

CHRIST CHURCH LEYTON

Annual Report and Financial Statements of the Parochial Church Council

for the year ended 31st December 2018

Incumbent:

The Rev Mark Burkill
52 Elm Road
Leytonstone
London
E11 4DW

Bankers:

Santander
Customer Service Centre
Bootle
Merseyside
L30 4GB

Independent Examiner:

Mr Mike Cumber, FCCA
Darson House
Clare Road, Stoke by Clare
Suffolk
CO10 8HJ

CHRIST CHURCH, LEYTON

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL FOR YEAR ENDED 31st DECEMBER 2018

Administrative Information

Christ Church is situated in Francis Road, Leyton, London, E10. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is The Vicarage, 52 Elm Road, Leyton, London, E11 4DW.

The Parochial Church Council (PCC) of the Ecclesiastical Parish of Christ Church Leyton has been registered with the Charity Commission. The charity registration no is 1127622.

PCC members who have served from 1st January 2018 until the date of this report was approved are:-

Incumbent:	Rev Mark Burkill	Chairman
Clergy:	Rev D Webb Rev N Algeo	Licensed Minister Curate (to 02/06/2018)
Wardens:	Mr Rob Pilling Mr Josh Field	Vice Chair
Deanery Synod Reps:	Miss Ann Anosike Mr Matt Harvey Miss Helen Lyons Mr Ade Oragbade	(to 20/03/2018) From 20/03/2018 From 20/03/2018
Elected members:	Miss Ann Anosike Mr Ilie Balcan Mrs Sylvia Clovey Mrs Joan Ede Mr Matt Hanner Mrs Marion Knowles Mr Steve Knowles Mrs Janice Mancktelow Mr Geoff Norris Mrs Clare Parker Ms Caz Rawlinson Mr James Simons Mrs Barbara Sweeting Mrs Helen Webb	From 20/03/2018 Deputy Warden Treasurer (to 20/03/2018) Deputy Warden (to 20/03/2018)
Co-opted members	Mr L Forty Dr Ruth Goodall	
Electoral Roll Officer	Mr R Ede	

Structure, government and management

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

Objectives and activities

Christ Church's PCC has the responsibility of co-operating with the incumbent, the Rev M Burkill, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church building of Christ Church Leyton, London E10.

Achievements and performance

• Church Attendance

At the AGM on 18/03/2018 it was recorded that there were 119 on the electoral roll compared with 128 in 2017. During the period between AGMs, 20 names had come off the Electoral Roll and 11 added. Of the current 119 people on the roll, 73 are resident outside of the parish. The average weekly attendance, counted during October 2018, was 99 adults and 22 children. Throughout 2017 and into 2018, attendance figures at both Sunday Morning Services (9.30am and 11.15am) were variable and sometimes numbers low at one of the services. After careful consideration it was decided to return to one Sunday Morning Service at 10.30am from September 2018. This has reduced the load on staff and the congregation to cover activities and rotas at 2 services. The Evening Service continues at 6.30pm as normal and attendance is fairly regular.

• Review of the Year

In line with the PCC decision made in 2015 to change the PCC meetings to quarterly, the PCC met on 5 occasions during 2017. This includes the meeting directly following the AGM to appoint officers, etc. The average attendance at the PCC meetings was 81%. The Finance, Fabric, Outreach & Mission Support Task Groups, continued to meet in-between PCC meetings and reports of their deliberations and recommendations are received by the full PCC and discussed and agreed where necessary. In addition to these Task Groups, it was felt necessary to formalise a Communication Task Group which is responsible for communication within the Church and throughout the Parish ie Website, Elvanto management software system, signage, welcome stand and banners, etc.

Major issues discussed by the PCC include:-

- Staff ministry reports taken on a rota basis throughout the year;
- Feedback from Wardens' Day discussions;
- Finance, Fabric, Outreach, Mission Support Task Groups & Communications reports and recommendations;
- Updates regarding Church of England and our relationship with Bishop of Chelmsford;
- Gift Day 2018 for refurbishment of kitchen;
- Financial challenges throughout the year – monthly monitoring of giving and expenditure and communication with congregation on finances;
- GAFCON- Jerusalem 2018 report and challenges following this Conference;
- Consideration of future staffing needs (both ministry and administration) and implications on budgets;
- Parish Safeguarding Policy and related considerations, Health & Safety, Parish Profile & Person Specification for incumbent, GDPR, Fire Risk assessment and other statutory responsibilities.

The Mission Task Group has the responsibility each year of proposing partners to which donations will be made. The amount of missionary giving for one year is based on 10% of the total giving, including grants received from the Josiah Trust, during the previous financial year. The list of partners recommended for support by the Group is circulated to the Josiah Trust as well as to the PCC for approval each year. The four main partners were agreed as AIM (John & Alma Baker), AWM (Catherine Bolister), Crosslinks (Innes') and Crosslinks (Algeos'). Barnabas Fund continues to be supported as a minor partner with discretionary mission partner giving going to CEF, Eurasian Ministries and Church Society.

The Outreach Task Group aims to aid the Church in reaching out to those around us with the good news of our Lord Jesus Christ. Opportunities for outreach during the year have been:-

- Bible overview course for 6 weeks in September 2018;
- Mother & Toddlers Group on a Tuesday morning. This has proved very successful and a second session is planned for Thursday mornings from January 2019;
- Dad & Toddlers session on a Saturday morning;
- Football Club for infant school children in Abbots Park;
- Door to door visiting;
- English conversation classes.

The Communications Group has completed various projects during 2018 which involve:-

- Publicity: Leaflets, posters and website updates;
- New banner on outside railings with service times
- Church welcome leaflet - updated and reprinted
- Church family news: New slide template
- Noticeboard updated with new branding, groups and service times;
- Christmas 2018 & sermon series on Jeremiah publicity – posters/leaflets, etc;
- Ongoing consideration of GDPR issues. Data privacy notice and consent forms completed.

The Fabric Task Group has continued with works following the 2017 Quinquennial Report and annual maintenance requirements. In 2018 these have included:-

- External & high level work under the Quinquennial completed in Mar 2018;
- One broken heater replaced in Feb 2018;
- Fire Safety Inspection carried out on premises;
- Quotes obtained for CCTV but the cost involved was felt to be too expensive;
- Outside storage and new tap installed;
- Annual maintenance of heaters and gutters completed along with Portable Appliance Testing;
- Refurbishment of kitchen.

Unfortunately during the heaters annual maintenance, it was found that 6 of the heaters were defective and one was working at only 30% capacity. A review of the heating was carried out and advice and quotes obtained from specialist Church heating engineers. The conclusion was that the best way of heating the Church was by replacing the heaters with like for like units. This work was completed in Dec 2018.

Financial Review

A copy of the accounts for y/e 31/12/18 are attached to this report. We continue to be grateful for the generous support for the ministry at Christ Church from the Josiah Trust. The financial situation has been constantly reviewed during 2018 by the Finance Task Group (FTG) and the PCC with giving figures being monitored monthly.

The regular giving in 2018 was down by 14.79% on 2017. The standing order giving has remained constant. The cash collected in services has fallen by 24.6%. The drop in envelope & cheque giving is mainly due to a decrease in the number of one offs received in 2018 (£2290) as opposed to 2017 (£8000) which is 71% and a 10 % drop in money received via the envelope scheme. This reduction in giving has not been reflected in an increase in standing order giving. There has also been a drop of 28% in the amount of gift aid claimed mainly due to reduced giving, fewer one offs and changes in givers circumstances which means we can no longer claim gift aid on their donations.

The FTG has monitored this situation throughout the year and kept the PCC apprised of the concerns raised. Presentations have been made to the congregation throughout the year regarding Gift Aid/Legacies/potential 2018 budget shortfall/CofE Parish Share and no central funding received/basis of 10% annual Mission Partner Giving.

This reduction in income for 2018 has led to a deficit in the General Fund of £8890.21 at 31/12/2018. There is £12978.28 in various funds held within the Church accounts which is covering this shortfall. The PCC is aware that this is not a situation that can be allowed to continue as it could lead to insolvency, ie not enough money left in the bank to cover the funds should all the expenditure be needed at once. It has therefore been decided to request a grant from the Josiah Trust who support the Ministry at Christ Church Leyton to cover this deficit at the start of 2019.

In light of the anticipated General Fund deficit, a request was made in December 2018 to The Josiah Trust for an increase in the monthly grant we receive from them to be increased from £3500 to £4500 from January 2019. This has been approved and the situation will be constantly monitored during 2019 to ensure that the General Fund is able to cover our expenditure with this additional monthly income.

For 2018, the PCC had committed to put £5500 into the Fabric Fund, £2000 into the Fabric Annual Maintenance Fund and £500 into the Vicarage Fund. Due to the reduction in income it was not possible to totally fulfil these commitments in 2018.

The 2018 Fabric Fund spend of £19056.98 was covered by the 2017 carry forward of £6920.14, a £9000 Josiah Trust grant for new heaters and a donation of £75 leaving a balance of £3061.84 being paid from the general fund. The PCC is unable to move the additional amount of £2438.16 (annual allocation of £5000 less expenditure of £3061.84) into the Fabric Fund as this will only increase the deficit in the General Fund. There is therefore no 2018 carry forward for the Fabric Fund.

The 2018 Fabric Annual Maintenance Fund spending was £1440. This was covered by the 2017 carry forward of £580 and the balance of £860 was paid from the general fund. The PCC is unable to move the additional amount of £1140 (annual allocation of £2000 less expenditure of £860) into the Fabric Annual Maintenance Fund as this will only increase the deficit in the General Fund. There is therefore no 2018 carry forward for the Fabric Annual Maintenance Fund.

There was £605 expenditure from the Vicarage Fund in 2018. This was covered by part of the 2017 carry forward. Again it was not possible to put the PCC commitment into this Fund of £500 as it would only increase the General Fund deficit. The carry forward in this Fund has therefore reduced to £1319.03.

Following issues raised by the 2017 Quinquennial Report on the Church kitchen, it was decided that the 2018 Gift Day appeal would be for refurbishing this area of the Church. The Gift Day raised £12998 (including Gift Aid). The renovation was completed in August 2018. The kitchen was ready for use following the purchase of new crockery, etc in September 2018. We are very grateful for the generous donations of our congregation.

Towards the end of 2018, cash flow within the Church's current account became an issue. The situation was monitored by the Treasurer and a request made to the PCC to close the Deposit Account which held £904.75 (including interest of £3.86 for 2018) and transfer the money into the current account. This was agreed and the account was closed on 29/11/2018. A new Gift Aid Secretary took over the role in April 2018 and will continue to ensure that Gift Aid is claimed on a regular basis to aid cash flow.

The FTG continues to meet to monitor income and expenditure and plan ahead by projecting budgets for the next 5 years. At the Church's Annual General Meeting in March 2018, it was requested that different budget scenarios be made available which show how increases or decreases in giving affect our ability to grow the ministry of the Church. The FTG is currently working on this for the next AGM in 2019.

Our Ministry Team is currently the Vicar and an Associate Minister with two unpaid members of staff. A female member of our congregation who has completed the Cornhill course has oversight of the Women's Ministry. Another member of our congregation is currently studying at Cornhill and works on a part time basis. These 2 members of staff provide valuable support to the work of the Ministry at Christ Church.

Our current Associate Minister has a 3 years contract until 31/08/2020. Consideration will be given to employing a replacement at some point in early 2020 to allow a handover period. However in light of the current state of the finances of the Church, the FTG and the PCC will continue to review and consider how best to use our resources in increasing the Church's ministry.

We shall continue to:-

- Praise God for His provision in 2018 and for the continued financial support we have received from the Josiah Trust to enable us to continue the ministry at Christ Church;
- Pray that the Lord will continue to provide for and bless ministry at Christ Church and stir His people to support it;
- Explain the situation to the congregation throughout the year and highlight the various future financial implications for levels of staff and maintenance issues;
- Encourage the congregation to continue with their commitment to regular giving and use gift aid if appropriate;
- Encourage the congregation to seriously consider and regularly review their giving.

We have again paid the Parish Share of £55367.76 in full. Overall the percentages for expenditure are as follows:-

- 66% of expenditure went on ministry costs at Christ Church;
- 8% on ministry costs elsewhere,
- 26% on bills, overheads and fabric upkeep of the Church.

Reserves Policy

There is no Reserves Policy in place. However where money is donated to the Church for specific items, these amounts are accounted for separately. Any money unspent is carried forward into the next year's accounts. These funds at the end of 2018 are:-

Discipleship Fund
Discipleship Fund – Away Weekend
Gift Day 2016 – Fabric & Communication
Hardship Fund
M Harvey Support Fund.

The following funds has been closed in 2018 due to all monies be paid out:-

Staff salary and costs
D Scaramuzza Support
R & B Plutte Donation.

The Josiah Trust, which was formed in 2004 to support Word-based ministry, has committed to supporting ministry at Christ Church. The Josiah Trust has an explicit Reserves Policy based around being able to provide for future needs at Christ Church.

Approved by the PCC on 24/03/2019 and signed on their behalf by Rev M Burkill (PCC Chairman).

Signed: M.E. Burkill

Date: 24/03/19

**Independent Examiner's report to the Parochial Church Council
of Christ Church, Leyton**

I report on the accounts of the PCC for the year ended 31 December 2018, which are set out on pages 8 to 12.

Respective responsibilities of the PCC and the examiner

The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an Independent examination is needed.

It is my responsibility to

- Examine the accounts under section 145 of the 2011 Act;
- Follow procedures laid down in the general directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- State whether particular matters have come to my attention.

Basis of Independent Examiners Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. 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 seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an opinion on the accounts.

Independent examiner's statement

In connection with my examination, no matters have come to my attention:

- (1) which give me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with s.130 of the 2011 Act; or
 - to prepare accounts, which accord with these accounting records,
- 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.

Signed: _____



Name: _____

M J CUMBER

Date _____

11 March 2019

Address: _____

DARSON HOUSE

STOKE BY CHARE

SUFFOLK CO16 8HT

Parochial Church Council of Christ Church Leyton
Financial Statement for the year ended 31st December 2018

Receipts and Payments Account

	Note	General Fund £	Other Funds £	Total 2018 £	2017 £
RECEIPTS					
Regular Giving					
Envs & Cheques		12780.20		12780.20	19613
Open Cash		4415.50		4415.50	5857
Planned Giving (SOs)		46231.07		46231.07	46460
Gift Aid recovered		11896.09		11896.09	16465
Total		<u>75322.86</u>		<u>75322.86</u>	<u>88395</u>
Staff Salaries & Costs	1	42000.00		42000.00	41019
Ministry Costs	2	578.50	5731.00	6309.50	7573
Goods & Services	3		9075.00	9075.00	190
Church Activities	4	1709.50	12998.00	14707.50	8215
Other receipts	5	1301.53	7628.66	8930.19	20656
Total Receipts		<u>120912.39</u>	<u>35432.66</u>	<u>156345.05</u>	<u>166048</u>
PAYMENTS					
Parish Share		-55367.76		-55367.76	-53965
Staff Salaries & Costs	6	-42298.50	-6854.91	-49153.41	-38291
Ministry Costs	7	-1439.52	-3807.95	-5247.47	-2937
Mission Giving	8	-12899.00		-12899.00	-12777
Total		<u>-112004.78</u>	<u>-10662.86</u>	<u>-122667.64</u>	<u>-107970</u>
Church Utilities	9	-7370.83		-7370.83	-7165
Goods & Services	10	-3121.08	-21101.98	-24223.06	-8465
Church Activities	11	-2550.49	-13740.80	-16291.29	-11664
Governance Costs	12	-250.00		-250.00	-250
Other payments	13	-871.99	-9038.21	-9910.20	-25908
		<u>-126169.17</u>	<u>-54543.85</u>	<u>-180713.02</u>	<u>-161422</u>
Excess of receipts over payments					4626
Deficit of payments over receipts		-5256.78	-19111.19	-24367.97	0
Transfer between funds		-3921.84	3921.84	0.00	0
		<u>-9178.62</u>	<u>-15189.35</u>	<u>-24367.97</u>	<u>4626</u>
Cash at bank and in hand at 1 st Jan		288.41	28167.63	28456.04	23829
End or previous year adjustment re unreconciled amounts					
Cash at bank and in hand at 31 st Dec		<u>-8890.21</u>	<u>12978.28</u>	<u>4088.07</u>	<u>28455</u>

Funds held

	Balance 1st Jan 2017 £	Receipts £	Payments £	Transfers between funds £	Balance 31st Dec 2018 £
General Fund	288.41	120912.39	-126169.17	-3921.84	-8890.21
Vicarage Fund	1924.03		-605.00		1319.03
D Scaramuzza Support*	2254.55	3603.66	-5858.21		0.00
Fabric Fund	6920.14	9075.00	-19056.98	3061.84	0.00
Fabric-Gen Mtce	580.00		-1440.00	860.00	0.00
Gift Day 2016	2079.00		-742.80		1336.20
Hardship Fund	50.00	500.00			550.00
Staff Salary & costs*	6854.91		-6854.91		0.00
Discipleship Fund	6135.00	2368.00	-2751.95		5751.05
Discipleship Fund- Away Weekend 2019	0.00	3363.00	-1056.00		2307.00
M Harvey Support	870.00	1375.00	-530.00		1715.00
R&B Plutte Donation*	500.00	600.00	-1100.00		0.00

Funds closed at 31/12/2018

Staff Salary & costs
D Scaramuzza Support
R & B Plutte Donation

Notes on receipts in accounts

Note	General Fund £	Other Funds £	Total 2018 £	2017 £
1 Staff salary & costs income				
Josiah Trust	42000.00		42000.00	40600
NEST-Return of Pension Cont				419
	<u>42000.00</u>		<u>42000.00</u>	<u>41019</u>
2 Ministry Costs Income				
Adult Ministry	578.50		578.50	797
Discipleship Fund		5731.00	5731.00	6769
Spotlight				7
	<u>578.50</u>	<u>5731.00</u>	<u>6309.50</u>	<u>7573</u>
3 Goods & Services				
Donation to Fabric Fund		9075.00	9075.00	50
G&S<£300 Parking Permit				140
		<u>9075.00</u>	<u>9075.00</u>	<u>190</u>
4 Church Activities				
Away Day 2016/17				715
Barnabas Fund				2
Bible Notes	34.00		34.00	155
Camps				100
Church Suppers	360.50		360.50	358
Consumables	20.00		20.00	0
Evangelicals Now	210.00		210.00	255
Gift Day 17 – G&B Innes				6630
Gift Day 18 – Kitchen Refurb		12998.00	12998.00	0
Away Weekend 2019	1085.00		1085.00	0
	<u>1709.50</u>	<u>12998.00</u>	<u>14707.50</u>	<u>8215</u>
5 Other income				
Church Funds				50
Donations	250.00		250.00	251
Fees	204.00		204.00	536
Gifts	835.00		835.00	615
Hardship Fund		500.00	500.00	150
Interest	12.53		12.53	11
Pledges – G Innes				5793
Pledges – C Bolister		250.00	250.00	1375
Pledges – M Karimi				202
Pledges – D Scaramuzza		3603.66	3603.66	7013
Donations – Algeos/Forty		1300.00	1300.00	0
Donation – J & A Baker				2000
Donation – R & B Plutte		600.00	600.00	910
Donation – B Sweeting				500
Donation – M Harvey		1375.00	1375.00	1250
	<u>1301.53</u>	<u>7628.66</u>	<u>8930.19</u>	<u>20656</u>

Notes on expenditure in accounts

Note	General Fund £	Other Funds £	Total 2018 £	2017 £
6 Staff salaries & costs exp				
Vicar's Expenses	-971.27		-971.27	-1130
Vicar's new computer				-989
Associate Minister Salary	-39094.55	-6854.91	-45949.46	-31281
Associate Minister Expenses	-889.97		-889.97	-295
Women's Ministry Worker	-325.00		-325.00	-2516
Curate Expenses	-484.06		-484.06	-1213
Other staff expenses	-70.00		-70.00	-384
Payroll costs	-463.65		-463.65	-483
	<u>-42298.50</u>	<u>-6854.91</u>	<u>-49153.41</u>	<u>-38291</u>
7 Ministry costs				
Adult Ministry	-1014.39		-1014.39	-1267
Discipleship Fund		-3807.95	-3807.95	-634
Mother/Dads & Toddlers	-79.90		-79.90	-92
Services – Christingle				-27
Sponsorship Licence				-536
Spotlight	-311.69		-311.69	-330
Youth Ministry	-33.54		-33.54	-51
	<u>-1439.52</u>	<u>-3807.95</u>	<u>-5247.47</u>	<u>-2937</u>
8 Mission Giving				
AIM International (J&AB)	-2750.00		-2750.00	-2750
Arab World Ministries (CB)	-2750.00		-2750.00	-2750
Barnabas Fund	-700.00		-700.000	-700
Child Evangelism Fellowship	-250.00		-250.00	0
Church Society	-474.00		-474.00	0
Crosslinks (NA/GI)	-5500.00		-5500.00	-2750
Eurasian Ministries	-475.00		-475.00	-2750
GAFCON (MB)				-539
R & B Plutte				-538
	<u>-12899.00</u>		<u>-12899.00</u>	<u>-12777</u>
9 Church Utilities				
Electricity	-1071.56		-1071.56	-758
Gas	-2564.36		-2564.36	-2683
Insurance	-2270.17		-2270.17	-2201
Telephones	-1172.70		-1172.70	-1167
Water	-292.04		-292.04	-356
	<u>-7370.83</u>		<u>-7370.83</u>	<u>-7165</u>

Note	General Funds £	Other Funds £	Total 2018 £	2017 £
10 Goods & Services				
Fabric Fund		-19056.98	-19056.98	-6012
Fabric Fund – Maintenance		-1440.00	-1440.00	0
G&S Under £300	-986.58		-986.58	-608
Management Software	-441.60		-441.60	-442
Photocopier rental	-793.00		-793.00	-747
Print	-899.90		-899.90	-620
Vicarage Fund (prev Staff Housing)		-605.00	-605.00	-36
	<u>-3121.08</u>	<u>-21101.98</u>	<u>-24223.06</u>	<u>-8465</u>
11 Church Activities				
Away Day 2016/17				-924
Barnabas Fund				-228
Bible Notes				-259
Camp	-115.00		-115.00	-250
Church Suppers	-1129.25		-1129.25	-781
Consumables	-1066.24		-1066.24	-1182
Evangelicals Now	-240.00		-240.00	-210
Gift Day 16 – Fabric & Comm		-742.80	-742.80	-1200
Gift Day 17 – G&B Innes				-6630
Gift Day 18 – Kitchen Refurb		-12998.00	-12998.00	0
	<u>-2550.49</u>	<u>-13740.80</u>	<u>-16291.29</u>	<u>-11664</u>
12 Governance Costs				
Examiner's Fee	-250.00		-250.00	-250
	<u>-250.00</u>		<u>-250.00</u>	<u>-250</u>
13 Other payments				
Donations				-0
Gifts	-871.99		-871.99	-620
Hardship Fund				-700
Pledges – G Innes				-7596
Pledges – C Bolister		-250.00	-250.00	-1375
Pledges – M Karimi				-352
Pledges – D Scaramuzza		-5858.21	-5858.21	-11775
Donation – Algeo/Forty		-1300.00	-1300.00	
Donation – J & A Baker				-2000
Donations – R&B Plutte		-1100.00	-1100.00	-610
Donation – B Sweeting				-500
Donation – M Harvey		-530.00	-530.00	-380
	<u>-871.99</u>	<u>-9038.21</u>	<u>-9910.20</u>	<u>-25908</u>

Statement of Assets and Liabilities at 31st December 2018

	General Fund £	Other Funds £	Total 2018 £	2017 £
Santander Current Account	0.00	3878.48	3878.48	27104
CBF Deposit Account - closed	0.00	0.00		901
Cash	0.00	209.59	209.59	450
	<u>0.00</u>	<u>4088.07</u>	<u>4088.07</u>	<u>28455</u>