REGISTERED CHARITY NUMBER: 1140738

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

FOR

BROAD HAVEN BAPTIST CHURCH

Bevan Buckland Ltd
Chartered Accountants
45 High Street
Haverfordwest
Pembrokeshire
SA61 2BP

BROAD HAVEN BAPTIST CHURCH

CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

	Page
Report of the Trustees	1 to 3
Independent Examiner's Report	4
Statement of Financial Activities	5
Statement of Financial Position	6
Notes to the Financial Statements	7 to 12
Detailed Statement of Financial Activities	13

BROAD HAVEN BAPTIST CHURCH

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of 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) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The principal purpose of the charity is to advance the Christian faith, according to the principles of the Baptist denomination, including the advancement of education, community service and other such general charitable purposes in the United Kingdom and the world, as determined by the Church. In order to achieve this principal objective, the Church provides a variety of activities both to its membership and to the community generally. The aim is to demonstrate the love of God in words and actions.

Central to the work of the Church is the provision of regular services of Christian worship. These take place in the Chapel on a Sunday morning (as advertised outside the church, on the internet and the local Community Diary), and streaming to Zoom for those who are unable to be physically present owing to ill health. Sunday morning services include specific provision for children and young people in age appropriate groups. The Church is committed to being welcoming and friendly towards all members of the community and to that end holds a once a month 'Haven Sunday' service which is modelled on our wellbeing space (see below).

For the growth of faith and discipleship, the Church holds a small number of small groups, normally in the homes of members. A group for secondary school aged children which includes young people from other (and no) churches has met on Wednesday evenings in Haverfordwest.

In order to enable the fulfilment of the charity's principal objectives, members are encouraged to volunteer their gifts, abilities and time. They duly share in the activities of the Church, alongside the Minister, in activities such as leading public worship and small groups, children's work, pastoral care, mission, and maintaining the property of the Church in which meetings are held (and graveyard). The Church is also responsible for the Help Charity Shop in a nearby village which is staffed by volunteers from the Church and local community and which generates money for charitable causes in the United Kingdom and abroad. The Help Charity Shop also provides a valuable 'meeting place' for its neighbourhood, especially for those who are vulnerable. The Haven, a weekly afternoon wellbeing café in the chapel (run in association with national charity Renew Wellbeing) has continued to operate in 2025. This offers a space where it is 'ok not to be ok'.

All activities of the Church operate in line with Safeguarding Policies and Procedures including the requirement that all who work with children and adults at risk are appropriately vetted with regard to the Disclosure and Barring Service. In addition, the Church is actively involved in considering its response to issues such as the climate crisis, and other justice issues (including being a Fairtrade Church). This is in line with our commitment to being welcoming to all and taking seriously a responsibility to accompany that commitment with action.

The trustees have read the Charity Commission guidance on public benefit, and are satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

ACHIEVEMENTS AND PERFORMANCE

Achievements and performance

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure, but believe that 2025 was a positive year in the life of the Church.

During the year some new couples joined us on Sundays. Contact continued with a large number of regulars who are not formally members, but are considered part of the Church. Numbers remained steady on Sundays and Trustees were encouraged by the ways in which the Church had continued to sustain worship and support of each other and the community. Vacancies remained on the Trustee Board and recruitment efforts continued. Two new trustees were elected in April, leaving two vacancies. One nomination for a new trustee was received at the end of the year and an election will be held early in 2026.

Community engagement continued throughout the year, especially through The Haven and the Help Charity Shop. The Remembrance Service (in collaboration with Broad Haven School), Candlelit Carols and the Stable Trail continued to be well supported. The Playgroup has continued to make use of the chapel building for special occasions such as Christmas and to support the development of the children through learning about the work of the chapel and Christian festivals. The local primary school has used the chapel for their Harvest Service and the minister visits to conduct assembly and in her role as a School Governor. A four day holiday club was held during the summer holidays, with over twenty children from the local community coming to the Church for a variety of activities. For the first time this year, the chapel was open on a Sunday morning to welcome visitors to Broad Haven for the Pembrokeshire Coast Triathlon. The chapel also had a very successful 'wellbeing space' at the Village Carnival, which restarted this year after several years.

FINANCIAL REVIEW

Financial review

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds for the Church during the year.

The most significant expense relates to the cost of paying and housing the minister, to enable her to lead and co-ordinate the Church's activities, including the Sunday Services; provide pastoral care for the congregation and community; and equip and encourage the membership in their life, Christian witness and service.

The Church also expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the Church's own charitable purpose.

The Church is heavily dependent on its membership working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on the Church's expenditure, but nevertheless contribute substantially to the achievement of the Church's objectives.

The financial results for the year, together with a summary of the accounting policies adopted, are set out in the accompanying financial statements.

There was a surplus for the year of £5,588 (2024 £4,958). The charity is reliant upon the support of the Church members and continued donations, without which it would be unable to continue in existence.

Reserves policy

The trustees have established a Reserves Policy to enable the Church to function effectively and meet its obligations in the event of a decline in our income or a major cost. This is currently set at the retention of at least 15% of its assets as a reserve.

Going concern

The Church has continued to welcome new members this year. The trustees believe that the charity is in a position to continue for the foreseeable future due to the reserves held and believe that preparation of the accounts on a going concern basis is appropriate.

BROAD HAVEN BAPTIST CHURCH

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Broad Haven Baptist Church was registered as a charity on 8th March 2011 with the Charity Commission for England and Wales. It is governed by an Approved Governing Document in the form of its constitution which was adopted on 30th June 2010 and amended on 4th March 2015.

The Members' Meeting takes place four times a year, and trustees (deacons) meet monthly.

The practice of the Church is that relevant matters may be submitted to the Church Meeting by the trustees for guidance, or may be raised by members in Church meeting (or through correspondence) for further consideration by the trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Recruitment and appointment of new trustees

Trustees are elected by the membership of the Church in line with the requirements of the governing document.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1140738

Principal address

c/o Mr Matthew Giles
5 Picton Home Farm Barns
The Rhos
Haverfordwest
Pembrokeshire
SA62 4AS

Trustees

F Maull
R Abadioru
H Dare
M Giles
Y Pusey
J Settatree (appointed 6.4.25)
J Ross-Harper (appointed 6.4.25)
W Carpenter (appointed 8.2.26)

Independent Examiner

Bevan Buckland Ltd
Chartered Accountants
45 High Street
Haverfordwest
Pembrokeshire
SA61 2BP

Approved by order of the board of trustees on 21 April 2026 and signed on its behalf by:

M Giles - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BROAD HAVEN BAPTIST CHURCH

Independent examiner's report to the trustees of Broad Haven Baptist Church
I report to the charity trustees on my examination of the accounts of Broad Haven Baptist Church (the Trust) for the year ended 31 December 2025.

Responsibilities and basis of report
As the charity trustees of the Trust 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 Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all 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 Trust 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.

Alun Evans.

Alun Evans FCA

Bevan Buckland Ltd
Chartered Accountants
45 High Street
Haverfordwest
Pembrokeshire
SA61 2BP

Date: 22.4.2026

BROAD HAVEN BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted fund £	Restricted fund £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		51,151	-	51,151	52,785
Other trading activities	2	40,798	-	40,798	43,932
Investment income	3	1,158	-	1,158	1,322
Total		93,107	-	93,107	98,039
EXPENDITURE ON					
Raising funds		5,551	-	5,551	4,374
Charitable activities					
General		79,513	-	79,513	86,133
Other		2,314	141	2,455	2,574
Total		87,378	141	87,519	93,081
NET INCOME/(EXPENDITURE)		5,729	(141)	5,588	4,958
RECONCILIATION OF FUNDS					
Total funds brought forward		121,538	4,978	126,516	121,558
TOTAL FUNDS CARRIED FORWARD		127,267	4,837	132,104	126,516

The notes form part of these financial statements

BROAD HAVEN BAPTIST CHURCH

STATEMENT OF FINANCIAL POSITION
31 DECEMBER 2025

	Notes	Unrestricted fund £	Restricted fund £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible assets	8	66,437	4,837	71,274	73,449
CURRENT ASSETS					
Debtors	9	2,988	-	2,988	3,104
Cash at bank		59,717	-	59,717	52,117
		62,705	-	62,705	55,221
CREDITORS					
Amounts falling due within one year	10	(1,875)	-	(1,875)	(2,154)
NET CURRENT ASSETS		60,830	-	60,830	53,067
TOTAL ASSETS LESS CURRENT LIABILITIES		127,267	4,837	132,104	126,516
NET ASSETS		127,267	4,837	132,104	126,516
FUNDS	11				
Unrestricted funds				127,267	121,538
Restricted funds				4,837	4,978
TOTAL FUNDS				132,104	126,516

The financial statements were approved by the Board of Trustees and authorised for issue on 21 April 2026 and were signed on its behalf by:

.....
M Giles - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income
Income is recognised when the Charity has entitlement to the funds, any performance conditions attached the the item (s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Where income has related expenditure (as with fundraising or contract income) the income and related expenditure are reported gross in the Statement of Financial activities.

Donations and grants are recognised when receivable. In the event that a donation is subject to fulfilling performance conditions before the Charity is entitled to the funds, the income is deferred and not recognised until i t is probable that the that those conditions will be fulfilled in the reporting period.

Interest on deposits held is included when receivable and the amount can be measured reliably by the Charity which is normally upon notification of the interest paid or by the bank.

Expenditure
All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of the resources.

Support costs are made up of administration and management, finance costs and governance costs. Governance costs are those costs incurred in connection with the compliance with constitutional and statutory requirements of the Charity.

Donations paid are recognised in the Statement of Financial Activities once approved for payment.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Improvements to property	- 2% on cost
Computer equipment	- 25% on cost

Taxation
The company is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore meets the definition of a charitable company for UK corporation tax purposes.

Fund accounting
Unrestricted funds are incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management and support costs.

Designated funds are funds earmarked by the trustees for a particular purposes. They are not restricted and make up the unrestricted reserves.

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

continued...

1. ACCOUNTING POLICIES - continued

Debtors
Trade and other debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid net of any discounts due. Accrued income is included at best estimate of the amounts receivable at the balance sheet date.

Cash and cash equivalents
Cash and cash equivalents comprise cash in hand and demand deposits that are readily convertible to a known amount of cash and are subject to an insignificant risk to changes in value.

Creditors
Creditors are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

Financial instruments
The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Going concern
The trustees have considered the financial performance of the Charity for the foreseeable future, in particular, the next 12 to 18 months and are confident that the Charity is a going concern.

2. OTHER TRADING ACTIVITIES

	2025	2024
	£	£
Shop sales	40,298	38,332
Grants	500	5,600
	40,798	43,932

3. INVESTMENT INCOME

	2025	2024
	£	£
Deposit account interest	1,158	1,322

4. TRUSTEES' REMUNERATION AND BENEFITS

The only remuneration paid to trustees during the year was ministerial stipends to Revd H Dare in relation to duties to the Church. These totalled £14,787 (2024 - £14,294).

Pension contributions totalling £1,865 were paid for Revd H Dare (2024 - £1,810).

Trustees' expenses

The only trustees expenses paid were Ministerial expenses. These amounted to £335 for the year ended 31 December 2025 and £nil for the year ended 31 December 2024.

continued...

5. STAFF COSTS

The average monthly number of office holders or employees during the year was as follows:

	2025	2024
Minister	1	1

No office holders or employees received emoluments in excess of £60,000.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	52,785	-	52,785
Other trading activities	43,932	-	43,932
Investment income	1,322	-	1,322
Total	98,039	-	98,039
EXPENDITURE ON			
Raising funds	4,374	-	4,374
Charitable activities			
General	86,133	-	86,133
Other	2,433	141	2,574
Total	92,940	141	93,081
NET INCOME/(EXPENDITURE)	5,099	(141)	4,958
RECONCILIATION OF FUNDS			
Total funds brought forward	116,439	5,119	121,558
TOTAL FUNDS CARRIED FORWARD	121,538	4,978	126,516

7. NET INCOME

Net income is stated after charging:	2025 £	2024 £
independent examiner's remuneration (including VAT):		
- examination	1,020	972
- other services	360	288
Depreciation	2,175	2,388

continued...

8. TANGIBLE FIXED ASSETS

	Freehold property £	Improvements to property £	Computer equipment £	Totals £
COST				
At 1 January 2025 and 31 December 2025	59,950	38,339	2,126	100,415
DEPRECIATION				
At 1 January 2025	15,574	9,558	1,834	26,966
Charge for the year	1,198	766	211	2,175
At 31 December 2025	16,772	10,324	2,045	29,141
NET BOOK VALUE				
At 31 December 2025	43,178	28,015	81	71,274
At 31 December 2024	44,376	28,781	292	73,449

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Sundry debtors and prepayments	2,988	3,104

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Christmas collections	790	1,108
Taxation and social security	64	77
Accruals	1,021	969
	1,875	2,154

11. MOVEMENT IN FUNDS

	At 1.1.25 £	Net movement in funds £	At 31.12.25 £
Unrestricted funds			
General fund	121,538	5,729	127,267
Restricted funds			
Restricted	4,978	(141)	4,837
TOTAL FUNDS	126,516	5,588	132,104

continued...

11. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	93,107	(87,378)	5,729
Restricted funds			
Restricted	-	(141)	(141)
TOTAL FUNDS	93,107	(87,519)	5,588

Comparatives for movement in funds

	At 1.1.24 £	Net movement in funds £	At 31.12.24 £
Unrestricted funds			
General fund	116,439	5,099	121,538
Restricted funds			
Restricted	5,119	(141)	4,978
TOTAL FUNDS	121,558	4,958	126,516

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	98,039	(92,940)	5,099
Restricted funds			
Restricted	-	(141)	(141)
TOTAL FUNDS	98,039	(93,081)	4,958

continued...

11. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.24 £	Net movement in funds £	At 31.12.25 £
Unrestricted funds			
General fund	116,439	10,828	127,267
Restricted funds			
Restricted	5,119	(282)	4,837
TOTAL FUNDS	121,558	10,546	132,104

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	191,146	(180,318)	10,828
Restricted funds			
Restricted	-	(282)	(282)
TOTAL FUNDS	191,146	(180,600)	10,546

12. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2025 other than those already disclosed in note 4 to these accounts.

BROAD HAVEN BAPTIST CHURCH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations and collections	41,864	44,009
Gift aid	8,512	8,756
Appeals	-	20
Summer club income	775	-
	51,151	52,785
Other trading activities		
Shop sales	40,298	38,332
Grants	500	5,600
	40,798	43,932
Investment income		
Deposit account interest	1,158	1,322
Total incoming resources	93,107	98,039
EXPENDITURE		
Raising donations and legacies		
Shop running costs	5,551	4,374
Charitable activities		
Donations and giving	39,023	43,670
Activities	1,635	2,047
Barvels running costs	11,733	9,642
Minister's stipend and costs	17,009	16,104
Subscriptions	1,936	2,317
Other church running expenses	6,770	11,120
	78,106	84,900
Other		
Dep'n - freehold property	1,198	1,198
Dep'n - property improvements	766	766
Dep'n - computer equipment	211	424
Bank charges	280	186
	2,455	2,574
Support costs		
Management		
Professional fees	1,407	1,233
Total resources expended	87,519	93,081
Net income	5,588	4,958

BROADHAVEN BAPTIST CHURCH

SUPPLIMENTARY PAGE TO THE DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	2025	2024
	£	£
Donations and Giving		
BMS World Mission	956	128
BMS World Mission	4,000	3,000
BUG Home Mission	4,000	3,000
Other church donations	1,383	3,108
Charity shop donations	28,684	34,434
	39,023	**43,670**
Activities		
Christmas and local outreach	0	155
Catering	218	237
Pastoral care	292	138
Youth events and ministry	0	974
The Haven activities	171	88
Visiting speakers	533	395
Easter	0	18
Summer camp	421	0
Discipleship	0	42
	1,635	**2,047**
Barvels Running Costs		
Rent	5,760	5,760
Broadband	336	336
Council tax	2,469	2,259
Insurance	161	155
Repairs and maintenance	2,592	830
Water rates	415	302
	11,733	**9,642**
Minister's stipend and costs		
Stipend	14,789	14,294
Pension costs	1,865	1,810
Expenses	335	0
Conference costs	20	0
	17,009	**16,104**
Subscriptions		
Baptist Union of Wales	1,134	1,340
Baptist Union of GB	316	420
Pembrokeshire Baptist Association	270	260
South Wales Baptist Association	216	292
Haverfordwest Free Church	0	5
	1,936	**2,317**

This page does not form part of the statutory financial statements

BROADHAVEN BAPTIST CHURCH

SUPPLIMENTARY PAGE TO THE DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	2025 £	2024 £
Other Church Running Costs		
Heat and light	1,158	1,271
Rent - Village Hall	1,016	782
Pension deficit contribution	0	10
Church/office supplies	577	0
Signage and printing	578	73
Insurance	1,230	1,169
Gardening	0	234
Repairs and maintenance	0	6,101
Telephone and broadband	294	253
Licencing	1,047	931
Miscellaneous	870	296
	6,770	**11,120**

This page does not form part of the statutory financial statements

BROAD HAVEN BAPTIST CHURCH
FIXED ASSET REGISTER
YEAR ENDED **31 December 2025**

		Date of Acquisition	Cost B Fwd £	Adds £	Disps £	Cost C Fwd £	Dep'n B Fwd £	Charge For Year £	On Disposals £	Dep'n C Fwd £	NBV 2025 £	NBV 2024 £
Freehold Property	2% SL											
B/f			59,950.00	-	-	59,950.00	15,574.00	1,198.00	-	16,772.00	43,178.00	44,376.00
			59,950.00	-	-	59,950.00	15,574.00	1,198.00	-	16,772.00	43,178.00	44,376.00
Improvements to Property	2% SL											
B/f			38,339.00	-	-	38,339.00	9,558.00	766.00	-	10,324.00	28,015.00	28,781.00
			38,339.00	-	-	38,339.00	9,558.00	766.00	-	10,324.00	28,015.00	28,781.00
Computer Equipment	25% SL											
Dell computer		21/06/2018	429.00	-	-	429.00	429.00	-	-	429.00	-	-
PC Specialist		25/10/2021	859.00	-	-	859.00	859.00		-	859.00	-	-
Router		10/01/2022	120.00	-		120.00	90.00	30.00		120.00	-	30.00
Mircophone		22/12/2022	389.00	-		389.00	291.00	98.00		389.00	-	98.00
PA Battery		29/12/2023	329.00	-		329.00	165.00	83.00		248.00	81.00	164.00
			2,126.00	-	-	2,126.00	1,834.00	211.00	-	2,045.00	81.00	292.00
Total Assets			100,415.00	-	-	100,415.00	26,966.00	2,175.00	-	29,141.00	71,274.00	73,449.00