

Registered Charity no. 1196073

**The Parochial Church Council Of The  
Ecclesiastical Parish Of Woodhouse and  
Wrangthorn**

**Known as St Augustine's Church,  
Wrangthorn**

**Trustees Annual Report and Accounts**

**Year Ended 31st December 2024**



# St Augustine's Church, Wrangthorn

Year Ended 31st December 2024

## Contents Page

	Page
Legal and Administrative Information	1
Trustee's Annual Report	3
Independent Examiners Report	6
Statement of Financial Activities	7
Statement of Financial Position	8
Notes to the Financial Statements	9

# St Augustine's Church, Wrangthorn

Year Ended 31st December 2024

## Legal and Administrative Information

### Reference

The Charity is called "The Parochial Church Council Of The Ecclesiastical Parish Of Woodhouse and Wrangthorn" also known as St Augustine's Church, Wrangthorn. The Church is registered with the Charity Commission for England and Wales and was registered on the 7th of October 2021. Prior to this the church was an excepted charity not required to register for charitable status with the commission.

### Registered Charity Number

1196073

### Registered Office

St Augustine's Church  
Hyde Park Terrace  
Leeds  
LS16 1BJ

### Website

<https://www.wrangthorn.org.uk/>

## Parochial Church Council (PCC) Members and Trustees

Rev Elizabeth Woolf

Rector

Rev Adrian Smith

Incumbent (Resigned  
September 2024)

Rev Jasmine Barber

*Curate*

Ann Johnson

Warden

Rev Eve Ridgeway

Associate Rector

Rev Josh Lees

Team Vicar

### Elected members of PCC:

Charlotte Dixon

Treasurer

Graham Hartney

Janet Seabourne

Toby Grasham

### Co-opted members of PCC:

John Birkett

James Hodson

### Observer of the PCC:

Helen Roberts

# **St Augustine's Church, Wrangthorn**

**Year Ended 31st December 2024**

## **Legal and Administrative Information**

### **Primary Bankers**

Unity Trust Bank plc  
Four Brindleyplace  
Birmingham  
B1 2JB

### **Independent Examiner**

Nigel Wyatt BSC FCA  
Wyatt & Co Chartered Accountants  
125 Main Street  
Garforth  
Leeds  
LS25 1AF

### **Administrative information**

St Augustine's, Wrangthorn is situated on Hyde Park Terrace, Leeds. It is part of the Diocese of Leeds within the Church of England. The correspondence address is: St Augustine's, Wrangthorn, Hyde Park Terrace, Leeds, LS6 1BJ. The PCC is a body corporate (PCC Powers Measure 1956)

# **St Augustine's Church, Wrangthorn**

**Year Ended 31st December 2024**

## **Trustee's Annual Report**

### **Aims and purposes**

St Augustine's Church, Wrangthorn (PCC) has the responsibility of cooperating with the Rector, the Reverend Elizabeth Woolf, in promoting the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church Hall at St Augustine's, Wrangthorn.

### **Objectives and Activities**

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Augustine's, Wrangthorn. Our services and worship put faith into practice through prayer and Scripture, music and sacrament.

### **Achievements and Performance**

The PCC offers a range of services during the week which the community find both beneficial and spiritually fulfilling. The services and activities which take place within the community of St Augustine's, Wrangthorn are listed below:

- Sunday Service Ministry – a weekly Sunday morning service which takes place at 10:30am each Sunday.
- Church @HydeParkCorner – this is a service aimed at Students within our parish. This takes place at 1pm on Sundays.
- During the week the Church has been taking part in Warm Spaces on Wednesdays which is continuing to provide a place for people within the congregation to meet and use the resources of the building during this time.

### **North West Deanery Synod**

St Augustine's, Wrangthorn is a member of the Headingley Area Deanery Synod.

### **St Augustine's Wrangthorn Church Hall**

The Church Hall at St Augustine's, Wrangthorn is booked and used by various groups and organisations across the Parish. This income is used to support the expenditure and maintenance of the Church Hall building.

### **Pastoral Care**

The church seeks to provide, spiritual, social, relational, and practical care and support to both members of the church and also those living in the parish and local community.

# **St Augustine's Church, Wrangthorn**

**Year Ended 31st December 2024**

## **Trustee's Annual Report**

### **Mission and evangelism**

Helping those in need is a demonstration of our faith. As a PCC there is a commitment to support 5 mission partners in areas of their mission. The 3 Mission Partners are: Kids Klub, Transformations Leeds and Unity in Action against Poverty. The Church has also supported the Zimbabwe Project Christmas 2024.

### **Ecumenical Relationships**

St Augustine's Wrangthorn works in partnership with other local churches, both within the parish and beyond.. We are part of a larger Team Ministry that includes St George's and Holy Trinity Boar Lane.

### **Financial review**

Total receipts were £158,633 of which was £45,272 was unrestricted voluntary donations, and £33,821 was restricted donations and grants which are detailed in the financial statements.

The planned giving through the standing orders and envelope scheme increased slightly. The gift aided donations increased although some of this was a late payment for 2023 gift aid. The income for the hall increased slightly, however the expenditure for the Hall rose due to the rise in heating, energy and water bills. Parish Share increased this year as well as facilities, utilities and insurance costs.

### **Reserves Policy**

St Augustine's Church Reserves Policy

Why it matters

A reserves policy explains to existing and potential funders, donors, church members, and other stakeholders why the PCC is holding a particular amount of reserves. A good reserves policy gives confidence that the PCC's finances are being managed and can also provide an indicator of future funding needs. The Charities SORP1 requires a statement of a charity & reserves policy within its annual report. In addition, if a charity operates without a reserves policy, the Regulations require this fact to be stated in the annual report.

Why the PCC needs reserves

The PCC exists to fulfil its charitable objects and all its activities must relate directly or indirectly to fulfilling its purpose. The PCC raises funds from both individual donors and grant-making bodies. Some of the funding received is restricted to specific purposes and the PCC is committed to complying with those restrictions.

In addition, the PCC needs reserves without any restriction which can be used at its discretion within the overall limitations of its charitable objects. These reserves are needed to ensure it operates efficiently and effectively in a planned and managed way without the need to significantly reduce activities unexpectedly or produce a shortfall on financial commitments, principally the Parish Share.

# St Augustine's Church, Wrangthorn

**Year Ended 31st December 2024**

## **Trustee's Annual Report**

The PCC considers that a prudent reserves policy is to hold one year's Parish Share plus 3 month's expected expenditure not including the Parish Share.

Level of reserves

The PCC estimates that it needs to maintain to ensure it can continue its activities without having to plan for significant reduction in activities or face a shortfall on financial commitments. This amount is made of two parts; a conservative estimation for Parish Share and 3 months of expenditure not including The Parish Share.

The PCC will monitor the level of reserves to ensure the level remains appropriate.

1 Statement of Recommended Practice

2 The Parish Share calculation is currently under revision and a conservative over-estimation is warranted as the effect of the new formula has not yet been published.

## **Volunteers**

We would like to thank all volunteers who work hard to ensure that the Church remains at the heart of the Parish Community of St Augustine's, Wrangthorn. In particular to the Church Warden: Ann Johnson.

## **Structure, governance and management**

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure.

The method of appointment of PCC members is set out in the Church Representation Rules. At St Augustine's, Wrangthorn the membership of the PCC consists of the Incumbent, Church Wardens and members elected by those members of the congregation who are on the electoral roll of the church.

The PCC members are responsible for making decisions on all matters of general concern and the importance to the parish including deciding on how the funds of the PCC are to be spent. New members receive initial training into the workings of the PCC. The full PCC met 12 times during the year.

The trustees' annual report was approved and signed on behalf of the board of trustees by:

Trustee: Elizabeth Woolf



Date: 19/06/2025

# St Augustine's Church, Wrangthorn

**Year Ended 31st December 2024**

## **Independent Examiners Report**

I report to the trustees on my examination of the financial statements of St Augustine's Church, Wrangthorn ('the charity') for the year ended 31st December 2024.

### **Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 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.

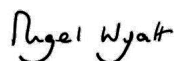
### **Independent examiner's statement**

I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

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 financial statements do not accord with those records; or
3. the financial statements 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.



Nigel Wyatt BSC FCA  
Independent Examiner  
125 Main Street  
Garforth  
Leeds  
LS25 1AF

Date: 19/06/2025



# St Augustine's Church, Wrangthorn

Year Ended 31st December 2024

## Statement of Receipts and Payments

		2024		2023
		Unrestricted Funds	Restricted Funds	Total Funds
	Note	£	£	£
<b>Receipts</b>				
Giving		35,462	9,965	45,427
Fundraising		100	-	100
Hall income		9,769	-	9,769
Grants and SDF income		54,652	23,728	78,380
Other income		24,829	283	25,112
<b>Total Receipts</b>	<b>2</b>	<b>124,812</b>	<b>33,976</b>	<b>158,788</b>
<b>Payments</b>				
Payments on charitable activities	<b>3, 9</b>	139,628	27,932	167,560
<b>Total Payments</b>		<b>139,628</b>	<b>27,932</b>	<b>167,560</b>
<b>Net Receipts / (Payments)</b>		<b>(14,816)</b>	<b>6,044</b>	<b>(8,772)</b>
<b>Net Movement In Funds (Cash)</b>				
Total funds (Cash) brought forward	<b>7</b>	67,645	9,452	77,097
Transfers		3,762	(3,762)	-
<b>Total Funds (Cash) Carried Forward</b>	<b>7</b>	<b>56,591</b>	<b>11,734</b>	<b>68,325</b>
<b>Funds Represented By</b>				
General (Unrestricted)		4,802	-	4,802
Designated funds		51,789	-	51,789
Restricted funds		-	11,734	11,734
	<b>7</b>	<b>56,591</b>	<b>11,734</b>	<b>68,325</b>

These financial statements were approved by the board of trustees and authorised for issue :

Name of Trustee:

Elizabeth Woolf

Signed on behalf of the Trustees:



Date of approval:

19/06/2025

# St Augustine's Church, Wrangthorn

Year Ended 31st December 2024

## Statement of Assets and Liabilities

As the accounts are prepared on a cash basis, there is no formal Balance Sheet or Statement of Financial Position. Instead a statement of assets and liabilities is outlined giving an indication of the charity's assets at the year end.

	2024	2023
	£	£
<b>Current Assets</b>		
Cash at bank and petty cash	68,325	77,097
	<b>68,325</b>	<b>77,097</b>

# **St Augustine's Church, Wrangthorn**

**Year Ended 31st December 2024**

## **Notes to the Financial Statements**

### **Basis of Preparation**

The financial statements have been prepared on a cash basis when receipts and payments take place through the bank account or petty cash.

### **Assessment of Going Concern**

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

### **Fund Accounting**

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have set aside resources for a specific purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or the term of specific appeal, often known as a 'special offering' in the church.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

### **Incoming Resources**

All incoming resources are recognised once the charity has entitlement to the resources and the money has been paid.

### **Resources expended**

Expenditure is recognised on a cash basis when payments have been made through the bank account or by petty cash.

### **Governance Costs**

Include costs of the preparation and examination of statutory accounts, the costs of the trustees' meetings and cost of any legal advice to trustees on governance or constitutional matters.

### **Pensions**

The charity operates a defined contribution pension scheme. Contributions are charged to the Statement of Financial Activities as they become payable in accordance with the rules of the scheme.

### **Taxation**

The charity is exempt from tax on its charitable activities.

# St Augustine's Church, Wrangthorn

Year Ended 31st December 2024

## Notes to the Financial Statements

### 2 Analysis of Receipts

	Unrestricted funds £	Restricted funds £	Total funds 2024 £
<b>Giving</b>			
Standing orders	22,260	9,965	<b>32,225</b>
Envelope scheme	7,050	-	<b>7,050</b>
Cash collections	3,176	-	<b>3,176</b>
One-off gifts	595	-	<b>595</b>
Sum-Up giving	284	-	<b>284</b>
Legacy	2,098	-	<b>2,098</b>
	<u>35,462</u>	<u>9,965</u>	<u><b>45,427</b></u>
<b>Fundraising</b>			
External charity donations	-	-	-
Talent table	100	-	<b>100</b>
	<u>100</u>	<u>-</u>	<u><b>100</b></u>
<b>Hall Income</b>			
Hall recurring lettings	9,019	-	<b>9,019</b>
Hall occasional lettings	750	-	<b>750</b>
	<u>9,769</u>	<u>-</u>	<u><b>9,769</b></u>
<b>Grants and SDF Income</b>			
SDF income	46,402	22,728	<b>69,130</b>
Grants	8,250	1,000	<b>9,250</b>
	<u>54,652</u>	<u>23,728</u>	<u><b>78,380</b></u>
<b>Other Income</b>			
Tower rental	9,750	-	<b>9,750</b>
Gift aid	10,141	-	<b>10,141</b>
Gift aid small donations scheme	-	-	-
Church rental income	104	-	<b>104</b>
Building fund	-	-	-
C@HPC	34	-	<b>34</b>
Bank interest	2,610	283	<b>2,893</b>
Transfer	-	-	-
Miscellaneous	2,190	-	<b>2,190</b>
	<u>24,829</u>	<u>283</u>	<u><b>25,112</b></u>
<b>Total Receipts</b>	<u><b>124,812</b></u>	<u><b>33,976</b></u>	<u><b>158,788</b></u>

# St Augustine's Church, Wrangthorn

Year Ended 31st December 2024

## Notes to the Financial Statements

### 2 Analysis of Receipts

	Unrestricted funds £	Restricted funds £	Total funds 2023 £
<b>Giving</b>			
Standing orders	22,575	9,572	32,147
Envelope scheme	6,264	-	6,264
Cash collections	854	-	854
One-off gifts	-	-	-
Sum-Up giving	916	-	916
Legacy	8,000	-	8,000
	<u>38,609</u>	<u>9,572</u>	<u>48,181</u>
<b>Fundraising</b>			
External charity donations	34	-	34
Talent table	50	-	50
	<u>84</u>	<u>-</u>	<u>84</u>
<b>Hall Income</b>			
Hall recurring lettings	6,097	-	6,097
Hall occasional lettings	750	-	750
	<u>6,847</u>	<u>-</u>	<u>6,847</u>
<b>Grants and SDF Income</b>			
SDF income	56,071	-	56,071
Grants	8,325	1,000	9,325
	<u>64,396</u>	<u>1,000</u>	<u>65,396</u>
<b>Other Income</b>			
Tower rental	9,750	-	9,750
Gift aid	5,344	-	5,344
Gift aid small donations scheme	624	-	624
Church rental income	957	-	957
Building fund	-	-	-
C@HPC	-	-	-
Bank interest	1,527	354	1,881
Transfer	-	-	-
Miscellaneous	-	-	-
	<u>18,202</u>	<u>354</u>	<u>18,556</u>
<b>Total Receipts</b>	<u>128,138</u>	<u>10,926</u>	<u>139,064</u>

# St Augustine's Church, Wrangthorn

Year Ended 31st December 2024

## Notes to the Financial Statements

### 3 Payments On Charitable Activities by Fund Type

	Unrestricted funds	Restricted funds	Total funds 2024
	£	£	£
Parish share	22,848	-	22,848
Ministries & outreach	14,839	-	14,839
Facilities, utilities & insurance	45,151	27,932	73,083
Running costs	56,440	-	56,440
Other expenditure	350	-	350
	<b>139,628</b>	<b>27,932</b>	<b>167,560</b>

	Unrestricted funds	Restricted funds	Total funds 2023
	£	£	£
Parish share	20,771	-	20,771
Ministries & outreach	15,930	-	15,930
Facilities, utilities & insurance	41,316	12,476	53,792
Running costs	70,666	-	70,666
Other expenditure	680	-	680
	<b>149,363</b>	<b>12,476</b>	<b>161,839</b>

### 4 Volunteers

The church benefits greatly from the voluntary contributions of time and money by its formal members and regular attendees. Please refer to the trustee's report for further details about volunteer contributions in the organisation.

### 5 Independent Examination Fees

Fees payable to the independent examiner for:	2024	2023
	£	£
Independent examination and preparation of the financial	840	872

# St Augustine's Church, Wrangthorn

Year Ended 31st December 2024

## Notes to the Financial Statements

### 6 Staff Costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2024	2023
	£	£
Wages and salaries	45,189	62,074
Social security costs	-	-
Employer contributions to pension plans	3,168	4,196
	<u>48,357</u>	<u>66,271</u>

The average head count of employees during the year was as follows:

	2024	2023
Average Head Count	3	4

No employees received employee benefits of more than £60,000 during the year.

### 7 Analysis of Charitable Funds

#### Unrestricted Funds

	1 Jan 2024	Income	Expenditure	Transfers	31 Dec 2024
	£	£	£	£	£
<b>Unrestricted</b>					
General	18,466	122,202	(139,628)	3,762	<b>4,802</b>
	<b>18,466</b>	<b>122,202</b>	<b>(139,628)</b>	<b>3,762</b>	<b>4,802</b>
<b>Designated</b>					
Reserves (CCLA)	49,179	2,610	-	-	<b>51,789</b>
	<b>49,179</b>	<b>2,610</b>	<b>-</b>	<b>-</b>	<b>51,789</b>

#### Total Unrestricted

<b>67,645</b>	<b>124,812</b>	<b>(139,628)</b>	<b>3,762</b>	<b>56,591</b>
---------------	----------------	------------------	--------------	---------------

#### Restricted Funds

Building fund	9,452	33,976	(27,932)	(3,762)	<b>11,734</b>
<b>Total Restricted</b>	<b>9,452</b>	<b>33,976</b>	<b>(27,932)</b>	<b>(3,762)</b>	<b>11,734</b>
<b>Total Funds</b>	<b>77,097</b>	<b>158,788</b>	<b>(167,560)</b>	<b>-</b>	<b>68,325</b>

# St Augustine's Church, Wrangthorn

Year Ended 31st December 2024

## Notes to the Financial Statements

### Fund Descriptions

#### Designated Funds

Reserves (CCLA)	Reserves ring fenced by the PCC to be spent in line with the PCC's PCC's reserves policy.
Building fund	Funds raised with a restriction by the PCC for maintaining and repairing the building, including the ongoing building project.

### 8 Related Party Transactions

There were no related party transactions which took place during the year (2023: £0).

Elizabeth Woolf is a member of St George's PCC and Adrian Smith is a member of St Augustine's Wrangthorn PCC. A number of financial transactions took place between the two organisations, the most notable ones relating to payroll as St George's assists Wrangthorn in undertaking its payroll. All transactions that do take place are reimbursed to ensure the finances are kept separate.



# St Augustine's Church, Wrangthorn

Year Ended 31st December 2024

## Notes to the Financial Statements

### 9 Detailed Payments on Charitable Activities

	Unrestricted funds	Restricted funds	Total Funds 2024
	£	£	£
<b>Parish Share</b>			
Parish Share	22,848	-	<b>22,848</b>
	<b>22,848</b>	<b>-</b>	<b>22,848</b>
<b>Ministries &amp; Outreach</b>			
Church@hypeparkcorner	6,999	-	<b>6,999</b>
Space	3,591	-	<b>3,591</b>
Community Engagement Wednesday	-	-	-
Students, Children & Youth	-	-	-
Training Support	69	-	<b>69</b>
Publicity	1,148	-	<b>1,148</b>
Mission & Outreach	-	-	-
Hospitality	267	-	<b>267</b>
Licenses	755	-	<b>755</b>
Music and Worship	-	-	-
Charity Donations	2,000	-	<b>2,000</b>
Resources for Church	10	-	<b>10</b>
	<b>14,839</b>	<b>-</b>	<b>14,839</b>
<b>Facilities, Utilities &amp; Insurance</b>			
Building Project Design Feasibility	-	-	-
Utilities	11,175	-	<b>11,175</b>
Insurance	7,282	-	<b>7,282</b>
Supplies and Equipment	3,457	-	<b>3,457</b>
Repairs and Maintenance	7,219	27,932	<b>35,151</b>
Hall	9,561	-	<b>9,561</b>
Cleaning	6,457	-	<b>6,457</b>
	<b>45,151</b>	<b>27,932</b>	<b>73,083</b>
<b>Running Costs</b>			
Sunday Service Ministry	1,127	-	<b>1,127</b>
Staff Salaries	52,831	-	<b>52,831</b>
Staff & Clergy Expenses	574	-	<b>574</b>
Administration	-	-	-
Financial Administration	1,501	-	<b>1,501</b>
Office Administration	407	-	<b>407</b>
	<b>56,440</b>	<b>-</b>	<b>56,440</b>

# St Augustine's Church, Wrangthorn

Year Ended 31st December 2024

## Notes to the Financial Statements

### 9 Detailed Payments on Charitable Activities

#### Other Expenditure

Miscellaneous	350	-	350
	350	-	350
<b>Total Payments</b>	<b>139,628</b>	<b>27,932</b>	<b>167,560</b>

# St Augustine's Church, Wrangthorn

Year Ended 31st December 2024

## Notes to the Financial Statements

### 9 Detailed Payments on Charitable Activities

	Unrestricted funds	Restricted funds	Total Funds 2023
	£	£	£
<b>Parish Share</b>			
Parish Share	20,771	-	<b>20,771</b>
	<b>20,771</b>	<b>-</b>	<b>20,771</b>
<b>Ministries &amp; Outreach</b>			
Church@hypeparkcorner	4,323	-	<b>4,323</b>
Space	2,239	-	<b>2,239</b>
Community Engagement Wednesday	-	-	<b>-</b>
Students, Children & Youth	-	-	<b>-</b>
Training Support	71	-	<b>71</b>
Publicity	819	-	<b>819</b>
Mission & Outreach	-	-	<b>-</b>
Hospitality	1,777	-	<b>1,777</b>
Licenses	1,264	-	<b>1,264</b>
Music and Worship	267	-	<b>267</b>
Charity Donations	5,170	-	<b>5,170</b>
Resources for Church	-	-	<b>-</b>
	<b>15,930</b>	<b>-</b>	<b>15,930</b>
<b>Facilities, Utilities &amp; Insurance</b>			
Building Project Design Feasibility	612	-	<b>612</b>
Utilities	13,480	1,000	<b>14,480</b>
Insurance	8,346	-	<b>8,346</b>
Supplies and Equipment	269	-	<b>269</b>
Repairs and Maintenance	9,017	11,476	<b>20,493</b>
Hall	3,078	-	<b>3,078</b>
Cleaning	6,514	-	<b>6,514</b>
	<b>41,316</b>	<b>12,476</b>	<b>53,792</b>
<b>Running Costs</b>			
Sunday Service Ministry	666	-	<b>666</b>
Staff Salaries	68,634	-	<b>68,634</b>
Staff & Clergy Expenses	-	-	<b>-</b>
Administration	-	-	<b>-</b>
Financial Administration	285	-	<b>285</b>
Office Administration	1,081	-	<b>1,081</b>
	<b>70,666</b>	<b>-</b>	<b>70,666</b>

# St Augustine's Church, Wrangthorn

Year Ended 31st December 2024

## Notes to the Financial Statements

### 9 Detailed Payments on Charitable Activities

#### Other Expenditure

Miscellaneous	680	-	<b>680</b>
	680	-	<b>680</b>

<b>Total Payments</b>	<b>149,363</b>	<b>12,476</b>	<b>161,839</b>
-----------------------	----------------	---------------	----------------