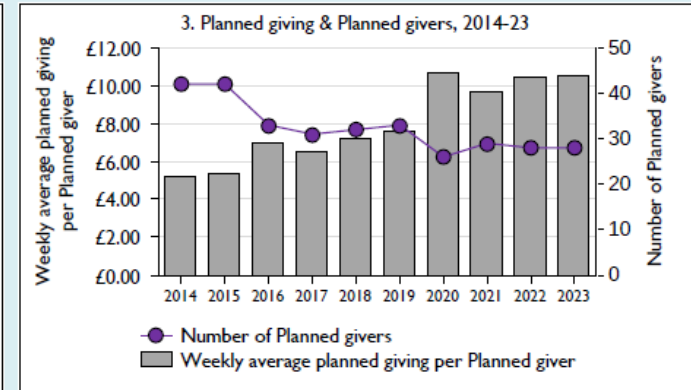
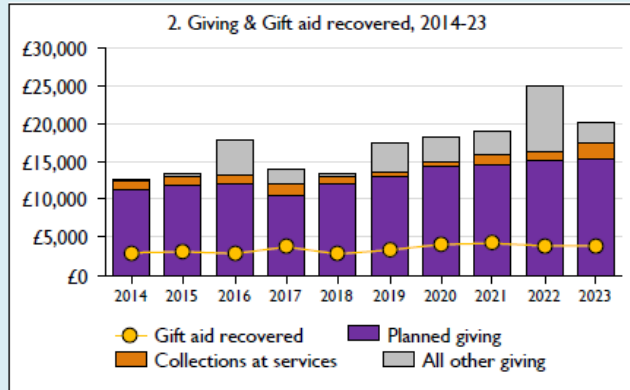
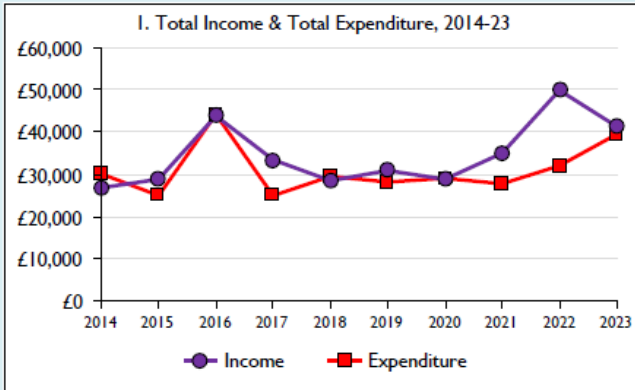
Deprivation statistics: IMD taken from the English Indices of Deprivation, published by the Ministry of Housing, Communities & Local Government, Sept 2019.

The above statistics have been mapped onto parish boundaries so are approximations.

For more information, see:

<https://www.churchofengland.org/researchandstats>

Finance Dashboard for the Parish of Banbury: St Hugh in the deanery of DEDDINGTON



Weekly average planned giving per planned giver (2023)
 Parish: £10.58
 Diocese: £22.56

Number of churches in parish (2024): 1
 Parish code: 270131


Notes & definitions

This dashboard contains figures as submitted by churches currently in the parish; gaps may be the result of missing returns.
 Graph 2 shows a detailed breakdown of the **Total giving** figure in graph 4.
 Graph 3: **Planned giving** = Tax efficient planned giving + Other planned giving; **Planned givers** = Tax efficient planned givers + Other planned givers.
 Graph 4 shows income other than grants and legacies.
 Graph 4: **Total giving** = Tax efficient planned giving + Other planned giving + Collections at services + All other giving, including special appeals.
 Graph 4: **Other income** = Dividends, interest, income from property + Any other income.
 Graph 5 shows expenditure other than capital expenditure.
 Graph 5: **Other expenditure** = Fund-raising activities + Mission and evangelism costs + Cost of trading + Other expenses.
 Graph 5: **Running expenses & utilities** also includes governance costs.
 Graphs 1-6: Unrestricted and Restricted amounts have been combined.
 For further definitions please see the guidance notes attached to the Return of Parish Finance:

Variations from year to year may be the result of changes in the number of churches that submitted returns, or changes in parish/benefice structure.

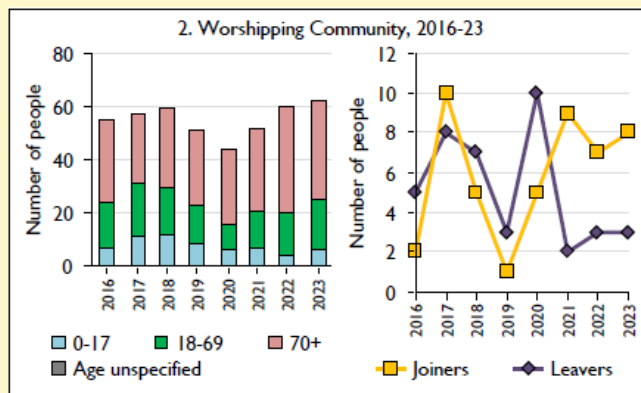
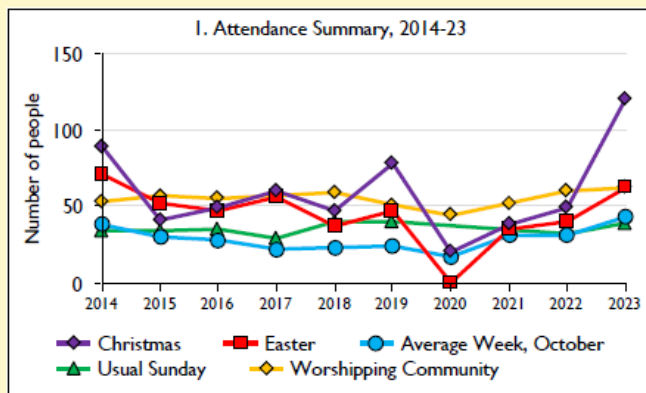
Number of churches included in returns: 2014 1; 2015 1; 2016 1; 2017 1; 2018 1; 2019 1; 2020 1; 2021 1; 2022 1; 2023 1.
 Produced by Data Services, Church House, Great Smith Street, London SW1P 3AZ. Date of production: 05/05/2024.

Every effort has been made to ensure that data are reliable. We would be pleased to be notified of any significant errors or omissions by email to statistics.unit@churchofengland.org

 Follow us on Twitter:
 @cofstats



SfM Dashboard for the Parish of Banbury: St Hugh in the deanery of DEDDINGTON



Parish Census and deprivation summary

Parish population (2021): 7576

	Parish	Diocese	National
% aged 0-19	22%	24%	23%
% aged 20-44	26%	33%	33%
% aged 45-69	33%	30%	31%
% aged 70 & over	20%	12%	14%
% Christian	58%	45%	46%
% non-Christian religion	5%	13%	11%

Parish deprivation rank (IMD 2019): 10485

(1=most deprived parish in the Church of England, 12,239=least deprived)

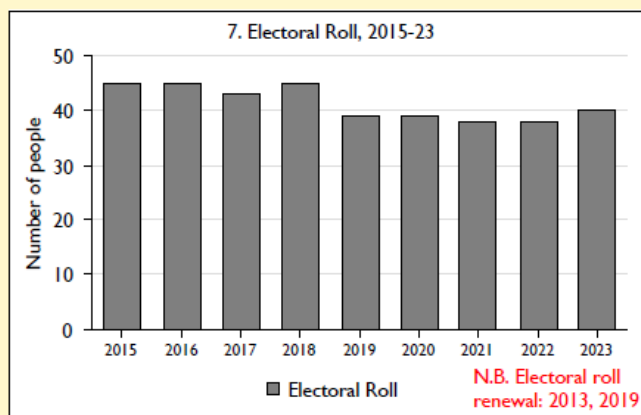
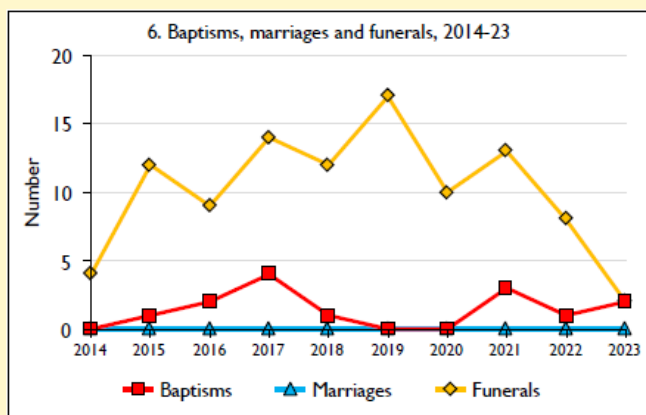
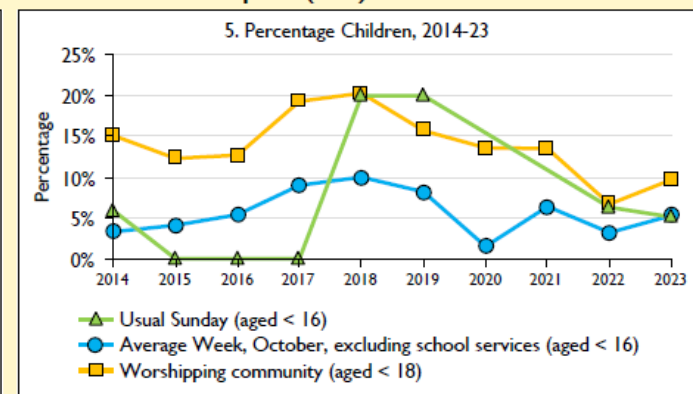
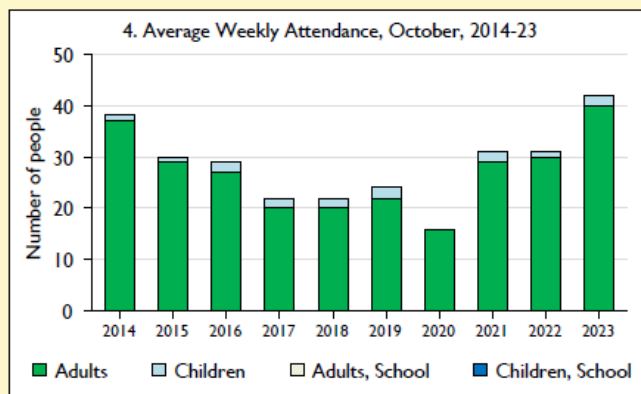
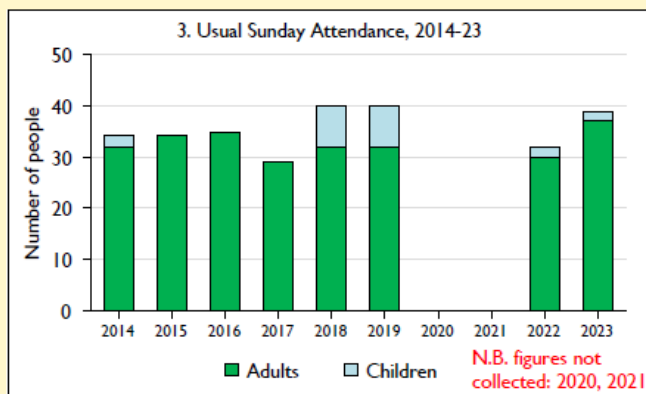
For more detailed census & deprivation info: see <http://arccg.is/1RaS4CS>

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<http://www.2.cuf.org.uk/poverty-england/poverty-map>

Number of churches in parish (2024): 1

Parish Code: 270131



This dashboard contains figures as submitted by churches currently in the parish

Attendance statistics: taken from annual Statistics for Mission returns.

Average weekly attendance: attendance at Sunday and midweek church services & fresh expressions in October; Figs 1 & 5 do not include attendance at services for schools.

Easter: Easter Eve & Easter Day; **Christmas:** Christmas Eve & Christmas Day.

Baptisms: all baptisms & thanksgivings.

Marriages: marriages and services of prayer & dedication after civil marriages.

Funerals: those held in church & at crematoria/cemeteries.

Because of pandemic-related church closures, Easter figures were not collected in 2020.

Census data: taken from the 2021 national Census.

Deprivation statistics: IMD taken from the English Indices of Deprivation, published by the Ministry of Housing, Communities & Local Government, Sept 2019.

The above statistics have been mapped onto parish boundaries so are approximations.

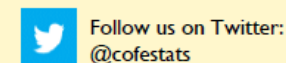
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Number of churches included in returns: 2014 1;2015 1;2016 1;2017 1;2018 1;2019 1;2020 1;2021 1;2022 1;2023 1.

Produced by Data Services, Church House, Great Smith Street, London SW1P 3AZ. Date of production: 04/05/2024.

Every effort has been made to ensure that data are reliable. We would be pleased to be notified of any significant errors or omissions by email to statistics.unit@churchofengland.org



Appendix 1 - Annual Accounts 2023

ST HUGH'S CHURCH BANBURY FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2023

Total of All Funds

General Fund	12619	12182
Fabric Fund	36012	34729
Special Collections Fund	0	0
Flower Fund	307	180
Sunday School Fund	380	376
Total of All Funds as at 31 December	<u>49318</u>	<u>47467</u>

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2023

Assets

<u>Monetary Assets</u>	2023	2022
Lloyds Current Account	28301	27245
Less unrepresented payment	-124	-236
Central Board of Finance C of E	22042	21357
<u>Total Cash</u>	<u>50220</u>	<u>48366</u>

Debtors

Liabilities

Creditors:-		
Mission Giving	-900	-900
	<u>49320</u>	<u>47466</u>

NOTES TO THE FINANCIAL STATEMENTS

- The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the R & P (Receipts and payments) basis.
- Refer to the Church Inventory for details of other assets such as moveable furnishings held by the Churchwardens on special trust for the PCC and which require a Faculty for disposal.

Approved by the Parochial Church Council and signed on it's behalf by:-

Signed..... (PCC Chair) Date.....

Signed..... Peter Wiltshire(Treasurer) Date.....

ST HUGH'S CHURCH BANBURY

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2023

General Fund - Unrestricted

Receipts	2023	2022
<u>Voluntary Receipts</u>		
Pledged Giving	15401	15171
Gift Aid Tax Refund	3883	3880
Plate Collections	2085	1249
ODBF Energy grants		1209
Banbury Town Council energy grant	500	
Sundry Donations	<u>1112</u>	<u>554</u>
	22982	22063
 <u>Receipts from activities to generate funds</u>		
Garage rent	264	344
Hall Rents	10997	17072
Coffee	294	218
Jigsaw Club	442	689
Deddington Deanery grant	0	0
Sales of Christmas cards	236	375
OHTC Ride or Stride	<u>184</u>	<u>10</u>
	12417	18708
 <u>Receipts from Church Activities</u>		
Church Fees Gross	587	1890
	0	0
 <u>Receipts from Investments</u>		
CBF deposit account interest	684	155
 Total Receipts	 <u><u>36670</u></u>	 <u><u>42816</u></u>
 Payments		
<u>Church Activities</u>		
Mission Giving	1255	1290
Parish Share	15807	15807
Vicar Expenses	174	224
Vicar Telephone	420	342
Gas	3574	1314
Electricity	909	466
Organist	1200	1202
Water	546	642
Caretaking	3179	2904
Repairs & Maintenance	1848	2543
Licences, Fees, and Subscriptions	448	421
Sanctuary - Wafers Wine Candles	142	38
Church Fees to ODBF	307	1344
Stand-in Clergy Fees	35	0
Insurance	932	928
Christmas cards distribution	683	693
Broadband	458	489
		0
Miscellaneous	<u>30</u>	<u>0</u>
	31948	30647
 <u>Church Management and Administration</u>		
Stationery, printing, postage	285	163
Pledge envelopes	0	100
Ecochurch		<u>0</u>
	<u>285</u>	<u>263</u>
Total Payments	 <u><u>32233</u></u>	 <u><u>30910</u></u>
 Excess or Minus sign equals a Deficit	 4438	 11906
Bank Accounts as at 1st January	12181	10275
Transfer to Fabric Fund	-4000	-10000
Bank Accounts as at 31st December	<u><u>12619</u></u>	<u><u>12181</u></u>

ST HUGH'S CHURCH BANBURY

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2023

Fabric Fund - Designated

Receipts	2023	2022
ODBF grant for chairs	984	80
Survey Grant ODBF	1000	
Donations	1420	7000
St Hugh's Concert	667	576
St Hugh's Lunch	0	0
Christmas Concert	711	580
Harvest Festival & Teas		112
Total Receipts	<u>4782</u>	<u>8348</u>

Payments

Quintennial Survey	220	1030
Tables and Trolley	2114	0
Professional Fees	5164	1352
Total Payments	<u>7498</u>	<u>2382</u>
Excess or Minus sign equals a Deficit	-2717	5966
Bank Accounts as at 1st January	34729	18763
Transfer to Fabric Fund	4000	10000
Bank Accounts as at 31st December	<u><u>36012</u></u>	<u><u>34729</u></u>

Special Collections - Restricted

Receipts

Christian Aid	1503	1081
The Childrens Society	91	
Table Talk re Food Bank	395	
Ride & Stride	368	10
Total Receipts	<u>2357</u>	<u>1091</u>

Payments

Christian Aid	1503	1081
Syrian appeal	91	0
Banbury Foodbank	395	
Ride & Stride	368	10
Total Payments	<u>2357</u>	<u>1091</u>
Excess or Minus sign equals a Deficit	0	0
Bank Accounts as at 1st January	0	0
Bank Accounts as at 31st December	<u><u>0</u></u>	<u><u>0</u></u>

Flower Fund - Restricted

Receipts

Donations	178	80
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Payments

Flowers	51	64
Excess or Minus sign equals a Deficit	127	16
Bank Accounts as at 1st January	180	164
Bank Accounts as at 31st December	<u><u>307</u></u>	<u><u>180</u></u>

Sunday School - Restricted

Receipts	2023	2022
Donations	4	0
Payments		<u>0</u>
Payments		0
Excess or Minus sign equals a Deficit	4	0
Bank Accounts as at 1st January	376	376
Bank Accounts as at 31st December	<u><u>380</u></u>	<u><u>376</u></u>