

**Annual Report
and
Financial Statements
of the**

**The Parochial Church Council of the
Ecclesiastical Parish of Christ Church &
St John's, Radlett
(Radlett Parochial Church Council)**

for the year ended 31 December 2022



**Christ Church and
St John's Radlett**

Registered in England as a charity (no. 1132088)

The Parochial Church Council
of the
Ecclesiastical Parish of Christ Church & St John's, Radlett
Financial statements
Year ended 31 December 2022

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RADLETT PAROCHIAL CHURCH COUNCIL

Annual Report for 2022

The Trustees present their report and audited financial statements of the charity for the year ending 31st December 2022. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

Administrative information

Christ Church is to the south of the village of Radlett located on Watling Street. Its daughter church St John's is situated in Gills Hill Lane. It is part of the Diocese of St Albans within the Church of England. PCC members who have served during 2022 until the date of this report are:

Incumbent: Revd Oliver Blease
(*Team Vicar Aldenham*): Revd Robert Fletcher
(*Team Vicar Shenley*): Revd Sarah Marshall
(*from July 2022*)

Diocesan Reader: Mrs Eileen Bigg

Wardens:
(*to June 2022*) Mrs Fiona Turner
Mrs Caroline Newman
(*from June 2022*) Mr Jeremy Newton
Mr George Verghese

Representatives on Deanery Synod
Mrs Gillian Foroughi
Mr Jeremy Newton

Elected Members:
(*until May 2022*) Mrs Ade Afolabi
(*until Sept 2022*) Mr Simon Ashley
(*throughout year*) Mr Fola Adeoti
Mr Robert Attuh
Mrs Jenny Bailey
Mr Remi Bola
Mr John Graham
Mr Barry Hogg
Mrs Sue Waller
Mrs Rosemari Whiteman
(*from May 2022*) Mrs Abiola Ajayi-Obe
Miss Anna Bicknell
Mrs Caroline Newman
Mrs Fiona Turner

Treasurer: Mr John Graham
Assistant treasurer: Mrs Jenny Bailey

PCC Secretary: Mrs Susan Brown
(*until May 2022*)

Registered Office: The Church Office
Christ Church Vision Hall
Watling Street
Radlett WD7 7JJ

Bankers: Barclays Bank plc
Watling Street
Radlett WD7 7AJ

Auditors: Hillier Hopkins LLP
Chartered Accountants
Radius House, 51
Clarendon Road, Watford
WD17 1HP

Structure, governance and management

The Parochial Church Council of the Ecclesiastical Parish of Christ Church & St John's Radlett (PCC) is a corporate body established by the Church of England. The PCC operates under the Parochial Church Councils (Powers) Measure 1956 and is registered in England as a charity (no. 1132088).

Radlett is part of the Team Benefice of Aldenham, Radlett and Shenley formed in February 2005.

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees over the age of 16 are encouraged to register on the Electoral Roll and are eligible to stand for election to the PCC. PCC members with specific responsibilities are encouraged to attend training courses arranged by the Diocese, Deanery or other organisation as appropriate.

The full PCC met in person on six occasions during the year. Management Committee met between meetings and minutes of their deliberations were received by the full PCC and discussed where necessary.

Minutes of PCC meetings are available to be read in the narthex of Christ Church.

The PCC operates through a number of committees:

Management/Standing Committee: Meets regularly between PCC meetings and has power to transact the business of the PCC between its meetings, subject to any directions given by the Council.

Financial Advisory Group: Advises the PCC and Management Committee and oversees the general finances of Christ Church and St John's.

Property & Grounds Committee: Manages the care, maintenance and repair of the churches, churchyard, and other buildings and grounds belonging to the PCC

Stewardship Committee: Monitors the parish's policy on Christian Stewardship. It coordinates the annual renewal of Christian Stewardship of money through planned giving which parishioners feel able to offer to the life of the church.

DICE Committee: Encourages Diversity, Inclusion, Cohesion and Engagement within the church and its relationships with the community.

Home and Overseas Committee: Advises the PCC on the disbursement of its charitable giving to various local, national and international charities and causes.

Hall Management Group: Oversees the maintenance and management of the Vision Hall.

St John's Committee: In abeyance during 2022, in view of the re-development of St John's church site.

Aim and purposes

Radlett PCC is responsible to the Diocese of St Albans and with the Incumbent for promoting in the ecclesiastical parish the whole mission of the church - pastoral, evangelistic, social and ecumenical.

It also has maintenance responsibility for the Parish Church, Church Hall and Burial Ground in Watling Street, St John's Church and Hall in Gills Hill Lane, along with the house at 51 Gills

Hill Lane, available for a curate. All these (except for the curate's house, currently let) are facilities intended to be for the use of the general public as well as for church members.

Objectives and activities

The primary objective of the PCC is the promotion of the Gospel of our Lord Jesus Christ and our mission statement is "We believe God calls us to be a loving community, inspired by the Holy Spirit, founded and growing in faith through worship and prayer, making new disciples as we proclaim Jesus in word and deed". This ties in with our Diocesan three-fold Living God's Love vision of "going deeper into God, making new disciples and transforming communities".

When planning our activities for the year, the incumbent and the PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

We seek to do this by providing a variety of different styles of worship service, by offering pastoral care to those in need or at key points in their life's journey, by preaching and teaching to people of all ages in ways appropriate to their needs, and by actively reaching out to those on the fringe or outside our current membership. Being a parish church, we aim to be available for all people of our parish. We believe that people have spiritual as well as material needs and seek especially to minister in the spiritual dimension of life, often through meeting people in the social or emotional situations which they encounter. We are especially concerned to meet the needs of children and young people.

Achievements and performance

This year has seen a number opportunities for growth and engagement which have been very fruitful. As a parish community we are 'deepening our roots' as we develop our relationships with the wider community, whilst also working to nurture the existing body of Christ Church and St. John's.

Worship, prayer and pastoral support

The pattern of worship has settled over the past year as follows: Sunday 8.00 am Holy Communion from the Book of Common Prayer, 10.30 am Holy Communion from

Common Worship, excepting the first Sunday in every month when this is a contemporary service titled 'All Together', with modern worship songs, a family friendly and engaging sermon, often led by the laity. A local music teacher was invited to bring childrens' choirs to this service and this has led to an increase in the congregation with more young families attending. On Wednesdays we continue to hold a 10.30 am service of Holy Communion (Order 1 Common Worship in traditional language). On the first Sunday of every month at St. John's Church we hold an additional afternoon service of Holy Communion from Common Worship. In February we had the first of our recent pulpit swaps amongst the Aldenham, Radlett, and Shenley Team Ministry, a good opportunity to build relationships across the wider ministry team.

Regular attendance was as follows:

- Sunday 8.00 am plus 10.30 am: between 40-60 people
- Sunday 10.30 am 'All Together' service: between 45 and 75 people (with a higher percentage of young families)
- Wednesday 10.30 am Holy Communion: Between 18 and 30 people
- Sunday 3.00 pm at St. John's Church: an average of 11 people

As the new St. John's building is commissioned later in 2023, we expect a healthy number of attendees given our engagement with St. John's school, the United Free Church, and a developing ministry amongst children and young people.

In 2022, we celebrated 5 baptisms and we continue to minister amongst these families pastorally, some of which have remained as regular members of the congregation. We celebrated two marriage blessings, where the couple had been married elsewhere but wanted their marriage blessed in church. There were 3 funerals in church plus those at which the vicar officiated at local crematoria. In addition, there were 2 memorial services, giving thanks for the life of the deceased. Our ministry amongst the bereaved continues beyond these services and members sometimes become part of the regular worshipping community.

In March, a special service for the Mothers' Union was held, attended by 50 people. On the death of Her Late Majesty the Queen in September, a special service of Evening Prayer was held at Christ Church. In October, we held our annual Harvest Festival celebration followed by a parish lunch which was attended by 85 people including 20 children. We celebrated Black History Month with a guest speaker and this was attended by 42 people. Christ Church hosted the annual Civic Service for Hertsmere Borough Council at the request of the Mayor of Hertsmere which was attended by 98 people. In November, we held our annual commemoration of the departed service on the Feast of All Souls which was attended by 35 people.

Prior to Advent and Christmas, the Churches Together in Radlett and Aldenham group prepared a Christmas card to all local residents advertising our upcoming seasonal services. During Advent, we welcomed St. John's Infants school into church for their Christmas service, which was attended by 250 people. We held a Carols Concert for all local schools, attended by 190 people. The vicar also provided collective worship services to St. John's Infants in the school, and for the first time was invited to provide an assembly at Radlett Preparatory School. 71 people came to an Advent Carol service at Christ Church for the Churches Together group, which included a guest choir. On Christmas Eve, we held 'Carols by Candlelight', a lively family service with traditional carols, which was attended by 220 people including 45 children. On Christmas Day 87 people attended Christ Church, including 9 children.

A weekly prayer group has continued to meet on a Tuesday afternoon and is a source of comfort and strength for attendees, of whom there are regularly 6. Training was provided in September for servers and sidespeople assisting with the Sunday and Wednesday services. A Worship Group comprising the clergy, licensed lay ministers, and members of the wider congregation, has continued to meet and develop worship in church. A weekly Zoom Bible study and prayer meeting titled 'ReConnection' has continued to meet on Saturday mornings, with 16 regular members plus 3 occasional attendees.

In November, 40 church volunteers and employees were thanked with a buffet lunch and social gathering at the vicarage for their vital contribution to the life and ministry of the church.

At the start of 2021, there were 188 members on the Church Electoral Roll, and at the end of the year there were 182 (6 removals)

Ministry Team, Ecumenical, Interfaith, and Mission activities

In July we welcomed Rev'd. Sarah Marshall as Team Vicar to Shenley. A Team Confirmation service was held at Aldenham church in September.

Good links have been maintained and developed further with local schools, including Fair Field Juniors, Newberries, Radlett Prep, and St. John's Infants. The vicar is the SIAMS and Worship link governor at St. John's Infants, and actively involved in supporting staff and regular worship there. Our link with Houndswood House care home has been re-established with carol singing in December, and fortnightly visits for Communion planned throughout 2023. The vicar has continued to develop the ministry of visiting the sick, bringing Communion to the housebound and regularly offering pastoral visits to those at home or in hospital / hospice. Currently a 'circuit' of 6 parishioners are regularly visited at home or in a hospice, with others visited on an ad-hoc basis.

We partnered with Aldenham Parish Council, local synagogues and churches, and others to develop a Warm Spaces scheme throughout the colder months of the year, with the support of Hertsmere Borough Council. With the ecumenical Churches Together group we continued to support the Hamper Scheme and Lunch Club with volunteers and funds. In addition to the joint Advent Carol Service held at Christ Church, the vicar delivered this year's Advent talk to the Churches Together group on the theme of 'Watch for the Light: a journey through Advent'.

Rev'd. David Jebb was welcomed to the United Free Church as an ecumenical colleague. Members of the church communities attended the welcome service for

the new Associate Rabbi at Radlett Reform Synagogue. The churches once again worked together with the local Jewish communities to deliver the Remembrance Sunday commemoration service at the village war memorial.

The Home and Overseas Committee met twice as is usual and made recommendations to the PCC to continue support for numerous charities and causes. These were approved by the PCC and 8 donations were made to overseas charities and causes, and 5 to domestic, with a total of £7,800 donated.

Local uniform groups were welcomed into Christ Church for tours and talks about Christianity, including Beavers and Cub Scout groups. The vicar also visited another local Beavers group evening meeting at the invitation of the leaders to talk about the role of the vicar in a community, and what we do in church, which was very well received. Churches Together and the ministry team across Aldenham, Radlett, and Shenley began preparing together a Lent Course for 2023. Christ Church hosted two organ recitals (for the seasons of Remembrance and Advent) and numerous musical concerts of local choral groups and a brass band, attracting significant numbers of local residents.

Mission Action Plan

In August and October, we held two Vision planning days to prepare for renewing the Mission Action Plan (MAP) for the parish. These were well attended by the congregation, with approximately 30 joining each session. Each of these gatherings was facilitated by a speaker from the diocese. We worshipped together, assessed 'where we are', completed a SWOT analysis, assessed our gifts and values, and formed a cohesive set of priorities for the coming years.

Following these meetings of the congregation, a small group of 'lesser-heard voices', those of various minority groups, was formed by the vicar to distil the conversations and data which arose from the Vision Days into a coherent and realistic Mission Action Plan. Using all the various sources, including the focused small group discussion, the vicar wrote up a draft Mission Action Plan for review by the Management Committee in February 2023. We

have identified long-term priorities and also short-term goals to build initial momentum, with a review scheduled for 2024.

The three priority areas identified by church members during this process were:

1. Ministry amongst children and families
2. Deepening discipleship
3. Ministry amongst the elderly

A number of initiatives are already underway as we begin to address these priorities. These include a team-wide and ecumenical discipleship course titled 'Belief and Trust' to run throughout Lent 2023. This was the idea of our new Discipleship Enabler who is due to be commissioned in the parish in February 2023. Additionally, we have begun discussions with the wider ministry team and the ecumenical church groups the possibility of running a Holiday Club in the summer of 2023 and a youth club in the new St. John's Church building.

Property and Grounds

In early 2022, a "Property & Grounds Committee" was agreed to be established, which has assisted greatly with the upkeep of Christ Church, Vision Hall, the churchyard and the surrounding grounds. Among work overseen by the Committee has been a new 3-year contract in place for the maintenance of the grounds; a plan to deal with trees damaged by the long, dry summer; more frequent working parties to clear ivy in the churchyard; dealing with burst waterpipes and seeking to find a permanent cure for water ingress into the Vision Hall; and overseeing the replacement of various appliances in the curate's house, following a new tenancy agreement.

The required 5-year inspection (Quinquennial) of Christ Church was carried out in June. Overall, the church was found to be in good condition, and only minor work was identified as needing attention over the next five years. Already some recommendations have been completed.

Signage at Christ Church has been improved, showing when the church is open, and improvements have also been made to the carpark, including the prevention of its use as a

"rat-run" which was becoming increasingly dangerous to users of the church and grounds. The Church Office's equipment, including internet, has been replaced or upgraded, and ChurchSuite introduced to help improve efficiency.

The PCC has agreed to progress installing solar panels on Vision Hall roof in keeping with the Diocese's commitment to the Church of England's target of reaching Net Zero Carbon by 2030. The new St John's church will also have solar panels. This is part of a project with Hertsmere Borough Council (which is providing the funds) to re-develop St John's Church site in order to provide a new church and hall along with six units of much-needed affordable accommodation. Work started on the new buildings in May 2022, with the aim of handing over the new church and hall before September 2023.

Safeguarding, Governance, and Development

We progressed well through the Safeguarding Action Plan and have made further improvements, increasing compliance within the regulatory framework. Additional safeguarding training was received by members of the PCC and other volunteers, and all necessary DBS certificates were provided. A risk assessment was completed for all regulated activities and the PCC was kept up to date on all safeguarding matters, this being a standing item on the PCC agenda.

In January 2022 we commissioned Church Consultant and Trainer John Truscott to review our policies and processes and to make recommendations for improvements based on best practice. We have made considerable progress in following these recommendations. For example, we implemented the church management software 'ChurchSuite' for more efficient management of data, bookings, and rotas. Training was provided by the vicar to the employed administrators and this implementation has been successful. The use of management software safeguards personal data, requires individual log in access which can be regulated by an administrator, and is considered best practice in its compliance with GDPR regulations.

Continuing through the recommendations of the Truscott report, we have:

- in our PCC meetings moved from mere ‘maintenance mode’ to a more creative and open discussion, with a significant part of each meeting given over to discussing mission and evangelism and ‘big picture’ thinking;
- re-established a Vision Hall Management Group to manage much of the day-to-day maintenance and bookings for the church hall;
- redeveloped the role of the PCC Secretary to distribute much of the accumulated bulk of the role amongst other members of the PCC and administrative staff;
- made efforts to include younger people in the management of the church, reducing the average age of PCC members at the APCM and including a teenage member of the church community in our Mission Action Planning small advisory group;
- developed the roles of Wardens and Assistant Wardens, giving more oversight to the elected Wardens and distributing roles such as locking and unlocking the church, setting up for services, etc, amongst a wider pool of volunteers, giving space to the elected Wardens to focus on their attention on the central elements of the role.

In addition, we have continued to review our policies regularly and introduced new policies where required, for example a Preventing Bullying and Harassment Policy, based on that adopted by the diocese, approved by the PCC in September. Annual appraisals, supervision meetings, and appropriate training have occurred for all employees and licensed lay members of the ministry team where appropriate.

The Team Vicar Chaired the bellringers AGM in September which was well attended and a good opportunity to thank them for their commitment and hard work on behalf of the church.

There have been some challenges during 2022. From February to May 2022 the vicar was signed off on sick leave by a GP, diagnosed with stress and depression. This was due to a

series of allegations made by a Complainant who remained a member of the church community. These complaints were ultimately dismissed. The investigation process took a significant toll on the vicar and his family personally, and also on the church community. Following these processes, the Claimant made a further complaint about other individuals and the church community generally to the diocese. This new complaint was referred to the diocesan Racial Justice Action Group, and two members, including the Chair of this group, conducted a thorough investigation between April and May 2022. The report concluded that “we have not found evidence of racial bias or unfairness.” Further, that:

"All the information we have received shows us that Christ Church is a church that has worked hard and imaginatively to become a genuinely diverse church. It has responded with vision to the challenge of ‘Black Lives Matter’, is promoting and supporting UK minorities into ministry and leadership and providing inclusive worship to appeal to diverse tastes."

Following this report, the Claimant has launched an action in the Watford Employment Tribunal, since transferred to London, claiming rights as an employee for the time served as Churchwarden. The Respondents to this claim are the vicar and other individuals, the PCC as a whole, and the diocese of St. Albans. These co-respondents are legally represented by a firm of solicitors appointed by our insurer. The claims are substantially the same as those made against the vicar alone, against the bishop in the appeal to the complaint under the Clergy Discipline Measure 2003 (dismissed by Dame Sarah Asplin DBE of the Court of Appeal in May 2022 in her capacity as President of Tribunals), and against members of the wider church community which led to the investigation and report by the diocesan Racial Justice Action Group in May. All of the claims are denied in full. A preliminary hearing is scheduled for 24 March 2023. In light of this action the PCC chose to self-refer to the Charity Commission to make them aware of the circumstances, given that any such action could potentially harm the reputation of the charity or lead to a loss of finances. The Charity Commission responded to the effect that they were satisfied

that the PCC and Management Committee were dealing appropriately and diligently with the complaint and the PCC has kept the Charity Commission updated as required.

The community of Christ Church & St. John's is focusing now on missional opportunities and those priorities identified in the process of forming a new Mission Action Plan. We are working amongst the 'un-churched' and 'de-churched' as well as with those who have a long-standing faith, to deepen our discipleship in Christ and nurture people of all ages in the community.

Financial Review

The accounts are drawn up under generally accepted accounting standards for the charity sector. The charity delivered an overall deficit of £125,324 (2021 surplus £22,821) after taking into account all funds. Most of this movement reflects the unrealised losses of the investment portfolio which moved from a surplus of £121,496 in 2021 to a deficit of £84,685 in 2022, effectively reversing the exceptional investment gains made in 2021.

On unrestricted funds, before accounting for the investment loss of £76,277 and depreciation of £24,529, the charity reported a deficit of £16,110. Contributing to this deficit was the exceptional increase of energy costs, nearly £15,000 more than in 2021. To offset this the Diocese generously made us a grant of £4,139 shown as a donation in income. Following the closure of the church halls during the COVID pandemic, rentals have recovered and both halls delivered the budgeted income for the year.

We remain grateful to the many regular givers in our congregation whose donations underpin the finances of the church.

Principal funding sources

The PCC relies on voluntary giving from parishioners to fund its activities; we are thankful for the response to the annual stewardship appeal, which generates this income. Other income includes hall lettings, grants, donations and income from deposits and investments. This year again we have benefited from the continuing rental income from the curate's house and overall are reporting an increase in income commensurate with the increased use of the church halls.

Expenditure

A total of £287,025 (2021: £261,255) was spent to provide the Christian ministry of Christ Church and St John's. Included in expenditure is £119,501 (2021: £120,893) contribution to the Diocesan parish share, much of which is spent on stipends and housing for the clergy. Expenditure was slightly higher this year reflecting the increased cost of energy, and necessary expenditure on the curates house to retain it in a lettable condition.

Future Review

The PCC on advice from the incumbent vicar, has decided to support the role of the Children's, Youth & Families Worker (CYFW). Discussions remain underway on what is expected from the role. The PCC has agreed a 2023 deficit budget of £15,946 prior to transfers to designated funds, this budget excludes the CYFW.

Investments policy

Unrestricted funds are invested in a balance of short-term deposits and long-term investment funds including bonds and equities. Around 85% of our investments are in equities in a portfolio run on a medium risk basis. The funds are invested with M&G and CCLA linked to the Church of England. Performance is benchmarked against the FTSE All-Share Index. The capital of the unrestricted fund equity investments declined by 9.0% during 2022 (2021: increase 14.9%), compared with the FTSE All Share index which decreased by 3.0%. The decline reversed the above benchmark performance of the past two years.

Reserves policy

The PCC seeks to maintain Unrestricted Reserves of six months of unrestricted charitable expenditure. This level is maintained so that if income suddenly fell significantly the combination of income and retained reserves should cover a year's expenditure, time enough to change fundamentally the cost base in line with a revised lower level of income. Over the last few years we have seen a number of our major donors cease giving and the PCC has increased efforts to draw new people into the stewardship scheme. Given the dependence on a limited number of donors, the PCC believes that the unrestricted reserves are necessary to fund future plans and meet future anticipated deficits.

At 31 December 2022 the balance on the unrestricted funds was £1,060,874 (2021: £1,155,946). The PCC is required to provide accommodation for a curate at a standard laid down by the Diocese. Whilst the curate's house is currently let, it has to be available to a future curate if one is so appointed. The funds invested in 51 Gills Hill Lane (£632,570), are not considered to be freely available reserves. Removing these funds from the unrestricted reserves leaves a balance of £428,304 which, whilst being greater than 12 months' unrestricted expenditure, has grown from unrealised investment returns which as we have seen this year, can be easily reversed.

The PCC has approved a deficit budget in 2023 and this along with our awareness that income from regular givers is declining, leads us to believe the level of reserves is appropriate and reflects the financial position of the charity.

On behalf of the PCC

A handwritten signature in black ink, appearing to read 'ORBleuse', written over a horizontal line.

Revd Oliver Blease
Chair of the PCC

Independent Examiner's Report to the Trustees of Radlett Parochial Church Council

I report to the charity Trustees on my examination of the accounts of the charity for the year ended 31 December 2022 which are set out on pages 10 to 17.

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.

Responsibilities and basis of report

As the charity's Trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Simon Speller

Simon Speller FCA

Hillier Hopkins LLP

Chartered Accountants

Radius House

51 Clarendon Road

Watford

WD17 1HP

Date: *20 March 2023*

RADLETT PAROCHIAL CHURCH COUNCIL

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 December 2022

	Note	Unrestricted	Designated	Restricted	Endowment	Total Funds	
		Funds	Funds	Funds	Funds	2022	2021
		£	£	£	£	£	£
INCOME							
Donations and legacies	2a	148,810	-	6,008	-	154,818	157,376
Church activities	2b	43,999	-	0	-	43,999	30,020
Investments	2c	45,020	-	2,549	-	47,569	44,110
TOTAL INCOME		237,829	-	8,557	-	246,386	231,506
EXPENDITURE							
Mission and Charitable expenditure	3a	7,800	-	-	-	7,800	8,345
Church activities	3b	270,668	-	8,557	-	279,225	252,910
TOTAL EXPENDITURE		278,468	-	8,557	-	287,025	261,255
NET INCOME (EXPENDITURE)		(40,639)	-	-	-	(40,639)	(29,749)
Disposal of St Johns Church and Hall	6	-	-	-	-	-	(68,926)
NET INCOME(EXPENDITURE) before Gains on Investment		(40,639)	-	-	-	(40,639)	(98,675)
Net (losses)/gains on investments	7/8	(76,277)	(4,915)	-	(3,493)	(84,685)	121,496
NET INCOME/(EXPENDITURE)		(116,916)	(4,915)	-	(3,493)	(125,324)	22,821
Transfer from designated funds	5	6,815	(6,815)	-	-	-	-
Transfer to designated funds	5	(9,500)	9,500	-	-	-	-
Transfer property reserve - depreciation	5	24,529	(24,529)	-	-	-	-
NET MOVEMENT IN FUNDS		(95,072)	(26,759)	-	(3,493)	(125,324)	22,821
BALANCES BROUGHT FORWARD							
1 January 2022		1,155,946	1,116,137	63,429	86,545	2,422,057	2,399,236
BALANCES CARRIED FORWARD							
31 December 2022		1,060,874	1,089,378	63,429	83,052	2,296,733	2,422,057

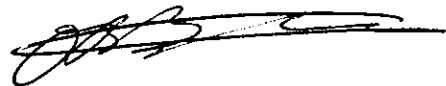
All income and expenditure other than the disposal of St Johns Church and Hall, derives from continuing activities

RADLETT PAROCHIAL CHURCH COUNCIL

BALANCE SHEET AT 31 DECEMBER 2022

	Note	2022 £	2021 £
FIXED ASSETS			
Tangible assets	6	1,233,455	1,254,384
Endowment funds	7	83,052	86,545
Investments	8	821,577	902,769
		<u>2,138,084</u>	<u>2,243,698</u>
CURRENT ASSETS			
Debtors and prepayments	11	3,324	6,651
Investments		124,279	123,721
Cash at bank and in hand		37,575	52,751
		<u>165,178</u>	<u>183,123</u>
LIABILITIES: amounts falling due within one year	12	(6,529)	(4,764)
NET CURRENT ASSETS		<u>158,649</u>	<u>178,359</u>
NET ASSETS	9	<u><u>2,296,733</u></u>	<u><u>2,422,057</u></u>
FUNDS			
Endowment	7	83,052	86,545
Restricted	10	63,429	63,429
Designated - Property	5	597,285	616,357
- Other	5	492,093	499,780
Unrestricted	9	1,060,874	1,155,946
		<u><u>2,296,733</u></u>	<u><u>2,422,057</u></u>

Approved by the Parochial Church Council on 14 March 2023 and signed on its behalf by:



Rev'd Oliver Blease
Team Vicar

The notes on pages 10 to 17 form part of these accounts.

RADLETT PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2022

1 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

(a) General information and basis of preparation

Radlett Parochial Church Council is a charity and is a corporate body established by the Church of England. The address of the registered office is given in the charity information on page 1 of these financial statements.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 (as updated through Update Bulletins 1 and 2 published on 2 February 2016 and 5 October 2018 respectively), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £. The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

(b) Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Endowment funds represent those assets which must be held permanently by the charity. Income arising on the endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income. Any capital gains or losses arising on the investment form part of the fund. Investment management charges and legal advice relating to the fund are charged against the fund.

(c) Income recognition

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable the income will be received. No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102).

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised.

Income from trading activities to raise funds for the charity. Income from trading activities, primarily the letting of church halls, is recognised when entitlement has occurred.

The charity receives a grant from Local Government for the upkeep of the Burial Ground. As the grant is discretionary the grant is only recognised in the accounts on receipt.

Government grants relating to furlough receipts are credited to the Statement of financial activities in the period in which they occurred.

Investment income is earned through holding assets for investment purposes such as shares and property and includes dividends interest and rent. It is not practicable to identify investment management costs within the funds held so the income is reported net of these costs. Interest income is recognised using the effective interest method and dividend and rent income is recognised as the charity's right to receive payment is established.

(d) Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs relating to that category.

Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the obligation can be measured reliably. It is categorised under the following headings:

- Costs of raising funds which only applies if there is a special appeal;
- Expenditure on charitable activities which includes the running of the church and church halls; and
- Other expenditure which represents those items not falling into the two categories above.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

Grants payable to third parties are within the charitable objectives. Where unconditional grants are offered, this is accrued as soon as the recipient is notified of the grant, as this gives rise to a reasonable expectation that the recipient will receive the grants. It is not the practice of the charity to award grants that are conditional on performance.

(e) Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation. Cost includes costs directly attributable to making the asset capable of operating as intended. Individual items with an initial cost of £5000 or less are written off when acquired.

Consecrated and beneficial property is excluded from the accounts by virtue of s10(2) to 10(4) of the Charities Act 2011. The new church at St Johns is excluded under this provision.

Movable church furnishings held by the vicar and Churchwardens on special trust for the PCC and which require a facility for disposal are accounted for as inalienable property unless consecrated and are included in Fixtures and Fittings. They are listed in the Church's Inventory held at the Church Office.

The property at 51 Gills Hill Lane was purchased in 2013 for the use of a curate and was so occupied from June 2015 to September 2018. The policy of the PCC is to always keep this property available for a curate but in the intervening periods the property is let to produce income thereby mitigating the overall cost of ownership.

The new church at St Johns is being built in a joint venture between the Diocese of St Albans, Hertsmere Borough Council and the PCC.

The PCC has capitalised the legal costs incurred in finalising their part of the Joint Venture agreement.

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a straight-line basis over its expected useful life. No depreciation is applied to freehold land and buildings.

Freehold land	Nil
Freehold buildings	50 years
St Johns Church acquisition	10 years
Fixtures and fittings	10 years
Musical instruments	10 years
Projection and sound systems	systems 4 years

No depreciation charge is provided on 51 Gills Hill Lane as the Trustees believe the asset will have a high residual value which under the requirements of the SORP (2015) allows depreciation not to be charged.

RADLETT PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2022

1 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (cont)

(f) Investments

Investments in Fixed assets are recognised initially at fair value which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains / (losses) on investments in the SoFA if the shares are publicly traded or their fair value can otherwise be measured reliably. Current asset investments are short term highly liquid investments and are held at fair value. These include cash on deposit and cash equivalents with a maturity of less than one year.

(g) Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

(h) Employee benefits

When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service. The charity operates a defined contribution plan for the benefit of its employees. Contributions are expensed as they become payable.

(i) Tax

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

(j) Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

2 INCOMING RESOURCES

	Unrestricted	Restricted	TOTAL FUNDS	
	Funds	Funds	2022	2021
	£	£	£	£
2a Donations and legacies				
Pledged giving	135,566	-	135,566	141,611
Gift Aid	2,700	-	2,700	6,500
Collections	4,270	-	4,270	2,586
Donations	2,135	-	2,135	1,000
Grants	-	6,008	6,008	5,679
Donations for specific purposes	4,139	-	4,139	-
	148,810	6,008	154,818	157,376
The comparative figure for 2021 includes £151,697 unrestricted and £5,679 restricted funds. The PCC received an energy donation of £4,139 from the Diocese of St Albans which has been offset against the increased cost of energy during the year.				
2b Church activities				
Church hall lettings	39,003	-	39,003	17,869
Wedding, baptism and funeral fees	4,312	-	4,312	5,465
Sundry receipts	684	-	684	6,686
	43,999	0	43,999	30,020
The comparative figure for 2021 comprises only unrestricted income.				
2c Income from investments				
Dividends and interest	16,610	2,549	19,159	15,800
Property income	28,410	-	28,410	28,310
	45,020	2,549	47,569	44,110
The comparative figure for 2021 includes £40,432 unrestricted and £3,678 restricted funds.				
TOTAL INCOMING RESOURCES	237,829	8,557	246,386	231,506

RADLETT PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2022

3 RESOURCES EXPENDED

	Unrestricted	Restricted	TOTAL FUNDS	
	Funds	Funds	2022	2021
	£	£	£	£
3a Mission and charitable giving (note 15)				
Church overseas: - missionary societies	3,225	-	3,225	3,450
- relief and development agencies	1,975	-	1,975	2,110
Home missions and other church societies	1,714	-	1,714	1,825
Secular charities	886	-	886	960
Mission and charitable giving	7,800	-	7,800	8,345

The comparative figure for 2021 comprises only unrestricted expenditure.

3b Church activities				
Ministry: Diocesan parish share	119,501	-	119,501	120,893
Working expenses of incumbent	1,212	-	1,212	4,625
Upkeep of vicarage and Curate's House	9,375	-	9,375	5,034
Assistant clergy expenses	1,565	-	1,565	1,565
Lay staff emoluments	28,070	-	28,070	26,428
Childrens and Youth worker	1,070	-	1,070	360
Upkeep of churches: repairs and maintenance	5,612	-	5,612	2,656
heating, light, insurance etc.	20,452	-	20,452	5,951
Upkeep of grounds	3,560	-	3,560	2,626
Maintenance of services	2,076	-	2,076	1,377
Upkeep of burial ground	0	8,557	8,557	11,825
Sundry expenses	981	-	981	1,748
Church hall upkeep: Christ Church	38,217	-	38,217	30,411
St. John's	5,620	-	5,620	5,078
Depreciation - church property	24,529	-	24,529	23,998
Church office	5,471	-	5,471	4,038
Audit fee	2,400	-	2,400	2,400
Legal and Professional fees	957	-	957	1,897
Church activities	270,668	8,557	279,225	252,910

The comparative figure for 2021 includes £243,553 unrestricted and £9,357 restricted expenditure.

TOTAL RESOURCES EXPENDED	278,468	8,557	287,025	261,255
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Total resources expended include:

Depreciation of fixed assets £24,529 (2021: £23,998)

Audit fee £2,400 (2021:£2,400)

4 STAFF COSTS

	2022	2021
	£	£
Wages and salaries	45,946	41,183
Pension costs	648	624
	46,594	41,807

The PCC employed 5 people during the year, some part time, equivalent to 2.5 FTEs (2021:2.5 FTEs).

The PCC is part of the work place pension scheme which affects only one employee (2021:1 employees).

Expenses of £441 (2021: £602) were paid to one Trustee as working expenses of the incumbent.

The employee allowance rebate received of £2,464 has been offset against social security costs.

5 TRANSFER TO AND FROM DESIGNATED FUNDS

The PCC has a policy of setting aside designated funds to ensure that adequate funding is available for property maintenance and replacement of equipment when needs arise. Transfers from unrestricted funds are made according to the timing and scale of anticipated expenditure.

	Staff							TOTAL
	Church Property	and Clergy Housing	St Johns Development	Equipment	Organ	Christ Church Hall	Fabric incl Boiler	
	£	£	£	£	£	£	£	£
Balance at 1 January 2022 correct	616,357	225,302	15,667	8,803	30,186	20,044	199,778	1,116,137
Unrealised gain/(loss) on investments	-	(4,915)	-	-	-	-	-	(4,915)
Transfer from unrestricted funds	-	-	-	-	3,000	-	6,500	9,500
Transfer from restricted funds	-	-	-	-	-	-	-	-
Expenditure during the year	-	(3,200)	-	-	-	-	(3,615)	(6,815)
Transfer property reserve:depreciation	(19,072)	-	-	(5,457)	-	-	-	(24,529)
Balance at 31 December 2022	597,285	217,187	15,667	3,346	33,186	20,044	202,663	1,089,378

The church property fund represents the net book value of Christ Church Hall and is reduced each year by an annual depreciation charge.

In September 2013 the staff housing fund was used to purchase 51 Gills Hill Lane to enable the PCC to provide accommodation for a curate.

There is currently a vacancy in the parish for a curate and whilst we await the appointment by the diocese, the property is let on a commercial basis.

Pending the proposed redevelopment of St Johns Church the PCC has agreed to set aside a provision against loss of rental income from the church hall during the disruption caused by the redevelopment. The provision represents their estimate of the potential loss of income during development.

RADLETT PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2022

6 TANGIBLE FIXED ASSETS

	Freehold property	Church property & fittings	Projection & sound system	Musical instruments	Total
	£	£	£	£	£
COST					
At 1 January 2022	632,570	984,131	42,041	6,037	1,664,779
Additions	-	3,600	-	-	3,600
Disposals	-	-	-	-	-
At 31 December 2022	<u>632,570</u>	<u>987,731</u>	<u>42,041</u>	<u>6,037</u>	<u>1,668,379</u>
DEPRECIATION					
At 1 January 2022	-	367,774	36,584	6,037	410,395
Charge for year	-	19,072	5,457	-	24,529
Disposals	-	-	-	-	-
At 31 December 2022	-	<u>386,846</u>	<u>42,041</u>	<u>6,037</u>	<u>434,924</u>
NET BOOK VALUE					
At 31 December 2022	<u>632,570</u>	<u>600,885</u>	-	-	<u>1,233,455</u>
At 31 December 2021	<u>632,570</u>	<u>616,357</u>	<u>5,457</u>	-	<u>1,254,384</u>

CHURCH PROPERTY

	Christ Church Hall	Christ Church Hall Fittings	St John's Church and New Hall	Total 2022	Total 2021
	£	£	£	£	£
COST					
At 1 January 2022	953,673	30,458	0	984,131	1,139,525
Additions	-	-	3,600	-	-
Disposals	-	-	-	-	155,394
At 31 December 2022	<u>953,673</u>	<u>30,458</u>	<u>3,600</u>	<u>987,731</u>	<u>984,131</u>
DEPRECIATION					
At 1 January 2022	337,316	30,458	-	367,774	436,518
Charge for year	19,072	-	-	19,072	-68,744
At 31 December 2022	<u>356,388</u>	<u>30,458</u>	-	<u>386,846</u>	<u>367,774</u>
NET BOOK VALUE					
At 31 December 2022	<u>597,285</u>	-	<u>3,600</u>	<u>600,885</u>	
At 31 December 2021	<u>616,357</u>	-	-		<u>616,357</u>

FREEHOLD PROPERTY

The PCC accounts for Freehold Land and Buildings on a historical cost basis.

Christ Church hall is being depreciated on a straight line basis over 50 years and the fittings over 10 years.

St Johns Church and Hall was demolished in September 2021 in preparation for the construction of a new dual purpose hall along with six affordable houses. The development is a joint venture between the PCC, the Diocese of St Albans and Hertsmere Borough Council. The development is in progress and is due to be completed in the summer of 2023. The capital value of the new church is held in the books of the Diocese of St Albans

The PCC is capitalising the legal costs incurred in completing the build agreement. Depreciation of these costs will commence when the new church is opened over 10 years the length of the warranties being granted on the new building.

There is no depreciation charge for freehold property (51 Gills Hill Lane). The Trustees believe the asset will have a high residual value

which under the requirements of the SORP (2015) allows depreciation not to be charged.

For insurance purposes in July 2015 Christchurch and hall were valued at £10,131,693.

RADLETT PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2022

7 INVESTMENT OF ENDOWMENT FUNDS

	Cost 2021 £	Market Value 2021 £	Gain (Loss) on revaluation 2022 £	Market Value 2022 £	Cost 2022 £
Bott Trust - CBF Investment fund	10,912	52,857	449	53,306	10,912
Young & Chubb Trust - CBF Investment fund	915	30,771	(3,622)	27,149	915
Washburn Grave Trust - CBF Investment fund	100	2,342	(276)	2,066	100
Mallison Grave Trust - CBF Investment fund	20	375	(44)	331	20
Leggett Grave Trust	80	200	-	200	80
	12,027	86,545	(3,493)	83,052	12,027

The investments behind the Leggett Trust are held in cash awaiting reinvestment.

The PCC has the following endowment funds, arising from bequests:

Bott	Endowment -	income unrestricted
Young	Endowment -	income restricted to maintenance of fabric
Washburn	Endowment -	income restricted to church/church yard upkeep
Chubb	Endowment -	income restricted to grave upkeep
Mallison	Endowment -	income restricted to grave upkeep
Leggett	Endowment -	income restricted to grave upkeep

8 OTHER INVESTMENTS

	Cost 2021 £	Market Value 2021 £	Gain(Loss)on revaluation 2022 £	Market Value 2022 £	Cost 2022 £
Unrestricted:					
17127.14 (2021:17127.14) Units Central Board of Finance Investment Fund	340,188	506,970	(59,679)	447,291	340,188
1312 (2021:1312) M&G Charifund Inc. Units	6,226	20,417	(1,137)	19,280	6,226
2887 (2021:2887) Units Central Board of Finance Investment Fund - Accumulation Shares	32,638	168,624	(15,461)	153,163	32,638
	379,052	696,011	(76,277)	619,734	379,052
Designated:					
860 units (2021:860) Central Board of Finance Investment Fund-Accumulation Shares	9,721	50,225	(4,600)	45,625	9,721
539 units (2021:539) M&G Charifund Accumulation units	42,359	156,533	(315)	156,218	42,359
	52,080	206,758	(4,915)	201,843	52,080
TOTAL INVESTMENTS	431,132	902,769	(81,192)	821,577	431,132

9 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total £
Tangible fixed assets	636,170	597,285	-	-	1,233,455
Investments - Trusts	-	-	-	83,052	83,052
Investments - Others	329,484	492,093	-	-	821,577
Current assets	101,749	-	63,429	-	165,178
Current liabilities	(6,529)	-	-	-	(6,529)
	1,060,874	1,089,378	63,429	83,052	2,296,733

10 RESTRICTED FUNDS

	Hall Appeal £	Fixed Asset £	Burial Ground £	Specific Expenses £	Total 2022 £	Total 2021 £
At 1 January 2022	32,213	-	-	31,216	63,429	63,429
Incoming resources	-	-	8,557	-	8,557	9,357
Expenditure	-	-	(8,557)	-	(8,557)	(9,357)
Transfer to designated funds	-	-	-	-	-	-
At 31 December 2022	32,213	0	0	31,216	63,429	63,429

The Hall appeal fund represents the balance of money donated to build Christ Church hall. To the extent that the fund proves surplus to that purpose it will be used to furnish, equip and maintain the hall.

The income on the Bott fund of £1,585 (2021:£1,549) has been utilised where needed against the Burial Ground, the balance being credited to unrestricted reserves.

11 DEBTORS

	2022 £	2021 £
Income Tax recoverable	2,700	6,500
Other debtors	624	151
	<u>3,324</u>	<u>6,651</u>

12 LIABILITIES FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Accruals	4,512	4,235
PAYE and Pension	126	121
Other creditors	1,891	408
	<u>6,529</u>	<u>4,764</u>

13 BURIAL GROUND

	Unrestricted 2022 £	Restricted 2022 £	Total 2022 £	Unrestricted 2021 £	Restricted 2021 £	Total 2021 £
Income	-	8,557	8,557	-	9,357	9,357
Expenditure	-	(8,557)	(8,557)	(1,468)	(9,357)	(10,825)
	-	-	-	(1,468)	-	(1,468)

The PCC has received money from Hertsmere Borough Council towards the cost of maintaining the Burial Ground.

The grant of £6,008 (2021:£5,679) is awarded annually and is at the discretion of the Council.

The income on the Bott fund of £1,585 (2021:£1,549) has been utilised where needed against the Burial Ground, the balance being credited to unrestricted reserves.

14 CONNECTED TRUSTS

The vicar and churchwardens are trustees of a "Sunday School Fund", which arose from the proceeds of the sale of Cobden Hill School. This fund does not form part of the PCC's funds and may only be used for educational purposes related to the life of the parish in connection with the provision of religious education by means of Sunday Schools or otherwise. In 2017 the trustees resolved to pay to the PCC some of the capital along with interest over three years to fund a post supporting Children and Youth. In 2018 the PCC received the second annual tranche of £25,300. In 2022 given the vacancy of the post of the Children and Youth worker and a stronger than expected financial position, the Trustees agreed to defer the drawdown of the third tranche. Drawdown is expected to occur when the Children and Youth worker is appointed.

15 MISSION AND CHARITABLE GIVING

	oversens mission	oversens relief & development	home mission	home secular	Total 2022	Total 2021
Christian Aid		885			885	930
Interserve (for Rev'd Dr G Aylett)	715				715	760
The Bible Society	715				715	760
Practical Action		615			615	660
Toybox	615				615	660
CMS (for John Waters)	465				465	510
Nepali Church (Mr Milan Adhikari)	715				715	760
Tearfund		475			475	520
Scripture Union			438		438	475
Open Doors in St Albans				443	443	480
Herts Young Homeless				443	443	480
New Hope Trust			833		833	870
Every Nation (for Javed Kamruddin)			443		443	480
	3,225	1,975	1,714	886	7,800	8,345