

The Parish of Bracknell: Holy Trinity with Mosaic *Called together to make Christ known*

Financial Report and Accounts for 2024



March 2025

Financial Review 2024

For the financial year 2024, the Parish of Bracknell had an income of £132,692 and outgoings of £118,908.99. Our Parish Share contribution was £40,290.75 which we met in full. Voluntary income accounted for £109,193.21 of the total income. Despite the overall figures, this represents a decrease in voluntary income of approximately £3,000 on prior year with the current forecast suggesting this will decline further during 2025. Cautionary spend against budget in some categories, in light of the current economic climate and rising costs, has meant that our overall expenditure was less than budgeted for. We have also seen a small rise in investment income and increased lettings revenue (more users of Langley Hall) against prior year.

Unrestricted & Restricted Funds

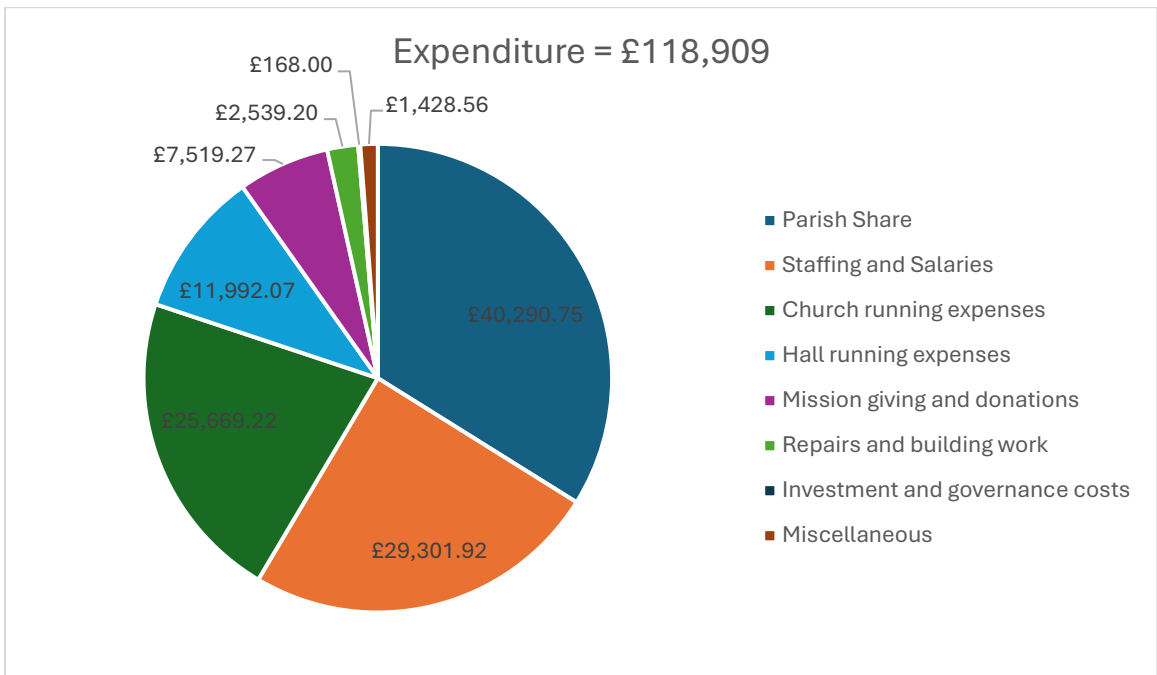
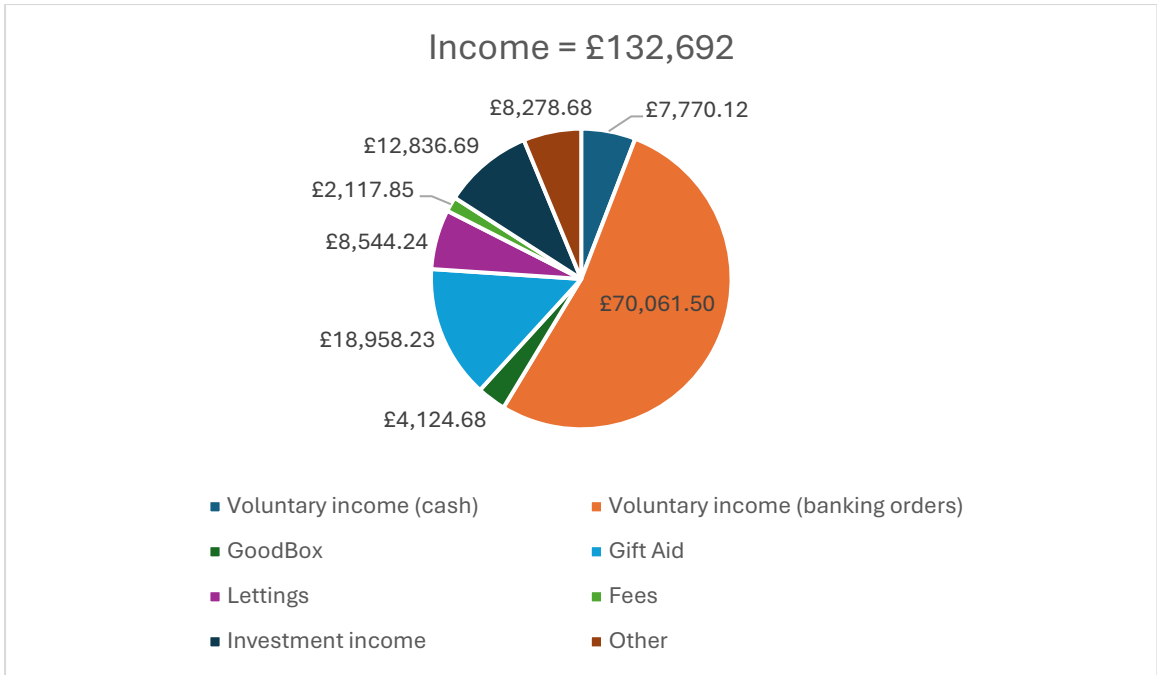
For 2024 our unrestricted income was £126,358.53 and unrestricted expenditure £100,980.85. Restricted income, which must be used for certain restricted purposes only, was £6,333.47 and the expenditure from restricted funds was £17,928.14. This is due to reviewing some of the longer standing restricted funds and being able to put these towards current costs such as training, communities work (Town Centre Mission) and music related spending (spending in line with the restrictions imposed).

Gift Aid

We are able to reclaim the tax from the HMRC on regular donations and on cash donations (up to £8,000 limit on cash). In 2024 we reclaimed tax of £18,958.23. We continue to encourage everyone who is a UK resident taxpayer to complete a gift aid declaration to allow us to claim the tax which increases the value of the donations by 25%.

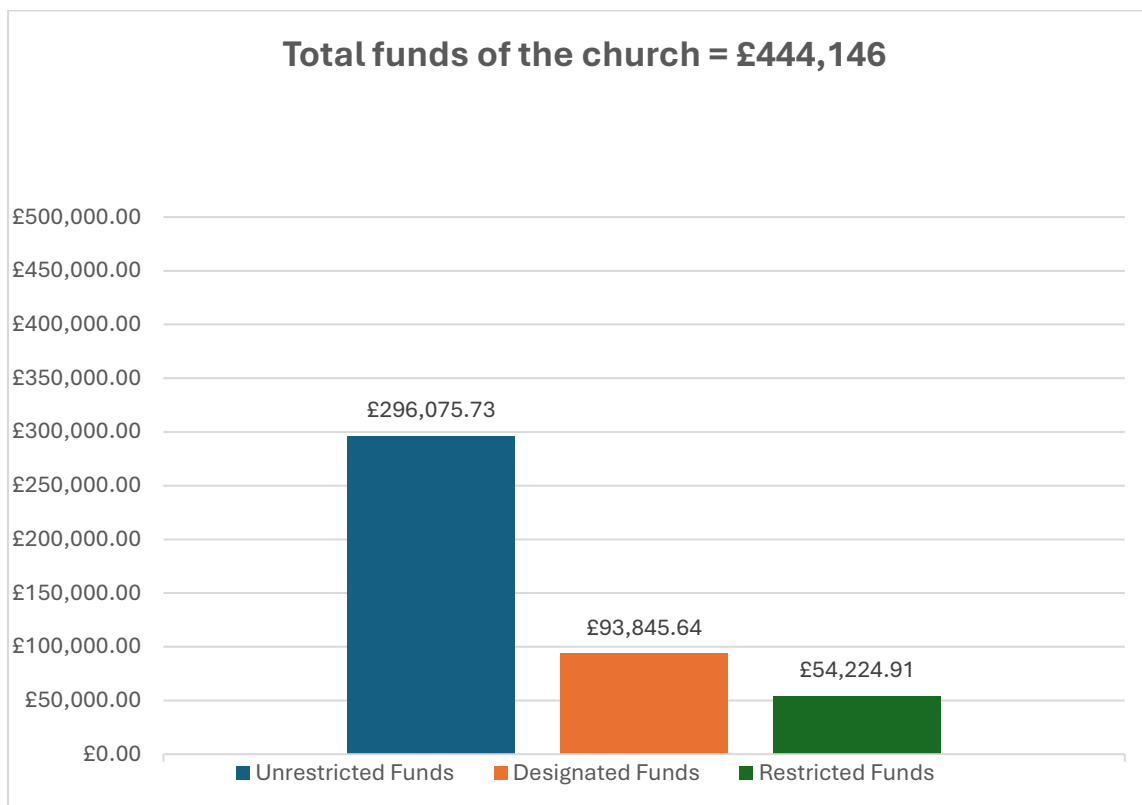
Reserves Policy

Our financial reserves policy, approved by Bracknell PCC at its meeting on 6th September 2012, is that "our reserves should not fall below the total of: two months expenditure over 3 year average", plus £30,000 contingency, plus any amounts in restricted funds which we are forbidden to use for general revenue spending. As at 31st December 2024 our two-month average expenditure was £20,228 and the Restricted Funds were £54,224.91, giving a Reserve figure of £104,453 as at the end of 2024. At no stage during 2024 did our total funds fall below this Reserve figure.



Total Funds

The total funds of the church for the year ended 31 December 2024 were £444,146.28 of which £296,075.73 is made up of unrestricted funds (general funds), £93,845.64 designated funds (intended for a particular purpose) and £54,224.91 of restricted funds (only to be used for a specific purpose).



As in the prior year, some non-discretionary expenses such as salaries and staffing costs will increase in 2025 and utilities and running costs are forecast to remain high, therefore income generation will need to continue to be a focus. The Town Centre Mission is being funded partially by a grant, but funds will need to be raised to cover the remaining 50% of costs and the organ ideally needs to be replaced. Both Langley Hall and Holy Trinity require funds to be spend on general ongoing maintenance and more significant repairs are due where funds allow.

We are grateful to everyone who contributes financially to the life and work of the church.

Adelle Greenwood: Treasurer

The Parish of Bracknell
Financial statements for the year ended 31 December 2024

Independent Examiner's Report to the PCC of the Parish of Bracknell

This report on the financial statements of Bracknell PCC, for the year ended 31 December 2024 which are set out in this Appendix 1 on pages 1 - 10, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s.43 of the Charities Act 1993 ('the Act').

Respective responsibilities of the PCC and the examiner

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and s.43(2) of the Act does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of this report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.43(7)(b) of the Act and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any 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 connection with 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 41 of the Act; and
 - (b) to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the 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.

S K Douglas
Chartered Management Accountant ACMA

S K Douglas

62 Westmorland Drive
Warfield

Date: 11th March 2025

The Parish of Bracknell

Financial statements for the year ended 31 December 2024

Statement of financial activities

	Notes	Unrestricted funds £	Designated funds £	Restricted funds £	2024 Total £	2023 Total £
Incoming resources						
Voluntary income	3	102,924.74	-	6,268.47	109,193.21	112,097
Activities for generating funds	3	8,479.25		65.00	8,544.25	5,703
Income from Church Activities	3	2,117.85			2,117.85	5,594
Investment income	3	10,007.46	2,829.23	-	12,836.69	11,257
Insurance Claim	3					545
<i>Total incoming resources</i>		<u>123,529.30</u>	<u>2,829.23</u>	<u>6,333.47</u>	<u>132,692.00</u>	<u>135,196</u>
Resources expended						
Parish Share	4	36,261.67		4,029.08	40,290.75	45,154
Staffing and Clergy expenses	4	22,157.05		7,144.87	29,301.92	31,126
Church running expenses	4	19,501.55	320.00	5,847.67	25,669.22	23,850
Hall running expenses	4	11,992.07			11,992.07	12,566
Mission Giving and donations	4	6,663.25	530.00	326.02	7,519.27	2,957
Repairs & Building work	4	2,539.20			2,539.20	3,618
Costs of generating funds	4	223.06		580.50	803.56	751
Investment costs	4	60.00			60.00	60
Governance costs	4	108.00			108.00	108
Insurance Excess		625.00	-	-	625.00	250
<i>Total resources expended</i>		<u>100,130.85</u>	<u>850.00</u>	<u>17,928.14</u>	<u>118,908.99</u>	<u>120,440</u>
<i>Net incoming/(outgoing) resources before transfers</i>		23,398.45	1,979.23	(11,594.67)	13,783.01	14,756
Gross transfers between funds		(295.00)	295.00	0.00	0.00	
Net movement in funds		<u>23,103.45</u>	<u>2,274.23</u>	<u>(11,594.67)</u>	<u>13,783.01</u>	<u>14,756</u>
Total funds brought forward		272,972.28	91,571.41	65,819.58	430,363.27	415,607
<i>Total funds carried forward</i>		<u>296,075.73</u>	<u>93,845.64</u>	<u>54,224.91</u>	<u>444,146.28</u>	<u>430,363</u>

The Parish of Bracknell

Financial statements for the year ended 31 December 2024

Balance sheet as at 31 December 2024

	Notes	Unrestricted funds £	Designated funds £	Restricted funds £	Total 2024 £	Total 2023 £
Fixed assets						
Tangible assets	13			1,270.00	1,270.00	899
Total fixed assets			0.00	1,270.00	1,270.00	899
Current assets						
Investments	14	98,066.95			98,066.95	97,124
Debtors	15	12,056.34		1,955.29	14,011.63	11,412
Accrued Income	15	747.97			747.97	1,034
Prepayments	15	69.50			69.50	(113)
Cash in hand and at bank		187,673.48	93,845.64	85,918.92	367,438.04	328,798
Total current assets		298,614.24	93,845.64	87,874.21	480,334.09	438,256
Liabilities						
Net current assets	16	(2,538.51)		(969.80)	(3,508.31)	2,429
Agency Collections				(33,949.50)	(33,949.50)	(6,363)
Net assets		296,075.73	93,845.64	54,224.91	444,146.28	430,363
Funds of the church						
Unrestricted funds						
General fund		296,075.73			296,075.73	272,972
Designated fund	18		93,845.64		93,845.64	91,571
		296,075.73	93,845.64		389,921.37	364,544
Restricted funds						
	17	-	-	54,224.91	54,224.91	65,820
Total funds of the church	19	296,075.73	93,845.64	54,224.91	444,146.28	430,363

Approved by the Parochial Church Council on 15 March 2025 and signed on its behalf by:

Angela Evans

Adelle Greenwood

Angela Evans
Parish Warden

Adelle Greenwood
Treasurer

The Parish of Bracknell

Financial statements for the year ended 31 December 2024

Notes to the accounts

1 Basis of preparation

The financial statements have been prepared in accordance with the Church Accounting Regulations 1997 to 2001, the Charities Act 1993, applicable accounting standards and the Statement of Recommended Practice "Accounting and Reporting by Charities" (revised 2005).

The accounts are drawn up under the historical cost convention as modified by the inclusion of investment assets at market value. The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. These accounts do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

The accounts have been prepared on an accruals accounting basis.

2 Accounting policies

Funds

Unrestricted funds are general funds available for the general objectives of the church, not subject to any restrictions regarding their use.

Designated funds are unrestricted funds that have been set aside by the PCC for particular purposes. Details of designated funds can be found in Note 17.

Restricted funds can only be used for the purposes for which they have been given, within the objectives of the church. The cost of raising and administering such funds are charged against those specific funds. Details of restricted funds held can be found in Note 16.

Endowment funds are restricted funds which must be held permanently and the capital maintained while the income is restricted. Bracknell PCC do not hold any Endowment Funds.

Incoming resources

All incoming resources are included in the SOFA when the church becomes legally entitled to the income and when the amount can be quantified with reasonable certainty.

Collections are recognised when received by or on behalf of the PCC. Planned giving is recognised only when received. Grants and legacies are recognised as soon as the PCC becomes aware of its legal entitlement and the amount due is quantifiable with reasonable certainty.

Income tax recoverable on gift aid donations is accounted for when the gift is received, not when the tax refund is received.

When incoming resources have related expenditure (as with fundraising income) the incoming resources and the related resources expended are accounted for gross in the SOFA where possible.

Rental income from letting the Langley Hall is accounted for when it falls due.

Dividends and interest are accounted for when receivable and includes any recoverable tax.

Realised gains on assets held for the church's own use are taken into account at the time of sale.

Resources expended

Expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay for goods or services.

All costs have been directly attributed to the various categories within the SOFA.

The Parish of Bracknell

Financial statements for the year ended 31 December 2024

Notes to the accounts

Resources expended continued

Any general support costs have been allocated across activity cost categories on a basis consistent with the use of resources based on an allocation of actual costs.

As the church is not registered for VAT, all expenditure is shown inclusive of VAT.

Governance costs include the cost of the preparation of the annual accounts, the cost of PCC meetings and the legal cost of advice on governance or constitutional matters.

Grants and charitable giving are accounted for when paid over or when awarded, if the award creates a binding obligation on the PCC, provided that there are no conditions to be met relating to the grant which remain in the control of the church.

Parish Share is accounted for when due except that any Parish Share unpaid at the end of the financial year is provided for in the accounts as a constructive obligation, although not a liability, and is included in the balance sheet as a liability.

Fixed assets

All capital expenditure in excess of £500, for a single item or a group of similar items, is capitalised.

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost evenly over the expected useful economic life of assets. Accordingly, furniture, fittings and equipment are depreciated over 5 years.

Buildings:

Bracknell PCC is the beneficial owner of properties held in trust for us by the Diocese of Oxford.

Holy Trinity Church is consecrated and therefore dedicated to God, being set aside solely for sacred purposes.

Consecrated property is excluded from the financial statements by s.96(2)(a) of the Charities Act 1993.

Maintenance costs on consecrated property are written off in the year they are incurred.

The PCC have a beneficial interest in the land and buildings of Langley Hall.

Langley Hall was built over 30 years ago. The costs were written off at the time of completion. The Statement of Recommended Practice for accounting and reporting (SORP) 2005 requires that these buildings should be capitalised. However there are insufficient records of the original costs, and no values have been included in the Balance Sheet.

Our insurance policy, with Ecclesiastical Insurance Group, for both Holy Trinity Church and Langley Hall has changed to a combined policy, Parish Plus. Details of which are available in the Parish Office. Building and content values for both church and church hall have not been included in the balance sheet in 2024 (or since 2006), as to do so would distort the overall view of our finances.

Investments

Investments are included at market value.

Both realised and unrealised gains are shown under 'other recognised gains/(losses)' section of the SOFA.

Current assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors.

The Parish of Bracknell

Financial statements for the year ended 31 December 2024

Notes to the accounts

3 Analysis of incoming resources	Notes	2024			2023
		Unrestricted £	Designated £	Restricted £	Total funds £
Voluntary income					
Recurring income:					
Envelope giving (excl. tax)		2,733.00			2,538
Collections of loose cash at services		4,168.84			4,250
Other planned giving (bankers orders)		66,676.50		3,385.00	78,186
Coffee mornings		868.28			869
		<u>74,446.62</u>	<u>0.00</u>	<u>3,385.00</u>	<u>85,843</u>
Non-recurring income:					
Grants	5			1,624.04	-
One Off Donations		4,660.25		778.18	3,270
Evangelism Income				0.00	50
Donation - cashless		4,281.00			3,029
- less fee taken		(156.32)			(113)
Gifts for individuals				0.00	235
Collections for Charities		1,216.21			510
		<u>10,001.14</u>	<u>0.00</u>	<u>2,402.22</u>	<u>6,981</u>
Gift Aid - Tax recovered		18,476.98		481.25	19,323
		<u>102,924.74</u>	<u>0.00</u>	<u>6,268.47</u>	<u>112,147</u>
Activities for generating funds					
Fund raising activities	6	213.00		65.00	240
Langley Hall/Car Park letting		8,266.25			5,463
		<u>8,479.25</u>	<u>0.00</u>	<u>65.00</u>	<u>5,703</u>
Income from Church Activities					
Fees - weddings, funerals etc	7	2,013.00			5,440
Bible Reading Fellowship income		104.85			104
		<u>2,117.85</u>	<u>0.00</u>	<u>0.00</u>	<u>5,544</u>
Investment income					
CBF accounts		3,681.33			3,251
Investment movement		942.70			3,542
Bank interest		5,383.43	2,829.23		4,464
		<u>10,007.46</u>	<u>2,829.23</u>	<u>0.00</u>	<u>11,257</u>
Insurance Claim		-			545
Total Incoming resources		<u>123,529.30</u>	<u>2,829.23</u>	<u>6,333.47</u>	<u>135,196</u>

The Parish of Bracknell

Financial statements for the year ended 31 December 2024

Notes to the accounts

	Notes	2024			2023
		Unrestricted £	Designated £	Restricted £	Total funds £
4 Analysis of resources expended					
Church Activities					
Parish Share		37,622.47		4,180.28	41,802.75
Rebate		(1,360.80)		(151.20)	(1,512.00)
		<u>36,261.67</u>		<u>4,029.08</u>	<u>40,290.75</u>
Staffing and Clergy expenses					
Salaries		18,986.07		5,060.84	24,046.91
Clergy expenses	8	1,064.78			1,064.78
Consultancy/Pioneer roles/Staff exp	9	75.97		2,084.03	2,160.00
Curate Housing Allowance		1,725.23			1,725.23
Verger and organist fees		305.00			305.00
		<u>22,157.05</u>		<u>7,144.87</u>	<u>29,301.92</u>
Church running expenses					
Cost of weddings and funerals etc	7	12.99			12.99
Children's work		113.01		82.90	195.91
Mosaic expenses				739.21	739.21
Ecochurch		431.64			431.64
Gifts		121.00		59.39	180.39
Rent				2,244.00	2,244.00
Insurance		4,808.56			4,808.56
Outreach & Training		838.32		322.08	1,160.40
Licences/Permits/Subscriptions		718.65		935.00	1,653.65
Organ repair/tuning & Music		383.60	320.00	183.15	886.75
Utilities		2,613.78			2,613.78
Telephone & Internet		1,163.49			1,163.49
Church Maintenance		4,152.66			4,152.66
Church supplies		1,095.28			1,095.28
Equipment		1,626.38		580.63	2,207.01
Books and publications		315.18		369.59	684.77
Stationery, Printing & Office supplies		1,107.01		331.72	1,438.73
		<u>19,501.55</u>	<u>320.00</u>	<u>5,847.67</u>	<u>25,669.22</u>
Hall running expenses					
Cleaning		5,413.00			5,413.00
Maintenance		1,366.00			1,366.00
Utilities		4,034.15			4,034.15
Insurance		1,178.92			1,178.92
		<u>11,992.07</u>			<u>11,992.07</u>
Mission Giving and donations					
Evangelism Activities	10	274.96			274.96
Mission Giving and donations		3,363.29		326.02	3,689.31
Vicar discretionary grant		25.00	530.00		555.00
Ranelagh Chaplaincy		3,000.00			3,000.00
		<u>6,663.25</u>	<u>530.00</u>	<u>326.02</u>	<u>7,519.27</u>
Repairs & Building work - Church					
	11	<u>2,539.20</u>			<u>2,539.20</u>
Costs of generating funds					
Coffee Morning/Refreshments		223.06		580.50	803.56
		<u>223.06</u>		<u>580.50</u>	<u>803.56</u>
Other resources					
Insurance Claim excess		0.00			0.00
Contingency		625.00			625.00
		<u>625.00</u>			<u>625.00</u>
Investment costs - bank charges					
Governance costs - Audit Fee	12	60.00			60.00
		<u>108.00</u>		<u>108.00</u>	<u>108.00</u>
Resources used total		<u>100,130.85</u>	<u>850.00</u>	<u>17,928.14</u>	<u>118,908.99</u>
					<u>120,440</u>

The Parish of Bracknell

Financial statements for the year ended 31 December 2024

Notes to the accounts

5 Grants

A grant of £8,000 was received in January 2025 of which £1637.33 was related to 2024. (2023 - £0)

6 Fund raising activities

	2024	2023
	£	£
Town Centre T-shirts	30	-
Ride & Stride	150	153
Card & Mice Sales	63	69
Tea Towels	35	
Paypal Giving & Amazon Smile	-	18
	<u>278</u>	<u>240</u>

7 Weddings and Funerals

Fees for weddings, funerals and baptisms have been restated in 2024, in accordance with CofE guidelines, so that only income and expenditure received or incurred by the PCC are included in the accounts. No allowance is made for fees payable to the Diocese, organists, vergers etc for these events.

8 Clergy Expenses

No members of the PCC received any remuneration for their work for the PCC. The clergy, who are ex officio members do receive a stipend but are not remunerated for their service on the PCC. No PCC members claimed expenses although they would have been entitled to claim travel costs for attending meetings. The clergy, including visiting clergy, received expenses for their role as parish or guest priests of £1065 (2023 - £1005).

9 Consultancy and Staff Expenses

Pioneer roles for the New Town Centre, paid on a consultancy basis amounted to £2,160 (2023: £6,480). Staff expenses were £0. (2023- £103)

10 Mission Giving and donations

	2024	2023
	£	£
Charitable Donations were made to the following institutions:		
Red Cross	100	100
Food Bank	110	10
Christian Aid	100	
Children's Society	287	
Thames Valley Hospice	160	247
Refuge	304	253
Mission Aviation Fellowship (MAF)	280	
Vicar Incumbent grants	555	309
New Town Centre expenditure	178	569
Evangelism expenditure	275	364
	<u>2,349</u>	<u>1,852</u>
Mission Giving:		
Thames Valley Hospice	Donation 390	Matched funding 247
Refuge	390	253
MAF	<u>390</u>	<u>500</u>
Total	1170	1000
	<u>4,519</u>	<u>2,956</u>

In addition £335 was collected for the British Legion Poppy Appeal and £288 for Christian Aid. All of these were collected by us as an agency and passed directly to the charity concerned. The payments to Thames Valley Hospice (£247) and Refuge (£253) and MAF (£280 plus £500 cheque paid directly to MAF) were matched by the PCC in 2024 (to a maximum of £500 per charity).

11 Repairs & Building work

Repairs were carried out to the church roof of £625 (2023: £0). Work was carried out on the Langley Hall doors £1,125. There was also a cost of £1,414 for the quinquennial inspection.

12 Audit Fee

	2024	2023
Auditor	<u>108</u>	<u>108</u>

The Parish of Bracknell

Financial statements for the year ended 31 December 2024

Notes to the accounts

13 Tangible fixed assets

	Computer equipment	Sound equipment	Total
	£	£	£
Net book value At 1 January 2024	899		899
Purchase/Depreciation	(180)	551	371
At 31 December 2024	<u>719</u>	<u>551</u>	<u>1,270</u>

14 Investment assets

CBF Trust Funds	£	£
Value on 1 January 2024	97,124	98,605
Net gain/(loss) on revaluation for 2024	943	(5,023)
Value on 31 December 2024	<u>98,067</u>	<u>93,582</u>

There were no additions or disposals during the year.

Analysis of investments

Grange Road Trust Fund - (for any ecclesiastical purposes in the Parish.) represented by CCLA CofE Deposit Fund	£ 55,937
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Leaves Green Trust Fund

(capital and income applied as part of Bracknell PCC general income) represented by CCLA Investment Fund	28,778	
represented by Income Shares	<u>13,351</u>	<u>42,129</u>
		<u>98,067</u>

15 Debtors and prepayments

(Amounts falling due within one year)	2024	2023
	£	£
Debtors	2,178	567
Debtor - Gift Aid owed	11,834	10,845
Prepayments	70	(113)
Accrued income	<u>748</u>	<u>1,034</u>
	<u>14,829</u>	<u>12,334</u>

16 Creditors and accruals

(Amounts falling due within one year apart from Hall and Key deposits)	2024	2023
	£	£
Creditors	3,149	1,557
Money held - Hall & Key Deposits	750	625
Money held - Wedding and Funerals	0	247
Collecting Agent - Ranelagh School	<u>33,950</u>	<u>6,363</u>
	<u>37,849</u>	<u>8,792</u>

£500 hall hire and key deposit money has been held for over one year.

The Parish of Bracknell are acting as an agent for the Oxford Diocese for the payment of salary and costs for the Ranelagh School Chaplain. During 2024 we received £61,788 of income and paid £34,201 to Ranelagh School. Therefore as at 31st December 2024 we are holding £33,950 as an agent for the Oxford Diocese.

The Parish of Bracknell

Financial statements for the year ended 31 December 2024

Notes to the accounts

17 Restricted funds

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Holy Trinity Roof Fund	3,623.38	385.68			4,009.06
Holy Trinity Fabric Fund	1,200.00				1,200.00
Holy Trinity Hymn / Service Books	143.12				143.12
Holy Trinity Music Fund	1,322.77				1,322.77
Holy Trinity Music Director	414.90				414.90
Holy Trinity Seating Fund	1,652.00				1,652.00
Training	200.00		(200.00)		0.00
Clergy Expenses	1,033.66				1,033.66
Youth Bibles	97.42				97.42
Mosaic	49,137.30	3,621.25	(10,255.25)		42,503.30
New Town Centre Mission	5,271.35	2,326.54	(7,472.89)		125.00
Night Shelter	1,723.68				1,723.68
	<u>65,819.58</u>	<u>6,333.47</u>	<u>(17,928.14)</u>	<u>0.00</u>	<u>54,224.91</u>

18 Designated funds

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
For Ecclesiastical matters and charitable purposes within Bracknell parish					
Hardship Grants					0.00
Car Park compensation					85,298.25
Roof	82,469.02	2,829.23			832.08
Vicar Incumbent grants	1,387.08		(530.00)	(25.00)	768.47
History Project	768.47				0.00
Organ/Music			(320.00)	320.00	6,946.84
Legacy	6,946.84				
Total	<u>91,571.41</u>	<u>2,829.23</u>	<u>(850.00)</u>	<u>295.00</u>	<u>93,845.64</u>

19 Summary of funds

	Unrestricted funds £	Designated funds £	Restricted funds £	Total £
Net assets at 1 January 2024	272,972.28	91,571.41	65,819.58	430,363.27
Income in 2024	123,529.30	2,829.23	6,333.47	132,692.00
Expenditure in 2024	(100,130.85)	(850.00)	(17,928.14)	(118,908.99)
Transfers between funds	(295.00)	295.00	0.00	0.00
Net assets at 31 December 2024	<u>296,075.73</u>	<u>93,845.64</u>	<u>54,224.91</u>	<u>444,146.28</u>