

LOCAL COUNCILS IN ENGLAND AND WALES

ANNUAL RETURN

FOR THE YEAR ENDED 31 March 2012

Haverhill Town Council

SECTION 1 - THE STATEMENT OF ACCOUNTS

I certify that the accounts contained in this return present fairly the financial position of the council, are consistent with the underlying financial records and have been prepared on the basis of Income and Expenditure.

Responsible Financial Officer

W. R. AUSTIN

Date

27/6/2012

I confirm that these accounts are approved by the Council and recorded as council minute reference

FULL 1213 / 10

Dated

26/6/2012

Signed on behalf of the above Council (Chair)

Rat. Harlow

Date

27-06-2012

Last Year £

This Year £

General Notes for Guidance

1	Balances brought forward	563,835	648,816	Total balances & reserves at the beginning of the year as recorded in the Council Financial Records
2	Annual Precept	720,427	871,505	Total amount of Precept income received in the year
3	Total other receipts	403,020	397,522	Total income or receipts as recorded in the cashbook minus the Precept
4	Staff costs	397,117	422,092	Total expenditure or payments made to and on behalf of all council employees. Include salaries and wages, PAYE and NI (employees and employers), pension contributions and expenses
5	Loan interest/Capital repayments	0	0	Total expenditure or payments of capital and interest made during the year on the Council borrowings
6	Total other payments	641,349	561,159	Total expenditure or payments as recorded in the cashbook minus employment costs (Line 4) and loan / interest expenditure / payments (Line 5)
7	Balances carried forward	648,816	934,591	Total balances and reserves at the end of the year. [Must equal (1+2+3)-(4+5+6)]
8	Total Cash & Investments	695,896	952,793	The sum of all current and deposit bank accounts, cash holdings and investments held as at 31 March
9	Total Fixed Assets	0	0	The recorded current book value at 31 March of all tangible fixed assets owned by the Council as recorded in the asset register
10	Total Borrowings	0	0	The outstanding capital balances as at 31 March of all loans from third parties (usually PWLB)

The following documents should accompany the accounts when submitted to the auditor:

- * A brief explanation of significant variations from last year to this year in Section 1;
- * Bank Reconciliation as at 31 March

Working details for ANNUAL RETURN - Year ended 31 March 2012

	<u>Last Year £</u>	<u>This Year £</u>	<u>Code and</u>	<u>Centre</u>	<u>Code Description</u>
1	255,634	349,459	310	0	General Reserve
1	308,201	299,357	320	0	Earmarked Reserves
1	Balances brought forward	563,835	648,816	Total balances & reserves at the beginning of the year as recorded in the Council Financial Records	
2	720,427	871,505	1176	115	Precept Received
2	Annual Precept	720,427	871,505	Total amount of Precept income received in the year	
3	17,844	16,043	1000	301	Ticket Sales - Cinema
3	76,410	70,772	1001	301	Ticket Sales - Theatre
3	3,191	5,447	1002	301	Ticket Sales - Agency
3	277	198	1004	301	Ticket Sales - Postage
3	84	65	1005	301	Membership Fee
3	15,490	20,180	1010	302	Lettings - Main Hall
3	6,318	6,056	1011	302	Lettings - Studio
3	2,297	2,518	1012	302	Lettings - Other Areas
3	-9	0	1013	302	Lettings - Catering
3	0	570	1014	302	Lettings - Door Security
3	6,500	6,500	1020	115	Rents Received Bevan House
3	219,750	208,750	1050	315	Grants Received
3	50	0	1050	401	Grants Received
3	0	1,835	1055	210	Income - Mediahub
3	0	200	1060	105	Other Income
3	50	0	1060	215	Other Income
3	48	0	1060	301	Other Income
3	210	142	1060	315	Other Income
3	0	420	1060	401	Other Income
3	10,000	10,000	1069	401	Income - Xmas Lights
3	556	547	1070	315	Income - Booking Fees
3	92	412	1071	315	Income - Sale of Merchandise
3	517	646	1075	314	Income - Technical Equipment
3	535	1,033	1076	314	Income - Technical Staff
3	291	0	1077	315	Income - Other Staff
3	6,906	1,200	1078	401	Income - Youth Work Bursaries
3	2,067	2,026	1103	301	Income - Film advertising
3	7,205	9,170	1190	115	Interest Received
3	5,100	5,300	1601	205	Festival Income
3	1,400	1,200	1606	205	Leisure Pensioners Income
3	5,606	6,733	1607	205	Leisure Pensioners Bus Trip
3	500	0	1611	205	Leisure Youth Income
3	4,605	4,984	1616	205	Summer Event Income
3	525	52	1621	205	Autumn Event Income
3	1,527	615	1626	205	Winter Event Income
3	1,150	500	1631	205	Children/Kids Income
3	150	0	1636	205	Arts Development Income

Continued on Page 2

Working details for ANNUAL RETURN - Year ended 31 March 2012

	<u>Last Year £</u>	<u>This Year £</u>	<u>Code and</u>	<u>Centre</u>	<u>Code Description</u>
3	0	110	1655	205	Vintage Vehicle Rally Income
3	2,500	2,000	1670	205	Safe Place 2 Be Grant Rec'd
3	0	4,900	1671	205	Torch Book Project Grant rec'd
3	0	200	1672	205	Cluster Budget Grant rec'd
3	0	5,200	1673	205	Activities for All - SCC Grant
3	0	1,000	1674	205	Primary Sch Film - SCC Grant
3	2,400	0	1675	205	Primary Sch Comedy Grant rec'd
3	877	0	1680	205	Mid Schools Celebn Grant rec'd
3	Total other receipts	403,020	397,522	Total income or receipts as recorded in the cashbook minus the Precept	
4	154,144	143,936	4000	105	Salaries
4	11,413	11,835	4000	210	Salaries
4	168,899	187,076	4000	315	Salaries
4	9,023	11,252	4001	105	Employer National Insurance
4	723	647	4001	210	Employer National Insurance
4	8,008	10,345	4001	315	Employer National Insurance
4	22,369	31,102	4002	105	Employer Pension
4	22,539	25,900	4002	315	Employer Pension
4	Staff costs	397,117	422,092	Total expenditure or payments made to and on behalf of all council employees. Include salaries and wages, PAYE and NI (employees and employers), pension contributions and expenses	
5	Loan interest/Capital repayments	0	0	Total expenditure or payments of capital and interest made during the year on the Council borrowings	
6	0	19	4005	105	Staff Welfare
6	1,130	5,678	4006	105	Training
6	517	2,241	4006	315	Training
6	3,273	6,321	4007	105	Recruitment
6	344	60	4009	105	Clothing/Safety Equipment
6	214	60	4009	315	Clothing/Safety Equipment
6	1,889	872	4010	105	Travel & Subsistence
6	327	739	4010	315	Travel & Subsistence
6	300	278	4011	105	Hospitality
6	0	210	4013	105	Bevan House - maintenance
6	670	684	4015	105	Rent Payable
6	750	615	4016	105	Window cleaning
6	0	335	4017	105	Security CCTV - maintenance
6	0	9,411	4018	105	Security equipment
6	2,177	2,480	4020	105	Postage
6	15,393	13,868	4020	311	Postage
6	3,615	3,928	4021	105	Stationery
6	317	0	4021	311	Stationery
6	2,771	1,889	4021	315	Stationery
6	2,515	2,894	4022	105	Telephone
6	2,100	1,750	4022	315	Telephone

Continued on Page 3

Working details for ANNUAL RETURN - Year ended 31 March 2012

	<u>Last Year £</u>	<u>This Year £</u>	<u>Code and</u>	<u>Centre</u>	<u>Code Description</u>
6	2,970	2,705	4023	105	Office - Equipment hire
6	2,026	4,146	4024	314	Technical - Equip/Consumables
6	235	172	4025	105	Office - Equip. maintenance
6	1,017	642	4026	314	Technical - Equip maintenance
6	3,171	3,405	4027	105	Subscriptions
6	440	360	4027	315	Subscriptions
6	30	268	4028	105	Books & Journals
6	8,015	8,508	4029	105	Insurance
6	348	436	4030	105	Sundry Expenses
6	288	594	4030	315	Sundry Expenses
6	336	0	4032	105	Office - Equipment/Consumables
6	1,072	703	4032	315	Office - Equipment/Consumables
6	6,150	3,890	4056	105	Legal & Professional
6	3,500	5,000	4057	105	Audit Fees
6	10	160	4059	105	Bank Charges
6	2,431	2,144	4061	315	Visa Handling Charges
6	3,880	3,154	4080	105	IT Support Contracts
6	3,406	3,210	4080	315	IT Support Contracts
6	337	9,236	4081	105	IT Repairs
6	1,200	1,200	4082	105	IT Website Maintenance
6	0	453	4082	315	IT Website Maintenance
6	0	587	4083	105	Off-site Data and IT storage
6	15,205	14,605	4100	311	Printing & Design
6	17,275	16,926	4101	311	Advertising
6	0	-2,000	4102	210	Marketing Development
6	4,023	1,890	4102	211	Marketing Development
6	838	2,429	4102	311	Marketing Development
6	2,100	2,664	4120	215	Arts & Leisure Equipment
6	0	54	4152	210	Marketing
6	12,353	11,558	4155	210	Mediahub costs
6	210	320	4200	205	Licence Costs
6	347	180	4200	312	Licence Costs
6	9,330	9,612	4210	312	Film Hire
6	6,400	6,400	4211	312	Film Booking Fees
6	1,745	1,684	4212	312	Film Delivery Charges
6	65,974	63,327	4213	312	Theatre Artiste Charges
6	209	732	4214	312	Artistes Accommodation
6	1,163	529	4215	312	Artistes Hospitality
6	4,661	2,114	4220	314	Technical - Hire
6	0	558	4225	305	Door Security
6	1,486	1,590	4225	312	Door Security
6	3,274	2,917	4230	312	PRS Fees
6	244	218	4231	312	PPL Fees
6	70	34	4300	102	Members Travel/Subsist.
6	112	150	4301	102	Members Training

Continued on Page 4

Working details for ANNUAL RETURN - Year ended 31 March 2012

	<u>Last Year £</u>	<u>This Year £</u>	<u>Code and</u>	<u>Centre</u>	<u>Code Description</u>
6	632	50	4302	102	Members Other Costs
6	1,500	1,575	4310	102	Mayoral Allowance
6	1,522	3,562	4311	102	Civic Expenses
6	0	603	4320	102	Hire - External Meeting Room
6	0	3,658	4400	102	Electoral Costs
6	20,383	11,680	4450	401	Environment
6	6,500	0	4452	401	Street Calming
6	2,387	1,843	4453	401	Grit bins
6	0	1,115	4455	401	Street Furniture
6	0	756	4457	401	Street Furniture Maintenance
6	3,500	0	4458	401	Bus Shelters
6	300	300	4459	401	Payphone sponsorship - C'stone
6	46,780	35,181	4460	401	Christmas Lights
6	6,681	0	4462	401	Play Area Project
6	5,000	0	4463	401	St Felix Church Building Fund
6	10,288	0	4466	401	Church Lighting
6	8,152	0	4468	401	Youth Work Bursaries
6	0	3,000	4469	401	Town Pastor Scheme
6	1,850	0	4480	401	Suffolk Family History Project
6	3,000	0	4481	401	Centre for Computing History
6	12,000	0	4498	401	Fundraising Advice - Local Gps
6	4,968	191	4499	401	Leiston/Chalkstone Support
6	14,937	11,434	4500	401	Grants to Local Organisations
6	5,500	6,000	4501	401	Grant - Summer Fun Play Scheme
6	6,300	0	4502	401	Grant - Detached Youth Worker
6	13,270	4,000	4503	401	Grant - Youth Project
6	4,500	0	4504	401	Grant - Mobile Youth Bus
6	100,162	82,114	4505	109	Rent - Town Hall Charity
6	570	1,326	4506	401	Grant - AGMS
6	1,000	2,750	4507	401	Grant - H&D Volunteer Bureau
6	2,000	2,000	4508	401	Grant - Suffolk Youth Games
6	13,395	0	4509	401	Grant - Comm Football Project
6	1,000	1,000	4510	401	Grant - Town Twinning
6	2,850	2,900	4511	401	Grant - 3CT
6	735	0	4512	401	Grant - Opportunity Fund
6	0	4,000	4514	401	Grant - Wednesday for Women
6	0	4,000	4515	401	Grant - Hav Comm Sports Assoc
6	0	2,000	4516	401	Grant - Hav Flower Festival
6	0	5,000	4517	401	Grant - REACH Comm Projects
6	0	4,313	4518	401	Grant - History Group: Scanner
6	26,687	24,122	4601	205	Festival Costs
6	13,468	13,265	4606	205	Leisure Pensioners Costs
6	3,753	2,110	4611	205	Leisure Youth Costs
6	28,424	31,211	4616	205	Summer Event Costs
6	9,925	10,148	4621	205	Autumn Event Costs

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Working details for ANNUAL RETURN - Year ended 31 March 2012

		<u>Last Year £</u>	<u>This Year £</u>	<u>Code and</u>	<u>Centre</u>	<u>Code Description</u>
6		16,158	19,230	4626	205	Winter Event Costs
6		3,240	1,975	4631	205	Children/Kids Costs
6		3,530	3,096	4636	205	Arts Development Costs
6		759	0	4641	205	Leisure Development Costs
6		3,186	3,339	4655	205	Vintage Vehicle Rally Event
6		1,440	2,250	4670	205	Safe Place 2 Be Costs
6		0	4,829	4671	205	Torch Book Project Costs
6		0	200	4672	205	Cluster Budget Costs
6		0	4,161	4673	205	SCC Activities for All Costs
6		0	1,033	4674	205	SCC Primary Sch Film Costs
6		2,400	0	4675	205	Prim Sch Comedy Costs
6		532	47	4680	205	Mid Sch Celebration Costs
6	Total other payments	641,349	561,159	Total expenditure or payments as recorded in the cashbook minus employment costs(Line 4) and loan / interest expenditure / payments(Line 5)		
7	Balances carried forwrd	648,816	934,591	Total balances and reserves at the end of the year.[Must equal (1+2+3)-(4+5+6)]		
8		218,608	233,748	201	0	Lloyds - Combined Curr+30day
8		5,486	57	202	0	Lloyds - Payroll Account
8		67,069	117,138	203	0	Scot Widows - Tr. Tracker a/c
8		400,000	500,000	204	0	Lloyds - Treasury Deposit
8		4,525	1,673	205	0	Daily takings
8		0	100,000	206	0	Co-op Bank Investment A/c
8		209	178	210	0	Petty Cash
8	Total Cash & Investments	695,896	952,793	The sum of all current and deposit bank accounts, cash holdings and investments held as at 31 March		
9	Total Fixed Assets	0	0	The recorded current book value at 31 March of all tangible fixed assets owned by the Council as recorded in the asset register		
10	Total Borrowings	0	0	The outstanding capital balances as at 31 March of all loans from third parties(usually PWLB)		

Haverhill Town Council

Income and Expenditure Account for Year Ended 31st March 2012

31st March 2011

31st March 2012

Income Summary	
720,427	Precept Received
720,427	871,505
	Sub Total
	871,505
Operating Income	
0	Central Administration
0	Other Services to the Public
13,705	Other Costs and Income
26,339	Arts & Leisure-Events
0	Arts & Leisure-Young People
50	Arts & Leisure-Other Costs/Inc
99,922	Arts Centre-Cinema & Theatre
24,097	Arts Centre-Lettings
1,052	Arts Centre-Technical
220,900	Arts Centre-Other Costs/Income
16,956	Community First
1,123,447	Total Income
	1,269,027
Running Costs	
3,836	Democratic Representation
232,380	Central Administration
0	Section 137 Freedom Haverhill
100,162	Grants to Town Hall Charity
0	Other Costs and Income
113,714	Arts & Leisure-Events
24,489	Arts & Leisure-Young People
4,023	Arts & Leisure-Marketing
2,100	Arts & Leisure-Other Costs/Inc
0	Arts Centre-Cinema & Theatre
0	Arts Centre-Lettings
0	Arts Centre-Events
0	Arts Centre-Multi Arts
49,028	Arts Centre-Marketing
90,170	Arts Centre-Films and Artistes
7,705	Arts Centre-Technical
213,011	Arts Centre-Other Costs/Income
197,847	Community First
1,038,466	Total Expenditure
	983,251
General Fund Analysis	
255,634	Opening Balance
1,123,447	Plus : Income for Year
1,379,081	1,618,486
1,038,466	Less : Expenditure for Year
340,615	635,234
-8,844	Transfers TO / FROM Reserves
349,459	Closing Balance
	344,406

Balance Sheet as at - 31st March 2012

31st March 2011

31st March 2012

Net Value	Fixed Assets	Cost of Asset	Depreciation	Net Value
0		0	0	0
	Current Assets			
30,975	Debtors	28,333		
1,771	Other Debtors	109		
6,811	Prepayments	9,937		
218,608	Lloyds - Combined Curr+30day	233,748		
5,486	Lloyds - Payroll Account	57		
67,069	Scot Widows - Tr. Tracker a/c	117,138		
400,000	Lloyds - Treasury Deposit	500,000		
4,525	Daily takings	1,673		
0	Co-op Bank Investment A/c	100,000		
209	Petty Cash	178		
735,454			991,172	
735,454	Total Assets			991,172
	Current Liabilities			
14,169	Creditors	6,338		
47,634	Other Creditors	42,909		
-775	Vat Control	-7,402		
11,722	Accruals	7,442		
13,287	Receipts in Advance	6,722		
79	Cinema Gift Voucher Issued	30		
523	Theatre Gift Voucher Issued	543		
86,638			56,581	
648,816	Total Assets Less Current Liabilities			934,591
	Represented By			
349,459	General Reserve			344,406
299,357	Earmarked Reserves			590,185
648,816				934,591

31st March 2011

31st March 2012

The above statement represents fairly the financial position of the authority as at 31st March 2012 and reflects its Income and Expenditure during the year.

Signed :

Chairman

Date : _____

Signed :

Responsible

Financial

Officer

Date : _____

Haverhill Town Council

Bank - Cash and Investment Reconciliation as at : 31 March 2012

		<u>Account Description</u>	<u>Balance</u>
<u>Bank Statement Balances</u>			
1		Current Account	15,273.42
1		30 Day Deposit Account	249,974.25
2		Payroll Account	15,850.02
3		Opening balance	177.74
4		Daily Takings	0.00
5		Scot Widows-Tr. Tracker a/c	117,137.59
6		Lloyds - Treasury Deposit	0.00
7		Co-op Bank Investment A/c	100,000.00
			498,413.02
<u>Unpresented Payments</u>			
1	19/01/2012	7528	37.00
1	07/02/2012	7569	37.00
1	28/02/2012	7615	400.00
1	06/03/2012	7634	18.00
1	06/03/2012	7635	75.00
1	13/03/2012	7655	638.00
1	13/03/2012	7656	1,500.00
1	13/03/2012	7659	40.00
1	13/03/2012	7661	5,000.00
1	20/03/2012	7670	570.00
1	20/03/2012	7672	195.98
1	20/03/2012	7673	50.00
1	20/03/2012	7676	342.00
1	20/03/2012	7677	120.00
1	20/03/2012	7678	34.31
1	20/03/2012	7679	94.76
1	20/03/2012	7682	7.80
1	27/03/2012	7688	499.20
1	27/03/2012	7689	45.29
1	27/03/2012	7690	185.00
1	27/03/2012	7691	72.00
1	27/03/2012	7692	40.64
1	27/03/2012	7693	513.00
1	27/03/2012	7694	750.00
1	27/03/2012	7695	1,189.18
1	27/03/2012	7696	117.90
1	27/03/2012	7697	197.40
1	27/03/2012	7698	164.20
1	27/03/2012	7699	900.00
1	27/03/2012	7700	153.00
1	27/03/2012	7701	25.00
1	27/03/2012	7702	210.00
1	27/03/2012	7703	7.20
1	27/03/2012	7704	132.00
1	27/03/2012	7705	120.00
1	27/03/2012	7706	90.00
1	30/03/2012	7708	642.60
1	30/03/2012	7709	200.00
1	30/03/2012	7710	45.29

Haverhill Town Council

Bank - Cash and Investment Reconciliation as at : 31 March 2012

		<u>Account Description</u>	<u>Balance</u>
1	30/03/2012	7711	640.00
1	30/03/2012	7712	15.00
1	30/03/2012	7713	2,370.00
1	30/03/2012	7714	75.00
1	30/03/2012	7715	875.52
1	30/03/2012	7716	3,089.00
1	30/03/2012	7717	135.76
1	30/03/2012	7718	780.00
1	30/03/2012	7719	5,175.60
1	30/03/2012	7720	160.00
1	30/03/2012	7721	500.00
1	30/03/2012	7722	181.90
1	30/03/2012	7723	10.20
1	30/03/2012	7724	3.48
1	30/03/2012	7725	650.00
1	30/03/2012	7726	120.00
1	30/03/2012	7727	9.80
1	30/03/2012	7728	1,249.92
2	26/03/2012	499	8,551.64
2	26/03/2012	500	7,218.04
2	26/03/2012	501	23.70
4	20/03/2012	500437	252.00
4	21/03/2012	500438	56.50
4	22/03/2012	cnet 19/3	383.50
4	22/03/2012	CM1	130.00
4	23/03/2012	cnet 20/3	298.50
4	26/03/2012	cnet 21/3	242.50
4	27/03/2012	inet 21/3	35.00
4	27/03/2012	cnet 22/3	161.50
4	27/03/2012	500439	662.40
4	27/03/2012	500440	365.50
4	28/03/2012	inet 24/3	11.00
4	28/03/2012	cnet 25/3	15.00
4	28/03/2012	inet 22/3	59.00
4	28/03/2012	cnet 23/3	119.00
4	28/03/2012	cnet 24/3	333.50
4	29/03/2012	inet 25/3	36.00
4	29/03/2012	cnet 26/3	213.50
4	30/03/2012	cnet 27/3	391.50
4	30/03/2012	500441	761.60
4	30/03/2012	500442	5,486.17
			57,306.98
			<hr/>
			441,106.04

Receipts not on Bank Statement

4	19/03/2012	690.00
4	20/03/2012	379.50
4	21/03/2012	554.00
4	21/03/2012	1.00
4	22/03/2012	522.40
4	22/03/2012	2.00

Haverhill Town Council

Bank - Cash and Investment Reconciliation as at : 31 March 2012

<u>Account Description</u>		<u>Balance</u>
4	23/03/2012	267.50
4	24/03/2012	447.00
4	24/03/2012	1.00
4	25/03/2012	141.50
4	25/03/2012	2.00
4	26/03/2012	406.50
4	27/03/2012	1,147.10
4	28/03/2012	5.00
4	28/03/2012	716.15
4	29/03/2012	5,261.02
4	30/03/2012	3.00
4	30/03/2012	538.50
4	31/03/2012	2.00
4	31/03/2012	599.50
6	03/05/2011	500,000.00
		511,686.67
Closing Balance		952,792.71
<u>All Cash & Bank Accounts</u>		
Lloyds - Combined Curr+30day		233,747.74
Lloyds - Payroll Account		56.64
Scot Widows - Tr. Tracker a/c		117,137.59
Lloyds - Treasury Deposit		500,000.00
Daily takings		1,673.00
Co-op Bank Investment A/c		100,000.00
Petty Cash		177.74
Other Bank & Cash Balances		0.00
Total Bank & Cash Balances		952,792.71

Haverhill Town Council

Working Detail for Reserves Reconciliation for ANNUAL RETURN 31 March 2012

	<u>Code</u>	<u>Description</u>	<u>Last Year £</u>	<u>This Year £</u>
		Total Reserves	648,815.71	934,591.12
2	101	Debtors	30,975.39	28,333.00
2	102	Other Debtors	1,771.27	109.09
2	110	Prepayments	6,811.44	9,936.89
		Less Total Debtors	39,558.10	38,378.98
3	501	Creditors	14,168.81	6,338.08
3	502	Other Creditors	47,633.79	42,908.62
3	505	Vat Control	-775.05	-7,402.43
3	510	Accruals	11,721.86	7,441.53
3	560	Receipts in Advance	13,287.05	6,721.77
3	565	Cinema Gift Voucher Issued	79.00	30.00
3	566	Theatre Gift Voucher Issued	523.00	543.00
		Plus Total Creditors	86,638.46	56,580.57
		Equals Total Cash and Bank Accounts	695,896.07	952,792.71
5	201	Lloyds - Combined Curr+30day	218,608.04	233,747.74
5	202	Lloyds - Payroll Account	5,485.64	56.64
5	203	Scot Widows - Tr. Tracker a/c	67,068.64	117,137.59
5	204	Lloyds - Treasury Deposit	400,000.00	500,000.00
5	205	Daily takings	4,525.00	1,673.00
5	206	Co-op Bank Investment A/c	0.00	100,000.00
5	210	Petty Cash	208.75	177.74
		Total Cash and Bank Accounts	695,896.07	952,792.71