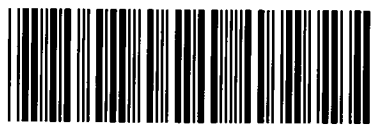


**ARRAN THEATRE AND ARTS TRUST
(A Company Limited by Guarantee)
REPORT AND FINANCIAL STATEMENTS**

FOR THE YEAR ENDED 31ST. MARCH 2015

**Scottish Charity Number SC006027
Company Number SC119255**

WEDNESDAY



S4KG6Q77

SCT

18/11/2015

#157

COMPANIES HOUSE

ARRAN THEATRE AND ARTS TRUST

DIRECTORS:	HEATHER GOUGH JOHN SILLARS DAVID UNDERDOWN IAN WATT
COMPANY SECRETARY:	IAN WATT
INDEPENDENT EXAMINER:	ISABELLA B CHRISTIE FCCA ICW ACCOUNTANCY Ltd NO. 9 WESTPORT LANARK ML11 9HD
BANKERS:	BANK OF SCOTLAND BRODICK ISLE OF ARRAN
SOLICITORS :	JOHN S. TURNER LLB TSB BANK, SCOTLAND PLC. HENRY DUNCAN HOUSE, 120 GEORGE STREET, EDINBURGH, EH2 4TS.
REGISTERED OFFICE :	CARLO CORRIE SHORE BRODICK ISLE OF ARRAN. KA27 8JA

Arran Theatre and Arts Trust

Company No. 119255

Scottish Charity No. SC006027

Carlo, Corrie Shore, Brodick, Isle of Arran KA27 8JA

The Directors are listed below.

The Trust is a Company Limited by Guarantee, incorporated in July 1989 and governed by Memorandum and Articles of Association.

Directors' Report 2014/2015:

The Directors submit their report and Accounts for the year ended 31st March, 2015.

Results: The operational deficit for the year was £922.60.

Review of business: The principal activity of the Trust is fundraising for the purpose of promoting the arts on Arran, and the operation of the Arran Arts Resource.

The main focus of the Arran Theatre and Arts Trust since the McLellan Centenary Festival in 2007 has been to promote new work by Scottish poets and playwrights through the McLellan Awards for Poetry and Play Writing and to continue to develop new work in the performing and visual arts on the Isle of Arran with particular reference to young people.

Directors and their interests: The Company is limited by guarantee and there is no issued share capital.

BY ORDER OF THE BOARD



IAN WATT
SECRETARY

DATE: 20.7.15

Report on Annual Activities, 2014 – 15

The work of 2014/2015 concerned mainly the organising and running of the McLellan Arts Festival and associated events, administering Arran Arts Resource, financing Arran Open Studios and applying for the Creative Places Award.

Arran Arts Resource

Over the past year Arran Arts Resource has been working on bringing two new projects to fruition.

The first of these projects is "*We Sang The Same Song*", an ambitious project aiming to work with six of the primary schools on Arran looking at aspects of the island now and 100 years ago. The three main themes being explored are wildlife, tourism and the island economy. Each school looks at one particular theme but, inevitably, the three themes are interlinked so each school touches upon aspects of all the themes.

The project began in May within Pirnmill and Corrie schools focussing on the wildlife theme.

The schools each spent a day doing field studies gathering firsthand knowledge of their natural environment under the guidance of the Brodick countryside rangers and looking at evidence of how the landscape has changed over time.

In subsequent school sessions the children explored their theme through art, drama and digital media activities. In the latter part of the project we brought their ideas together to create a filmed presentation. This combined the use of puppets as presenters with green screen technology. This proved a very successful method of presenting and communicating the information in a format that was accessible to the children, fun to put together and technically engaging. We are looking forward to bringing the schools together to view the end result next month.

Brodick primary 5,6,7 class has also been taking part in the project and looking at tourism. They had a visit to the Arran Heritage Museum which gave the children valuable and interesting insights into life on Arran in the past. We then did further research by visiting Brodick village and beach looking at what is there today and comparing it with archive photographs and film.

Back in school the class has continued to explore the contrasts between visitors' experiences then and now and the lives of islanders and how they have changed. Using drama documentary techniques and green screen technology we have worked with the children to make a short film exploring the way things have changed. The children have also created artwork which is being displayed in their class. This part of the project will conclude with a whole school presentation next month.

At present the funding to take this project to other schools has not been secured but we hope to be able to continue with the project in 2015-16.

Scots Language Project

The second project is a development of work started by Sonsie Music who visited Arran's primary schools as part of this year's McLellan Festival with two musical plays in Scots. The plays engaged the children in learning simple Scots vocabulary.

The project provides opportunities for children to learn some Scots vocabulary through a range of arts activities that bring the language to life. Drama games, role play, word pictures and story-making allowed the participants to have fun exploring the sound and meaning of Scots words. Drawing on both traditional Scots stories and poems and also re-telling in Scots of modern classics like Roald Dahl's "*The Twits*", pupils created their own new Scots stories illustrated and recorded. Twenty eight stories have been edited as a DVD compilation.

Three more PS will take part in the project between September – November. Each school will have six weekly sessions of approximately two hours (ie. A morning or an afternoon).

Our project will extend this through a combination of drama and digital media activities that will involve the children in playing creatively with the Scots language.

We have just heard that we have funding from Awards For All for this.

Arran Open Studios

The third Arran Open Studios event took place over 4 days, August 15th – 18th 2014.

Thirty-nine of Arran's artists and craft workers opened their doors to allow members of the public to see where and how they work, to watch artists, to discuss art, and to buy and commission work.

All the participating artists were featured in a brochure/ map which helped to guide visitors to the studios and also offered information on the artists and their recommendations of places to visit. Again this year an artbus provided transport from the ferry and all round the island to the studios and craft workshops. This year the bus was used more.

The feedback from both artists and visitors was again very positive. Many artists were pleasantly surprised at the number of visitors and the level of their interest both from on and off the island. They were also pleased that they sold much more than they had expected.

McLellan Arts Festival 2014:

Drama

This year as a commemoration of the centenary of the Great War, the drama content of the festival was a new play, commissioned by the National Trust for Scotland (Brodick Castle) and Arran Theatre and Arts Trust with collaboration with the Arran Heritage Museum and written by Cicely Gill. The play, which was funded by the North Ayrshire Legacy Fund and the National Trust was entitled "A Horse for Every Man that Died" and told the story of Arran's involvement in World War One. Cicely Gill researched widely using the archives from the Arran Heritage Museum, the Ardrossan and Saltcoat's Herald archives and stories from island people resulting in a very successful well written play which was performed over two evenings in the Community Theatre. Direction by Heather Gough, a talented island cast of 12(Eilidh Blair, Sarah Cook, Wallace Currie, Iona Flewitt, Mollie Hodgkinson, David Ingham, Finlay Murchie, James Mutch, Allan Nicol, Deborah Robertson, Campbell Seaton, Ceile Swinton- Boyle) and skilful accordion playing from Lorna Halliburton brought Cicely's play to life. The effect was poignant, humorous and ultimately extremely moving and was very warmly received by a large and enthusiastic local audience. Thanks must go, not only to Cicely and the cast but to the many members of the Brodick Castle staff, in particular, Chris and Sue Mills who contributed to the costumes, set and administration, to Friends of Brodick Castle for donations and to M. Wright for assisting with production and admin.

Music

A very successful and well attended concert was held in Whiting Bay Hall in the company of the incomparable Lev Atlas on violin and Nigel Clark on guitar.

Lev has been a fairly regular visitor to Arran and always delights audiences with his beautiful and passionate performances and this was no exception.

In addition, a new venture was the running of a strings and guitar workshop for adults which proved very successful. It was attended by 10 local amateur musicians who felt

that they had really “moved on” with their playing – particularly in the confidence to move away from music and improvise.

Another important aspect of the visit was a very successful and worthwhile workshop for all Arran High School fiddle and guitar students school pupils in which, again, they were encouraged – with very successful results – to improvise. This was a successful collaboration between the McLellan Arts Festival and the PT of Music, David Lambert. We acknowledge the contribution to the workshops from North Ayrshire’s Community Development Fund.

Poetry

This was another successful year for the poetry strand in the McLellan festival. The competition was again organised by Cicely Gill and David Underdown and this year attracted 957 entries, a record. Judge Michael Laskey who came to Arran to present the award commented on the high standard of entries, comparing it favourably with his experience of judging the prestigious Bridport Prize.

The main poetry event in Brodick Hall on 29 August consisted of readings of the winning poems and a reading of Michael’s own poetry. First prize winner Alex Josephy came from her home in Italy to be present and read her poem ‘Scalandrino’. The following day Michael led an excellent workshop in Corrie Hall.

An innovation this year was a poetry exchange which saw three local poets, Cicely Gill, Tim Pomeroy and David Underdown, travelling to Lancaster to give a reading at the Storey Arts Centre and the ‘April Poets’, a Lancastrian group, coming to Arran to give a reading in Brodick bar on the Wednesday evening of the festival. This initiative which stemmed from a contact made with Ron Scowcroft, one of the winners of the 2013 poetry competition, illustrates the wider benefits of bringing poetry from outside Arran to the island. A similar exchange is already being planned for the coming year.

We were again fortunate in having financial support from Foundation Scotland who helped with the cost of organising the festival poetry events.

McLellan Festival Ceilidh

Arran’s own extraordinary depth and breadth of talent was again on show at the well-attended ceilidh at Corrie Hall. Hosted and ably led by Stuart Gough, the gathering of visitors and Arran folk danced the night away and was wonderfully entertained with fiddler playing from Fraser Blain, poignant guitar and song from Rory, powerful songs from Tim Pomeroy, an amazing set from the Taiko Drummers and a tremendous session from the Arran Jazz Café Band which had the whole room jumping. With a splendid feast on top this was, again, a ceilidh to remember.

Arran Summer Music School

Once again, Arran Theatre and Arts Trust worked in collaboration with Peter Alexander Wilson, teacher at the Royal Northern College of Music, Manchester in order to run a week long Summer School for talented music students. As a result of sponsorship from Altachorvie Island Retreat, three teachers and three accompanists were brought to the island to provide expert tuition for sixteen young people, undergraduate and post-graduate students at Royal Northern College. Not only did the young people enjoy first class tuition but provided the island with outstanding performances on the Friday and Sunday evenings of the Festival. The students also contributed beautiful music to a church service held in Corrie Church - a special McLellan Festival service – during which John Sillars also read one of Robert McLellan’s stories with great skill and

humour. In addition they gave a performance to the entire Arran High School population which proved quite a revelation to the Arran young people.

The partnership with Peter Alexander Wilson continues to be most successful and one which we all would wish to repeat if funding becomes available.

The Arran Singers made a generous donation towards the cost of the Summer School.

Book Launch and Sonsie Music

Following the successful launch of *Playing Scotland's Story*, collected works of Robert McLellan, at The Netherbow in Edinburgh last April, another Arran launch was held during the McLellan Arts Festival at Altachorvie Island retreat in Lamlash. In an extremely conducive environment, a warm audience heard extracts from Arran Burn, read by Eddie Stiven and a scene from McLellan's play *Jeddart Justice* with Stuart Gouh and Donald McEachern. Eddie Stiven also talked about the importance of Robert McLellan. The evening was made even more special by the rousing playing of Clarinet and bassoon by Sonsie Music including an arrangement of the John Maxwell – Geddes composition *Confluens* which had been composed for the 2007 Centenary McLellan Festival. During the week Joanna Nicholson of Sonsie Music also conducted very successful workshops in Arran primary schools on Scots language.

We acknowledge the contribution to this event from North Ayrshire's Community Development Fund.

Summer School Gala Concert

As last year, students from the Royal Northern College of Music took part in a Masterclass Course with their tutors, hosted by the McLellan Arts Festival. On Friday night these amazingly talented young performers took to the stage at Arran's Community Theatre with a Gala Concert that was simply stunning. Their voices were truly exceptional and the packed audience was enthralled by performances that brought out the humour, pathos, tenderness and romance from a wonderful programme of opera and musical theatre favourites.

Faure Requiem

This year's oratorio took place in the Community Theatre on the second Sunday evening of the Festival. This event again brought together the summer school music students and local choral singers for a beautiful rendition of the Faure Requiem. With only limited time for rehearsals the singers fused beautifully under the benign baton of conductor, Alexander Crowe. The first half of the evening was a magnificent concert from student members of the summer school resulting in a truly memorable evening of music.

Film

This year's Scottish Film in collaboration with Corrie Film Club was "Shell" the moving and disturbing story of a girl's life with her widowed father in a remote highland petrol station.

Funding 2014

Without support of our generous funders, the McLellan Arts Festival would not take place. So, our thanks must go to: North Ayrshire Council in general through their Cultural Development Manager, for contributing to Open Studios and, through the NAC Community Development Fund, to the workshops given by Lev Atlas and Nigel Clark and for the performances of Sonsie Music at the book launch as well as to the NAC Legacy Fund for the funding of "A Horse for Every Man that Died"; Foundation Scotland for the Poetry Competition, Performance and Workshop by Michael Lasky; The Arran Trust for "They Sang the Same Song" and to Altachorvie for hosting the summer school and the Book Launch event. The McLellan Arts Festival acknowledges its debt to all

these organisations and to the hard work and support of the Steering Group and Arran community.

Creative Places Award

In January 2014, Arran Theatre and Arts Trust in collaboration with other arts groups on the island applied for consideration of the Creative Places Award run by Creative Scotland. This involved a detailed application and then the making of a 10 minute film to illustrate the scope of the arts on the island. In fact, Arran became one of the 3 finalists in the competition losing only by a hair's breadth to Peebles. This was a most worthwhile experience and has helped us in the months since then to consider the future of the arts on the island including the setting up of an arts hub and investigating the possibility of having professional arts administration. This was followed up by another application to Creative Places in March 2014 which will be judged in June 2014.

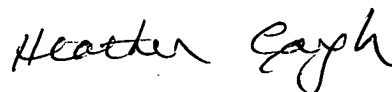
By order of the Trustees



IAN WATT
SECRETARY

DATE:

24.7.15



HEATHER GOUGH
DIRECTOR

DATE:

24.7.15

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2015

INCOME

	Unrestricted	Restricted	Total 2015	Total 2014
Donations (Note 4)	1,780.46	0.00	1,780.46	6,817.11
Ticket Sales (Note 6)	2,086.00	0.00	2,086.00	2,857.34
NRC Students	11,165.00	0.00	11,165.00	6,368.33
Archaeology Project (Note 5A)	0.00	0.00	0.00	6,619.24
Arran Open Studios (Note 5B)	0.00	1,200.00	1,200.00	6,365.00
Book Sales	95.00	0.00	95.00	275.00
Film	0.00	0.00	0.00	4,000.00
Poetry	5,512.00	0.00	5,512.00	5,629.06
Gaelic	0.00	0.00	0.00	6,000.00
Ceilidh	547.80	0.00	547.80	0.00
We Sang The Same Song	0.00	12,950.00	12,950.00	0.00
Language Project	0.00	10,775.20	10,775.20	0.00
Lev Atlas Recital	1,339.60	0.00	1,339.60	0.00
Book Event	1,561.00	0.00	1,561.00	0.00
WW1 Play	0.00	4,400.00	4,400.00	0.00
Miscellaneous	233.00	0.00	233.00	368.17
Bank Interest	0.00	0.00	0.00	0.00
Total Income	24,319.86	29,325.20	53,645.06	45,299.25

EXPENDITURE

	Unrestricted	Restricted	Total 2015	Total 2014
Music	13,315.00	0.00	13,315.00	6,990.63
Film 2014	0.00	0.00	0.00	3,700.75
Arran Open Studios (Note 5)	0.00	2,435.33	2,435.33	5,831.63
Concert	179.33	0.00	179.33	419.00
Plays	0.00	0.00	0.00	571.47
Poetry	0.00	0.00	0.00	3,763.88
Poetry 2014	3,441.02	0.00	3,441.02	209.00
Poetry-2015	215.10	0.00	215.10	0.00
Gaelic	0.00	0.00	0.00	8,742.13
E Street Trio	0.00	0.00	0.00	1,218.15
Oratorio	0.00	0.00	0.00	1,371.74
Creative Place	0.00	0.00	0.00	1,984.60
Ceildh	150.00	0.00	150.00	125.10
Publicity	1,967.30	0.00	1,967.30	2,079.59
Governance (Note 7)	2,601.42	0.00	2,601.42	2,183.05
Hospitality	603.92	0.00	603.92	462.85
Piano (Note 5G)	0.00	475.00	475.00	230.00
Piano Depreciation @ 25% (Note 8)	5,365.50	0.00	5,365.50	5,032.50
Sound Equipment Depreciation @ 20% (Note 8)	95.36	0.00	95.36	95.36
Language Project	0	4,715.57	4,715.57	0.00
Atlas Recital	1,000.00	0.00	1,000.00	0.00
We Sang The Same Song	0	12,950.00	12,950.00	0.00
Book Event	2,241.90	0.00	2,241.90	0.00
WW1 Play	0	2,451.43	2,451.43	0.00
Sundry Expenses	230.15	0.00	230.15	298.99
Movement in stock of books	134.33	0.00	134.33	388.85
Total Expenditure	31,540.33	23,027.33	54,567.66	45,699.27
Net Surplus/(Deficit)	(7,220.47)	6,297.87	(922.60)	(400.02)
Reconciliation of Funds				
Total funds brought forward			16,324.60	16,724.62
Total funds carried forward			15,402.00	16,324.60

BALANCE SHEET AS AT 31ST MARCH 2015

	<u>2015</u>	<u>2014</u>
<u>Fixed Assets</u>		
Sound Equipment (Note 7)	95.36	190.72
Piano (Note 7)	<u>999.00</u>	<u>5,032.50</u>
		5,223.22
<u>Current Assets</u>		
Stock of Books (Note 8)	183.82	318.15
Bank (Note 9)	<u>14,123.82</u>	<u>10,783.23</u>
		11,101.38
Net Current Assets	15,402.00	16,324.60
NET TOTAL ASSETS	<u>15,402.00</u>	<u>16,324.60</u>
FUNDS		
Unrestricted Funds	7,309.38	14,529.85
Restricted Funds	<u>8,092.62</u>	<u>1,794.75</u>
TOTAL FUNDS	<u>15,402.00</u>	<u>16,324.60</u>

As at 31/3/15, there are no endowment funds, designated funds, debtors, creditors or investments.

For the year ending 31st March 2015 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

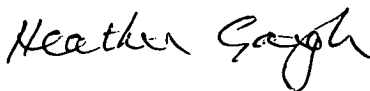
Directors' responsibilities:

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts,
- These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

Signed on behalf of the trustees



Ian Watt - Director



Heather Gough - Director

Date: 30.10.15

Date: 30.10.15

Independent Examiner's report to the Trustees of Arran Theatre and Arts Trust Ltd

I report on the accounts of the charity for the year ended 31st March 2015, which are set out on the previous pages.

Respective responsibilities of trustees and examiner

The charity's trustees (who are also the directors of the Trust for the purposes of company law) are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10 (1) (a) to (c) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

Basis of Independent Examiner's statement

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's statement

In the course of my examination, no matter has come to my attention

1) which gives me reasonable cause to believe that in any material respect the requirements:-

(a) to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and

(b) to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations

have not been met, or

2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Isabella B Christie FCCA
ICW Accountancy Ltd
No. 9 Westport
Lanark
ML11 9HD



28/10/2015

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2015

1 Accounting Policies

The Financial Statements have been prepared under the historical cost convention and in accordance with the Companies Act 2006, and the Statement of Recommended Practice: SORP 2005.

2 Stock

Stock is represented by unsold copies of the reprinted "Linmill Stories". There are 26 copies in stock as at the year end date.

3 Staff and Staffing Costs

No staff were employed.

4 <u>Donations</u>	<u>2015</u>	<u>2014</u>
Auchrannie Country House Hotel	-	1,650.00
Hugh Fraser Foundation	-	1,500.00
North Ayrshire Council	500.00	1,600.00
Heritage Lottery Fund	-	-
Wind-up of Brodick Players	-	-
General	280.46	1,797.19
Corrie Film Club	-	269.92
Arran Singers	1,000.00	-
	<u>1,780.46</u>	<u>6,817.11</u>

5 Restricted Income

(a) The Archaeology Project is run by Arran Arts Resource (AAR), on behalf of Arran Theatre & Arts Trust. This was a two year project, running from April 2011 to March 2013.

	<u>2015</u>	<u>2014</u>
INCOME		
Heritage Lottery Fund	-	1,960.00
Leader (Argyll and the Islands)	-	4,659.24
National Trust for Scotland	-	-
	<u>-</u>	<u>6,619.24</u>
EXPENDITURE	<u>-</u>	<u>-</u>

(b) Arran Open Studios is a annual project run by Arran Theatre & Arts Trust and taking place in August 2014 for four days.

	<u>2015</u>	<u>2014</u>
INCOME		
Leader (Argyll and the Islands)	-	-
Advertisements	500.00	565.00
North Ayrshire Council	500.00	2,250.00
Registrations	200.00	2,050.00
L Forsyth	-	1,500.00
	<u>1,200.00</u>	<u>6,365.00</u>

Note that income for the 2014 event was lodged at the end of the previous year. Total income for the 2014 event was therefore £2,950.

EXPENDITURE	<u>2,435.33</u>	<u>5,831.63</u>
-------------	-----------------	-----------------

(c) WW1 Play

North Ayrshire Council contributed £2000 towards the cost of writing, staging and performing this play.

(d) We Sang the Same Song

This was completed in March 2015 and the unused finance (£3,281.20) was transferred to the Scots Language Project, giving a balance for the Scots Language project of £6,059.63.

(e) Piano Project - An anonymous donor purchased a grant piano on behalf of Arran Theatre & Arts Trust, to be kept in the Community Theatre in Arran High School, and maintained by the Trust.

	<u>2015</u>	<u>2014</u>
INCOME		
	<u>-</u>	<u>-</u>
EXPENDITURE	<u>475.00</u>	<u>230.00</u>

	<u>2015</u>	<u>2014</u>
6 Ticket Sales were as follows:		
Gala Concert	1429.00	0
Oratorio	455.00	0
Via "Arran Events"	202.00	2,857.34
	<u>2086.00</u>	<u>2857.34</u>

Support from North Ayrshire Council:	
Community Development Fund	2000.00
Cultural Development	2250.00
	<u>4250</u>

7 <u>Governance</u>	<u>2015</u>	<u>2014</u>
Insurance	609.05	428.52
Printing, Postage & Stationary	132.23	36.38
Room & Hall Hire	571.15	1,192.60
Independent Examiner Expenses	300.00	300.00
Companies House	13.00	13.00
Council for Voluntary Service Subscription	8.00	12.55
Honorarium	-	200.00
Website Reorganisation	967.99	-
	<u>2,601.42</u>	<u>2,183.05</u>

8 Fixed Assets20152014**Sound Equipment**

At Cost	476.80	476.80
Depreciation @ 20%	<u>381.44</u>	<u>286.08</u>
Book Value C/Fwd	<u><u>95.36</u></u>	<u><u>190.72</u></u>

Piano

At Cost	20,130.00	20,130.00
Additions	1,332.00	-
Depreciation @ 25%	<u>20,463.00</u>	<u>15,097.50</u>
Book Value C/Fwd	<u><u>999.00</u></u>	<u><u>5,032.50</u></u>

In July 2014 two second-hand pianos were bought at a cost of £1332 to be installed at Altachorvie, Lamlash which is used as a base for the Masterclass run annually with tutors and students from the Royal Scottish Conservatoire and the Royal Northern College of Music.

9 Stock20152014

Stock of Books	<u><u>183.82</u></u>	<u><u>318.15</u></u>
----------------	----------------------	----------------------

10 Bank20152014

Cheque Account	<u><u>14,123.82</u></u>	<u><u>10,783.23</u></u>
----------------	-------------------------	-------------------------