

The Society of Scribes & Illuminators

ANNUAL GENERAL MEETING By Video Conference

**Saturday 10th October 2020 2.00 p.m.
Chairman: Julie Chaney**

MINUTES

The meeting began at 14:02.

Present:

See list in Appendix 2.

1. Welcome and apologies

The Chairman welcomed everyone to the meeting. A list of those sending apologies is in Appendix 3.

2. Minutes of the AGM held on 27 October 2018

That the minutes were approved as a true record of the meeting was proposed by Nikolay Valchev, seconded by Cathy Stables FSSI and unanimously accepted by the meeting.

3. Matters Arising

There were no matters arising from the Minutes.

4. Report from the Chair

Julie Chaney made the following report:

Since last year's AGM, the SSI has experienced an odd mix of business as usual and unexpected events. The onset of the pandemic and lockdown disrupted all our plans and I believed I would be reporting that the year had been much less productive than usual. But once the initial shock had subsided and everyone had gone through a hasty reorganisation of their respective events and courses, there emerged many innovative ideas and smart alternatives for our members.

As I reach the end of my three-year term as Chairman, I would like to express my deep gratitude to my fellow Officers, Alma Swan and Nikolay Valchev for their incredible level of support. Alma is like an administrative dynamo and has worked tirelessly as Honorary Secretary for the last four years, often finding stamina to contribute in other areas. She is now relinquishing her role and from now on will be directing her energies towards our Capital Letters Day 2021. Nikolay's careful and thorough work as Treasurer is largely done quietly in the background but how crucial it has been to the financial well-being of the Society. We have all benefitted hugely from his expertise and efficiency. Nikolay will be stepping down at the end of the year. Thank you very much to you both.

The Executive Committee has been fully staffed throughout the year with only one Fellow's position remaining vacant. Three meetings were held with July's convened online. Members with specific responsibilities have been very active and their constancy has been an enormous advantage to the Society particularly in coping with the disruption of lockdown. Well done to those who stoically overcame the disappointments and difficulties of so many cancellations. To all

Committee members, thank you for your valued contribution which is much appreciated. A special note of thanks to retiring members, Tanja Bolenz FSSI and Sharon Shaw FSSI. This year, three Fellows' Meetings were held in January, March and June (via Zoom). Their discussions became a rolling conversation centred on the role and relevance of the SSI in today's calligraphic landscape and what strategy should be adopted to keep it vibrant and attractive to members. Debate on these weighty subjects continues but the consensus on the principal aims of the SSI so far is: maintaining high standards, promoting excellence and professionalism, hosting exhibitions for members, mentoring towards Fellowship, and promotion of both the Society and professional calligraphers.

The structure of the SSI was also examined. More than 50 volunteers (nearly 12% of our membership) are currently serving on committees and running our events and courses, all of which is overseen by the Officers. Paring down seemed necessary. A motion to remove Council will be put forward at today's AGM. The Masterclasses and Skills & Ideas Days have been suspended pending assessment of the effort required in organising events versus their popularity and success. New events will certainly emerge or perhaps an amalgamation of existing ones. It is a time of re-evaluation that started in January, primarily with our centenary year in view, which was heightened as our planned programme became redundant.

Our Membership Secretary, Nicky Tait, reports that we currently have 434 members, 46 of whom are Fellows (10.6% of the membership). The 311 Lay Members make up 71.7%, 54 Friends (12.4%) and 23 Honorary members and organisations (5.3%).

Geographically, 83% of our membership lives in the UK, 4.4% in Europe and 8.5% in the US. We also welcome members in smaller numbers from Canada, Mexico, Australia, New Zealand, South Korea and Japan.

At last year's AGM, Honorary Membership was bestowed on Dr Stella Panayotova for her contribution to the body of knowledge around ancient manuscripts, calligraphy and illumination. Also, Fellows over 80 years old were given free life membership which was promptly awarded to three Fellows.

We are grateful to Nicky for continuing to manage all facets of our membership so conscientiously and with discretion when required. Her role is critical to the running of the Society and encompasses a much greater range of tasks than merely maintaining an accurate database. Thank you very much for all your work, Nicky.

The entire Editorial team has been very industrious this year and their duties, especially when working to deadlines, are often demanding. Praise is certainly due for keeping the presses rolling, so to speak, across all formats since March. We are grateful to Vivien Lunniss FSSI for taking over as Editorial Board Chair. As Editor of *The Scribe* and with many years' experience with our editorial activities, her insight and knowledge will be an asset in leading the team.

Vivien has expressed her appreciation for the quality and variety of articles that are written for *The Scribe* by members. She recognises that much thought is invested in their composition and their efforts are appreciated by the readers. One member from Adelaide was so impressed by Issue 108 (Summer 2020) that he rang first Alma, then Vivien, to say that it was his favourite issue after many years of being a member. The articles by Susie Leiper FSSI and Celia Lister in the same issue gave us much to contemplate. Feedback received will appear in future issues as the topics raised are of perennial interest.

Concern has been expressed about the lack of people coming forward to apply for Fellowship. Giving Fellows a higher profile may generate some interest and a greater feeling of accessibility. Articles by Fellows would help achieve this aim and a series of short pieces has begun on

individual journeys to, and experience of, Fellowship, and the writer's personal development following their election.

We are very grateful for the time, care and attention that Vivien and Manny Ling, Designer, give to The Scribe to consistently produce a quality journal in harmony with the high standards of the SSI.

Jo Turner, Newsletter Editor, reports that business has proceeded as normal throughout the last twelve months. The impact of the lockdown was felt but in unexpectedly positive ways. The restrictions led to innovations and alternatives in our work, learning and leisure, and this provided interesting articles for the Newsletter. Alice Mazzilli, Designer, was able to produce finished layouts successfully from lockdown in Italy. Jo and Alice have built a solid partnership creating four issues annually that are attractive and informative and our sincere thanks to them for their teamwork and dedication.

Thank you to Alun Briggs for tending our website this year. It has been ticking along quietly, keeping members informed of changes or events in the Society. There were two main developments that stood out. The first was a slideshow exhibition of the work of the late Irene Base FSSI, curated by Alma Swan, that revealed many wonderful images of Miss Base's work and fascinating details about her life. Such a beautiful show that became one of the highlights of the SSI year. In turn, its popularity helped nourish the idea of creating a virtual Lay Members' Exhibition that, sadly, would have been unseen otherwise. The online show reached many more members able to view entries and study the commentary for each. Pieces from overseas members were an added bonus. We are indebted to Gwyneth Hibbett who conceived and headed the project, to Mary Noble FSSI for her thoughtful commentary and to Alun Briggs for his technical expertise. It was incredibly well received and an online version is planned to complement future physical exhibitions.

Adele Dark became our Social Media Officer in 2019 and has been working hard keeping a good balance of regular postings of SSI news, features and promotions, interspersed with items that might appeal to calligraphers. She reports that the SSI Facebook page now has just over 2500 followers which is up 300 on this time last year.

Adele discovered a Facebook algorithm that is programmed to recognise unique posts sourced from the SSI (known as 'organic' posts) that are viewable by our entire audience. In contrast, posts that are simply shared from other feeds have restricted viewing. Knowing this and going forward, Adele will ask Fellows to send interesting material for regular 'organic' Facebook posts. Posts of non-SSI origin across a variety of topics will still be shared.

An SSI Instagram account will be launched soon and will be used initially for promoting our centenary year through images of our archives and the Words Made Beautiful exhibition.

Social media is key to promotion and marketing, so thank you Adele for your efforts in keeping the Society regularly in the public eye.

The Advanced Training Scheme launched a bursary scheme for this year's intake. It is intended to make the ATS more accessible and inclusive by assisting otherwise suitable candidates who are prevented from taking part for financial reasons.

Six students formed ATS Group 34 with one returning to retake the third year again with the aim of gaining support for advancement to Fellowship. Facebook publicity encouraged one nonmember to join the Society and to apply for the scheme, and one student applied for the bursary award. Both were accepted. The six tutors, all Fellows, are currently Cherrell Avery, Sylvie Gokulsing, Tim Noad, Juliet Bankes, Vivien Lunniss and lastly Mary Noble who was welcomed to the team this year.

Both weekends this year were cancelled but tutors have been working remotely with their groups during the summer and that will continue. It is planned that the current students will start afresh in their respective years in April 2021. There will be no new intake next January.

Cherrell has been an exceptionally active Convenor, introducing new ideas and fresh working practices to enhance the experience of the students and boost the quality of the scheme overall. Your work is very much appreciated, Cherrell.

For ATS Administrator, Dave Evans, his first year in post has been a challenge under the circumstances and we are grateful for your help, Dave.

Four students enrolled on the Writing & Design Course for 2020 but, as it is held in tandem with the ATS, both sessions have been postponed until 2021.

A full complement of ten people signed up for Study Days 2020, led by Vivien Lunniss. The first day in February at the John Rylands Museum in Manchester, was attended by all students including one from Nova Scotia. After a tour of the library the group were presented with a selection of historical manuscripts to examine closely and photograph.

The second day was due to take place in June but the restrictions prevented this so it switched to a Zoom meeting. The second day is when students are expected to produce roughs of their ideas. Some found coping with isolating was not conducive to creative thinking, but the remote meeting regenerated the inspiration felt on the first day and helped everyone to move forward with their projects. Your close support of the group has been invaluable, Vivien, thank you.

Many thanks to Jilly Hazeldine FSSI for her continued administration of the Correspondence Course. Since the start of the year, 17 people have applied for Unit 1 and of the continuing students, six have progressed to Unit 2, three to Unit 3 and one person completed the course, which she began in September 2017.

As overseas post has been badly affected by global restrictions, several tutors have been working with students via scans and emails. We are grateful to all the tutors for their continued instruction. In terms of capacity, the tutors are able to take on more students. Facebook will be used to promote the course further.

The Exhibition Committee, headed by Sharon Shaw, has steadily continued preparations for our Centenary Exhibition throughout the last year. Its title, 'Words Made Beautiful', was rendered into a beautifully decorative logo by Cathy Stables FSSI.

Personal invitations to submit work were posted to Fellows and Lay Members in April. The last date for submitting entries was the 30 September and the response has been overwhelming. A total of 241 pieces have been received. The selection process is already underway and the outcome will be known by the end of October.

Mall Galleries re-opened on the 1 September and our exhibition is now listed on their website. Our initial plan was to transfer the exhibition to two other venues, Swansea Museum and Stockport War Memorial Museum. However, many exhibitions that couldn't take place this year are now being re-scheduled for 2021 and news on these venues is awaited. Very well done to Sharon and her hard-working team who are forging ahead to ensure our centenary exhibition is a success.

Capital Letters 2020 scheduled for May at Kings College was regrettably cancelled. But Capital

Letters Day 2021 will take place on Saturday 17 July 2021 and will be held at a brand-new venue, Goodenough College in Bloomsbury, London. It has excellent transport links, wonderful exhibition space, full catering facilities and an associated Hotel.

A full and exciting programme is still being finalised, but we can confirm that Dr Stella Panayotova, Royal Librarian and Assistant Keeper of the Royal Archives at Windsor, will give the Daubney Lecture on "Calligraphy and Illumination in the Royal Library" and Gerald Mynott FSSI will provide the commentary on the Lay Members' Exhibition. There will be demonstrations by practitioners of various calligraphic and related crafts, graduates of the ATS will exhibit the results their studies and participants of the 2020 Study Days will also display their projects. Full details of the event, including categories for the Lay Members' Exhibition will be included in the November issue of *The Scribe*.

Our Capital Letters Day organiser, Steve Eades, has put in a mammoth effort to overcome the trials of the loss of this year's event and to immediately pull together arrangements for next year. We are grateful to you, Steve, for everything you have accomplished.

The Society continues to offer products for sale to calligraphers, both online and at events. These are restricted to items that are either specific to the SSI, such as catalogues, or quality items that might be difficult for calligraphers to get elsewhere.

We have been very fortunate to have had Janet Smith running Sales for a long time now and we offer our sincere thanks to Janet for all the work she has put in year after year. She has recently handed Sales over to Helena Bryant and has been very helpful in getting Helena up to speed. The SSI stock has been transferred from Anglesey to Dorset. Thank you, Helena, for taking this on.

Sales have mainly been online this year with the most popular items ordered being goose quills (560 quills for £364) and vellum (15 items for £450). By offering them at the special price of £5, SSI publications did well, with 19 purchases of *The Scribe* 101, and 18 of the *Celebrate Calligraphy* Catalogue. Sales are down on previous years: £2,688 (2018/19), £3810 (2017/2018) and £3,343 (2016/2017).

In *Library & Archive* news, Donna Foster reports that the index to *The Scribe* is currently being updated by a professional member of the Society of Indexers. There are twenty editions to be added and in future issues will be updated annually. Once completed, the index will be available on the SSI website for downloading. In the longer term, it is envisaged that individual *Scribe* articles will be accessible online for members. Digital editions exist for issue 85 onwards and Donna is investigating how to prepare them for online use and researching how other organisations manage their online journals.

Donna gathered items from the SSI collection for 'Roman Capitals Through the Ages', an exhibition at the London College of Communication. It was well received although viewing was cut short by closure of the college in March.

There have been two notable acquisitions for the SSI this year. A precious manuscript book created by the late Joan Pilsbury came up for sale and Fellows voted to secure this work for the calligraphy community. The SSI is therefore now co-owner with the Irene Wellington Educational Trust and the Crafts Study Centre, in whose collection the manuscript will be safely held. Images of Joan's exquisite writing and watercolour work featured in *The Scribe* this summer and her book will be displayed as part of the centenary exhibition.

A collection of calligraphic work by Irene Base FSSI was donated to the Society. The items had belonged to Gordon Niblett FSSI, who had been one of Irene's students and later a good friend. The pieces are all practice pieces – layouts, tentative drawings and different calligraphic

arrangements – for works that Irene would later execute in their final form. A selection of these were documented and photographed to create the online slideshow mentioned earlier. Sincere thanks to Alma for initiating this project and for producing the final digital presentation for us all to enjoy. Thanks also to Stan Knight FSSI for his helpful contribution.

Our thanks to Donna, for new initiatives and for protecting and maintaining our cherished archive.

A final note to say thank you to everyone who has given their energy, expertise and time so willingly and enthusiastically in support of the SSI over the last year. Our membership numbers are holding steady with small increases, although we count the benefit to the Society by the quality of our members rather than the quantity. As we approach the hundred year mark for the Society, we will have a unique opportunity to publicise the many benefits of being part of the calligraphic community and the rewards of being a member of the SSI, whether that is as a Fellow, Lay Member or Friend. Time now to start looking forward to 2021 and the enjoyment that our centenary celebrations will bring.

Julie Chaney
Chairman

The acceptance of the Chairman's report was proposed by Jilly Hazeldine and seconded by Jan Pickett. Fellows and Lay Members present voted unanimously in favour.

5. Report from the Honorary Treasurer

Nikolay Valchev gave the following report [financial data can be found in Appendix 1):

In 2019 the revenue exceeded the expenses by £1,072

Membership: The subscriptions received in 2019 are £15,475 which is about £500 more than 2018. There was a small increase of the number of members in 2019 (419) in comparison to 2018 (405). 63% of the subscriptions were collected through PayPal, 12% from Nicky Tait by cheques; and 25% by BACS. For comparison the structure in 2018 was 49% (PayPal) : 26% (Cheques) : 25% (BACS). There is a 14% increase of the PayPal payments on behalf of the cheques payments.

The **Educational programme** at the end of 2019 was on £1,420 profit (it was £1,066 in 2018). The Educational activities in 2019 kept up with the trend to be self-sufficient and did not need a subsidy from the subscriptions or the savings. The financial structure of the Educational programme is the same as it was in 2018 – the profit from the CCC maintains the profitability for all the Educational programme elements.

Calligraphy Correspondence Course: In 2019 we have sold 52 units that brought in £14,045 income. With expenses of about £7,672 this is leaving us with a £6,400 profit from CCC 2019, which is a significant increase from the £4,900 profit in 2018.

In 2019 the **ATS** was on loss of £4,000 (£3,200 in 2018); the **Writing and Design Course** was on £1,200 loss (£500 in 2018) and the Master Class was on £200 profit (in 2018 there was a loss of £200 for the Study Days).

The **Lay Member's Day** in 2019 generated a £964 loss as we sold 160 tickets. For a comparison, in 2018 the loss was £1,600 and the tickets sold 123. In 2019 the financial position of the Lay Members' day has improved significantly by reducing the loss with £636.

The **Sales** figure has decreased since 2018 from £2,950 to £1,967 but still on £156 profit side and we did have around £800 worth of stock to sell at our online shop at the end of 2019. The topseller product, by quantity of sales, for 2019 were the goose feather sets.

The **Editorial** expenses for 2019 were £8,100 (£5,450 in 2018). The increase in the editorial expenses in 2019 is because we are now printing and mailing to some members the Newsletters; we have purchased InDesign software; and we have spent for the website development more than in 2018.

The **Administration** expenses were £6,475 (7,982 in 2018). The reduction of £1,500 is from savings on accountancy fees (£720); credit card terminals (£170); and reduced expenses for the Letter exchange (£620).

The total expenses during 2019 were £52,407, with an income of £53,479, which is giving us a profit of £1,072. The 2018 profit was £1,148, so the SSI is maintaining the same level of healthy profitability.

The Barclays **bank account balance** at the end of 2019 is £67,552.

The current value of the £76,000 invested in bonds with PruFund is £145,626.44 (as of January 2020)

In 2020 the SSI is keeping up the healthy financial position.

As the 2019 is within the trends of healthy finances maintained over the last few years, I would like to speak about the financial position in 2020, when we had the unusual situation of cancelling events. As of September 2020 the SSI finances are at the break-even point. The subscriptions' revenue is in line with last year's membership collection. The expenses for the **Editorial** and **Administration** are in line with the budget and with the expenses compared to 2019. There may be some savings from the ExCo meetings because of the online meeting sessions. Each ExCo meeting in London costs around £500 to the SSI. But bearing in mind that this year we have had some extra Fellow's meetings the overall administrative expenses may come to the same level as 2019.

Capital Letters Day in 2020 has been cancelled, the deposit for venue hire has been refunded back to the SSI and the money from the tickets sold have been refunded back to the members. There will be no negative financial implication for the SSI. In fact there will be a positive impact on the overall profitability as the budgeted loss of £1,700 for LMD2020 will not materialise.

Most of the **Educational programme** activities in 2020 have been cancelled. After the cancellations, the students have been refunded the fees and the deposits for venue hire have been transferred to 2021. The overall financial impact of the lockdown on the ATS and W&D will be zero. The impact on the CCC was a speeding-up of the sales, as we have sold 20 units earlier this year (March-May) than usual. Normally we get to this number by the mid of July. As a whole the Educational programme is self-sufficient, even with the effect of the lockdown.

The **Sales** figures have slightly increased during the March-June period.

The overall impact of Covid-19 on the SSI 2020 financial statement will not be negative.

Going forward, **in the future years**, for the SSI to ensure a positive financial result I have prepared a guideline for the revenue and expenses per activity. This is based on the last 3 years financial statements and can be looked at as a preliminary budget for each year. The main assumptions are:

- The subscriptions should cover the editorial and the administration expenses;
- The educational activities should be self-sufficient;

- The loss from the LMD should not be higher than the excess of revenue from the Educational activities.

This is the model on which the SSI finances were run in the last 3 years and this model guaranteed a stable £1,000 profit per annum.

Membersh	Education	LMD; SID; Sales
Subscriptions	ATS	Lay Member's Day
Revenue	Revenue	Revenue £3,000
Expenses	Expenses	Expenses -£4,000
Net revenue	Net revenue/Loss	Net revenue/Loss -£1,000
Editorial	CCC	Skills & Ideas Day
Expenses	Revenue	Revenue £800
	Expenses	Expenses -£800
	Net revenue	Net revenue £0
Administration	W&D	Sales
Expenses	Revenue	Revenue £3,000
Total Membership P&L	Expenses	Expenses -£3,000
Subscriptions cover f Administrat	Net revenue/Loss	Net revenue £0
	Study Days	Total P&L -£1,000
	Revenue	
	Expenses	
	Net revenue	
	Master Class	
	Revenue	
	Expenses	
	Net revenue	
	Total Education P&L	
	CCC covers ATS at	
	TOTAL SSI P&L	£1,000

I would like to thank the chairman Julie Chaney; the secretary Alma Swan; and everyone at the society who helped me and supported me during the three years I have been treasurer of the SSI. It was an honour for me and I am pleased to say that I will be passing the SSI's accounts to the next treasurer in a good and healthy financial position.

Nikolay Valchev
Honorary Treasurer

Two motions were proposed and members voted unanimously in favour:

- To accept the Treasurer's report: proposed by Alma Swan, seconded by Julie Chaney
- To retain Barclays Bank as our bankers: proposed by Nikolay Valchev, seconded by Jeff Bailey

6. Election of Officers

Chair: Sharon Shaw FSSI – Proposer: Vivien Lunniss FSSI, Seconder: Tanja Bolenz FSSI

Hon Treasurer: Nikolay Valchev - Proposer: Sharon Shaw FSSI, Seconder: Maggie Berry [*This position becomes vacant at the end of December 2020*]

Hon Secretary: Position vacant (Alma Swan is stepping down from the role)

Minutes Secretary (new position): Elaine Gillingham – Proposer: Alma Swan, Seconder: Janet Smith

The election of these officers was taken as a single item. Those present voted unanimously in favour.

7. Election of Executive Committee members

Cathy Stables FSSI – Proposed by Jan Mehigan FSSI, seconded by Ruth Sutherland

Vivien Lunniss FSSI (for one year) – Proposed by Cherrell Avery FSSI, seconded by Rebecca Osborne

Retiring: Tanja Bolenz FSSI, Sharon Shaw FSSI

Continuing: Sylvie Gokulsing FSSI (due to retire 2021); **Jeffrey Bailey** (due to retire 2022); **Toni Watts** (due to retire 2022)

Vacant: One Fellow position

The election of these Executive Committee members was taken as a single item. Those present voted unanimously in favour.

8. Dissolution of Council

The motion is that Council be dissolved. Proposed by Mary Noble FSSI, seconded by Jan Pickett FSSI

9. Any other business

The business meeting closed at 14:22.

The business meeting was followed by a LECTURE by Ewan Clayton. Julie Chaney thanked Ewan for his very informative and entertaining talk.

Appendix1: Financial data

The Society of Scribes & Illuminators

Updated on: 31.12.2019

Receipts and Payments Account			2019	2018
1		Subscriptions received	15,475	14,991
		Number of members paid	418	405
2		Membership expenses	(599)	(482)
Membership revenue			14,876	14,509
Legacies/Donations received			100	100
3		ATS Student Income	11,139	10,616
4		ATS Accommodation & Tutor Fees	(15,123)	(13,792)
5		CCC Student Income	14,045	11,875
6		CCC expenses and Tutor Fees	(7,672)	(6,933)
7		Writing & Design Course Income	1,950	2,950
8		Writing & Design Course Venue & Tutor Fees	(3,132)	(3,442)
9		Masterclass Student Income 2019 / Study Days 2018	5,337	580
10		Masterclass Expenses 2019 / Studay Days 2018	(5,124)	(789)
Education			1,420	1,066
11		LMD Income Received ; Tickets sold: 165	3,369	2,460
12		LMD Expenses	(4,333)	(4,088)
Lay Members' Day			(964)	(1,628)
13		RTD/SID Income Received ; Tickets sold: 0	-	648
14		RTD/SID Expenses	-	(680)
Research & Technical Day / Skills & Ideas Day			-	(32)
15		Income from Sales	1,967	2,950
16		Cost of sales	(1,811)	(2,483)
Sales Sales profit margin : 8%			156	467
17		Journal print and post	(4,690)	(2,750)
18		Journal honorarium	(1,650)	(1,700)
19		Newsletter print and post	(577)	-
20		Newsletter honorarium	(500)	(500)
21		Website honorarium	(721)	(500)
Editorial			(8,138)	(5,450)
22		Public Liability Insurance	(347)	(341)
23		Accountancy Fees	-	(720)
24		Donations/Support Payments	(372)	(329)

25		AGM	(1,507)	(1,112)
26		Credit Card Terminal Hire Charges	-	(170)
27		Committee Travel	(1,759)	(2,244)
28		Library Expenses	-	-
29		Honoraria	(2,000)	(2,000)
30		General admin expenses	(309)	(934)
31		Website	(163)	(131)
32		Tax	(19)	(2)
Administration			(6,475)	(7,982)
Interest on Deposit Accounts (gross)			97	98
Excess of Income over Expenditure			1,072	1,148
Total Income 2019			53,479	47,268
Total Expenditure 2019			(52,407)	(46,120)
Excess of Income over Expenditure 2019			1,072	1,148
Accruals from previous periods			___ - 2018	___ - 2017
Total Accruals from 2018			(1,883)	214

Prepayments for future periods	2020 - ___	2019 - ___
Total Prepayments for 2020	(399)	1,883
CASHFLOW		
	2019	2018
Cash in Hand: 1 January	68,762	65,517
Stripe	7	246.30
PayPal	370	1,056.69
Current Account	18,331	18,712.65
Deposit Accounts	48,844	48,746.84
Cash in Hand: 31 December	67,552	68,762

Appendix 2: Members present at the meeting

Nicky Aitchison-Tait	Ingrid Hill
Celia Almeida	Sue Hufton FSSI
Sharon Anderson	Juliet Jeffrey FSSI
Michaela Antonello	Sally-Mae Joseph FSSI
Janette Armstrong (for Calderdale Calligraphers)	Hilary Lewis
Sunita Auger	Susie Leiper FSSI
Cherrell Avery FSSI	Manny Ling
Marylyn Bacon	Margery Lovatt Ayako
Jeffrey Bailey	Makabe
Liz Barrow	Marion McKenzie FSSI
Julia Baxter	Jan Mehigan FSSI
Maggie Berry	Alison Millin
Tanja Bolenz FSSI	Susan Moor
Jenny Bowers	Tim Noad FSSI
Alun Briggs	Rebecca Osborne
Helena Bryant	Nancy Ouchida-Howells
David Bywater	Stephen Overton
Julie Chaney	Sue Passmore
Isabella Chang Fong	Janet Pickett FSSI
Marese Cholewa	Ieuan Rees FSSI
Ewan Clayton	Margot Riordan-Eva
Phil Coates	Maggie Sheppard Cindy
Simon Daniel	Shaw
Anne Marie Delaney	Sharon Shaw FSSI
Helen Dinsdale	Janet Smith
Steve Eades	Tim Sokell
Rod Edwards	Cathy Stables FSSI
Donna Foster	Ann Stokes
Brian Fromant	Alma Swan
Elaine Gillingham	Sylvia Thomas
Sylvie Gokulsing FSSI	Jane Tidswell
Michelle Goulder	Sherri Trial
Kate Gravestockhall	Janet Turner
Emiko Hashiguchi FSSI	Jo Turner
Helen Hayman	Nikolay Valchev
Jilly Hazeldine FSSI	Toni Watts
Ann Hechle FSSI	Helen White
Angela Hickey	Clare Whittaker
Gwyneth Hibbett	Franca Zanetti

Appendix 3: Apologies

Apologies were received from the following people:

Jane Addison
Angela Banks
Alison Catchpole
Cathy Cooper
Patricia Crompton
Barbara Craig
Paul Eccles
Dave Evans
Elizabeth Forrest
Gaynor Goffe FSSI
Diane Grainger
Simon Gray
Margaret Grealy
Jenny Howell
Laura Hughes
Anna Carina Hult
Jan Jeffreys
Elizabeth Jenks
Jeni King
Stan Knight FSSI
Hilary Larkin
Mabel Little
Colin Lumsden

Ann Mason
Janice McClelland
Susan McGahan
Gerald Mynott FSSI
Mary Noble FSSI
Tom Perkins
Catherine Porter
Ros Pritchard
Annikki Rigendinger
Alex Rispo Constantinou
Christy Schroeder
Joanna Shepley
David Stenson
Maureen Sullivan FSSI
Ruth Sutherland
Babs Talbot
Edward Thoele
Bas Vlam
Dorothy Wilkinson
Lesley Williams
Tony Woodhams
Stefan Wozny