

LIVING WATER UNITED FELLOWSHIP

England & Wales · Charity number 1056514

Details

Other names ABUNDANT LIFE FULL GOSPEL CHURCH

Status Registered

Legal form Other

Registered 1996-07-01

Register [View on the Charity Commission register](#)

Contact

Address Living Water United Fellowship
Full Gospel Church Hall
Auxerre Avenue
Redditch
Worcestershire
B98 7QT

Phone 01527 459230

Activities

Objects: 1) THE ADVANCEMENT OF THE CHRISTIAN FAITH INCLUDING BUT WITHOUT LIMITING THE GENERALITY OF THE FOREGOING BY PROMOTING THE WORSHIP OF GOD AND CHRISTIAN INSTRUCTION. 2) THE RELIEF OF SICKNESS AND POVERTY.

Activities: The advancement of the Christian faith.Promoting the worship of God & Christian instruction.Hosting visiting speakers/Ministries.Financial donations & other support given to other charities.Visiting the needy, offering support & practical help by appropriate method.Community focused.UK based (outside UK considered).

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space
- **What:** General Charitable Purposes, Religious Activities
- **Who:** Children/young People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£7,214	£17,730	-	-
2023-12-31	£13,471	£7,421	-	-
2022-12-31	£19,289	£1,008	-	-
2021-12-31	£26,370	£24,017	-	-
2020-12-31	£33,037	£20,555	-	-

Trustees

Name	Role	Appointed
BRIAN DAVIS		
David Lynes		2019-01-19
Karl Guest		2013-10-17

LIVING WATER UNITED FELLOWSHIP

England & Wales - Charity number 1056514

Accounts

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**LIVING WATER UNITED
FELLOWSHIP**

**ANNUAL REPORT AND
STATEMENT OF ACCOUNTS
FOR
THE YEAR ENDED
31ST DECEMBER 2021**

CHARITY REGISTRATION No: 1056514

**KJW Accountancy
1492 Pershore Road
Stirchley
Birmingham
B30 2NT**

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Pages 5 to 6	Trustees' Report
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**LIVING WATER UNITED FELLOWSHIP
LEGAL AND ADMINISTRATIVE INFORMATION**

CHARITY NUMBER	1056514
PREVIOUS NAME	Abundant Life Full Gospel Church
NEW NAME FROM MAY 2015	Living Water United Fellowship
START OF FINANCIAL YEAR	1 st January 2021
END OF FINANCIAL YEAR	31 st December 2021
TRUSTEES AT 31ST DECEMBER 2021	Scott Beverley Brian Davis Walter Lloyd Karl Guest David Lynes
	The existing trustees appoint any new trustees following the provisions laid out in the Charity's governing instrument.
MINISTER	Situation vacant
GOVERNING INSTRUMENT	Deed of Trust dated 11 th June 1996, as amended on 9 th April 2014.
OBJECTS	1) The advancement of the Christian faith including but without limiting the generality of the foregoing by promoting the worship of God and Christian Instruction. 2) The relief of sickness and poverty. 3) To propagate the Christian faith, to help the needy, disabled, the poor, to provide homes for the homeless, community centres and church buildings where needed, to provide work opportunities for the unemployed. This object is not only local, but National and Worldwide
CORRESPONDENCE ADDRESS	The Trustees The Church Hall Auxerre Avenue Greenlands Redditch B98 7QT
PRIMARY BANKERS	National Westminster Bank Plc Church Green House Redditch Worcester B98 8DG
INDEPENDENT EXAMINER	Kimberley Walsh KJW Accountancy 1492 Pershore Road Stirchley Birmingham B30 2NT

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees of the Living Water United Fellowship on the accounts for the year ended 31st December 2021 set out on pages 5 to 10.

Respective responsibilities of trustees and examiner

The charity's trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the Act)) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145 of the Act, as amended),
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5) (b) of the Act, as amended), and
- to state whether particular matters have come to my attention.

My examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the organisation and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. Which gives me reasonable cause to believe that, in any material respect, the trustees have not met the requirements to ensure that:

- proper accounting records are kept (in accordance with section 130 of the Act); and
- accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or

2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

KJW Accountancy
1492 Pershore Road
Stirchley
Birmingham
B30 2NT



Dated:

22/10/24

**LIVING WATER UNITED FELLOWSHIP
TRUSTEES REPORT
FOR THE YEAR ENDED 31st DECEMBER 2021**

CHURCH STRUCTURE

There are the following persons:

- A General Overseer.
- Two Treasurers (main & supporting).
- Five Trustees.

All of whom form a management committee to discuss various issues and form decisions.

MAIN CHURCH ACTIVITIES

- Weekly Sunday services.
- Weekly Sunday school.
- Weekly prayer meetings.
- Weekly worship/practice meetings.
- Weekly work party for church cleaning, decoration and general maintenance.
- Community Outreach Work.

DONATIONS

During the year ended 31 December 2021, the church made a donation of £1,000 to the family of Rachel Turner, who had been a member of Living Water United Fellowship, following her death from Covid-19.

OTHER MATTERS:

Payments to Trustees

No payments have been made to Trustees of the Church other than the reimbursement of pre-authorised expenditure necessary for the running of the Church.

Ministers

The Trustees cover the role of Minister on a rotational basis.

Reserves

Reserves are kept to a minimum to cover monthly commitments such as wages, rent and general running of the buildings.

Risk

There are no major financial risks foreseen at present. The Trustees have the intention that the charity should never be in deficit and no projects are started until money has first been raised over and above the running costs of the charity.

LIVING WATER UNITED FELLOWSHIP
TRUSTEES REPORT (continued)
FOR THE YEAR ENDED 31st DECEMBER 2021

TRUSTEES RESPONSIBILITIES

The Charities Act 2011 requires the trustees to prepare financial statements for each financial year. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence;
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the trust. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the Trustees



Brian Davis, Trustee

Date:

22/10/24

**LIVING WATER UNITED FELLOWSHIP
STATEMENT OF RECEIPTS AND PAYMENTS
AS AT 31st DECEMBER 2021**

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
RECEIPTS					
Voluntary Receipts	2(a)	26,369		26,369	33,036
Investment Income	2(b)	-	1	1	1
TOTAL RECEIPTS		26,369	1	26,370	33,037
PAYMENTS:					
Cost of Charitable Activities	3(a)	23,517	-	23,517	19,555
Governance Costs	3(b)	500	-	500	1,000
TOTAL PAYMENTS		24,017	-	24,017	20,555
NET INCOMING/(OUTGOING) RESOURCES					
		2,352	1	2,353	12,482
Balances Brought Forward		13,064	1,268	14,332	1,850
BALANCES CARRIED FORWARD		15,416	1,269	16,685	14,332

The notes on pages 9 to 10 form part of these accounts.

All operations are continuing operations.

**LIVING WATER UNITED FELLOWSHIP
STATEMENT OF ASSETS AND LIABILITIES
AS AT 31st DECEMBER 2021**

ASSETS	Unrestricted Fund £	Restricted Fund £	31-Dec-21 Total £	31-Dec-20 Total £
Cash Funds:				
Current Account	15,416	-	15,416	13,064
Reserve Account	-	1,269	1,269	1,268
	15,416	1,269	16,685	14,332

ASSETS RETAINED FOR THE CHARITY'S OWN USE:

Building	92,000	-	92,000	92,000
Equipment	15,553	-	15,553	15,553
	107,553	-	107,553	107,553

LIABILITIES

Mortgage	-	-	-	(15,609)
	-	-	-	(15,609)

TRUSTEES RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS

Charity law requires the Trustees to prepare financial statements for each financial year which comply with the regulations set out in the Charities Act 2011. The Trustees have elected to take advantage of the provisions that apply to small charities and have prepared a Receipts and Payments Accounts and Statement of Assets and Liabilities which are set out on pages 7 to 8.

Approved by the Trustees on the

Signed on their behalf by B. Davis Brian Davis, Trustee

**LIVING WATER UNITED FELLOWSHIP
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31st DECEMBER 2021**

1. BASIS OF ACCOUNTING

The accounts have been prepared under the "Receipts and Payments" basis as prescribed by the Charity Commissioners and meet the appropriate legal requirements.

2. RECEIPTS	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
a) Voluntary Receipts				
Gift Aid	2,495	-	2,495	4,606
Gifts, Tithes & Offerings	23,874	-	23,874	28,430
	26,369	-	26,369	33,036
b) Investment Income				
Bank Interest	-	1	1	1
	-	1	1	1
3. PAYMENTS				
	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
a) Cost of Charitable Activities				
Building Maintenance	77	-	77	460
Donations	6,800	-	6,800	1,000
HMRC (Tax & NI)	-	-	-	2,479
Insurance & Licenses	462	-	462	453
Mortgage Repayments	15,955	-	15,955	7,723
Salaries & Wages	-	-	-	6,730
Professional Fees	-	-	-	50
Utilities	223	-	223	660
	23,517	-	23,517	19,555
b) Governance Costs				
Independent Examination	500	-	500	1,000

**LIVING WATER UNITED FELLOWSHIP
NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31st DECEMBER 2021**

4 RESTRICTED FUNDS

	Balance 01-Jan-2021 £	Income £	Expenditure £	Balance 31-Dec-21 £
Extension Fund	1,268	1	-	1,269
Child Sponsorship	-	-	-	-
Gospel on the Green	-	-	-	-
	1,268	1	-	1,269

The restricted funds are wholly represented by cash reserves of the charity.

5 RESTRICTED FUNDS

The Trustees have set up a fund in which to raise funds to build an extension to the Church building. Nothing was donated to this fund during the year and £1 was received in interest.

6 RISK ASSESSMENT

There are no major risks foreseen at present. The Trustees have the intention that the charity should never be in deficit and no projects are started until money has first been raised over and above the running costs of the charity.

7 RESERVES POLICY

Reserves are kept to a minimum to cover monthly commitments such as wages, rent and general running of the buildings.

8 PUBLIC BENEFIT

The charity acknowledges it has a requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees' report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

9 GIFT AID

At the year end a claim to HMRC for Gift Aid on donations amounting to £4,514 was outstanding.

10 LOAN CAPITAL

The church received a loan of £92,000 from Triodos Bank in January 2008 for the purchase of The Church Hall, Auxerre Avenue, Greenlands, Redditch, Worcestershire, B98 7QT. This has been fully repaid during the year ending December 2021.

LIVING WATER UNITED FELLOWSHIP

England & Wales - Charity number 1056514

Accounts

**LIVING WATER UNITED
FELLOWSHIP**

**ANNUAL REPORT AND
STATEMENT OF ACCOUNTS
FOR
THE YEAR ENDED
31ST DECEMBER 2020**

CHARITY REGISTRATION No: 1056514

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LEGAL AND ADMINISTRATIVE INFORMATION**

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NEW NAME FROM MAY 2015	Living Water United Fellowship
START OF FINANCIAL YEAR	1 st January 2020
END OF FINANCIAL YEAR	31 st December 2020
TRUSTEES AT 31ST DECEMBER 2018	Scott Beverley Brian Davis Walter Lloyd Karl Guest David Lynes
	The existing trustees appoint any new trustees following the provisions laid out in the Charity's governing instrument.
MINISTER	Situation vacant
GOVERNING INSTRUMENT	Deed of Trust dated 11 th June 1996, as amended on 9 th April 2014.
OBJECTS	<ol style="list-style-type: none"> 1) The advancement of the Christian faith including but without limiting the generality of the foregoing by promoting the worship of God and Christian Instruction. 2) The relief of sickness and poverty. 3) To propagate the Christian faith, to help the needy, disabled, the poor, to provide homes for the homeless, community centres and church buildings where needed, to provide work opportunities for the unemployed. This object is not only local, but National and Worldwide
CORRESPONDENCE ADDRESS	Scott Beverley 186 Mason Road Redditch Worcester B97 5DG
PRIMARY BANKERS	National Westminster Bank Plc Church Green House Redditch Worcester B98 8DG
INDEPENDENT EXAMINER	Kimberley Walsh KJW Accountancy 1492 Pershore Road Stirchley Birmingham B30 2NT

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

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Respective responsibilities of trustees and examiner

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Independent examiner's statement

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1. Which gives me reasonable cause to believe that, in any material respect, the trustees have not met the requirements to ensure that:

- proper accounting records are kept (in accordance with section 130 of the Act); and
- accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or

2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

KJW Accountancy
1492 Pershore Road
Stirchley
Birmingham
B30 2NT



Dated: 11th May 2021.

**LIVING WATER UNITED FELLOWSHIP
TRUSTEES REPORT
FOR THE YEAR ENDED 31st DECEMBER 2020**

CHURCH STRUCTURE

There are the following persons:

- A General Overseer.
- Two Treasurers (main & supporting).
- Five Trustees.

All of whom form a management committee to discuss various issues and form decisions.

ASSOCIATIONS

The church is associated/partnered with Baraq Ministries who share in our charitable objectives.

MAIN CHURCH ACTIVITIES

- Weekly Sunday services.
- Weekly Sunday school.
- Weekly prayer meetings.
- Weekly worship/practice meetings.
- Weekly work party for church cleaning, decoration and general maintenance.
- Financial support to Baraq Ministries.
- Host and serve travelling Ministries and Speakers, promoting Christian teaching as and when opportunities arise.
- Community Outreach Work.

COVID-19 PANDEMIC

The church has been closed for formal gatherings since March 2020. The Trustees hope to reopen as soon as it is safe to do so.

COMMUNITY/OUTREACH WORK:

‘Gospel on the Green’ – temporarily suspended.

An evangelistic ministry of the church - it's main focus is community outreach - reaching out to people (usually through practical means, or as necessary) including the provision of Christian teaching and/or music. Through this ministry, various events/church meetings are organized. Church members are encouraged to get involved and support the work being done. Volunteers can be involved in handing out literature, or washing cars for example, as well as visiting residents in a local nursing home, where established relationships are being developed with regular volunteer work.

**LIVING WATER UNITED FELLOWSHIP
TRUSTEES REPORT (continued)
FOR THE YEAR ENDED 31st DECEMBER 2020**

OTHER MATTERS:

Trustees

David Lynes was appointed as a Trustee on 19th January 2020.

Payments to Trustees

No payments have been made to Trustees of the Church other than the reimbursement of pre-authorised expenditure necessary for the running of the Church.

Ministers

Adrian Guest retired on March 2020. No replacement will be recruited until the Trustees are able to meet to consider appointment.

Reserves

Reserves are kept to a minimum to cover monthly commitments such as wages, rent and general running of the buildings. The amount held has been increased to ensure that mortgage commitments may be met.

Risk

There are no major financial risks foreseen at present. The Trustees have the intention that the charity should never be in deficit and no projects are started until money has first been raised over and above the running costs of the charity.

TRUSTEES RESPONSIBILITIES

The Charities Act 2011 requires the trustees to prepare financial statements for each financial year. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence;
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the trust. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the Trustees

.....


Scott Beverley, Trustee

Date: 11th May 2021.

LIVING WATER UNITED FELLOWSHIP
STATEMENT OF RECEIPTS AND PAYMENTS
AS AT 31st DECEMBER 2020

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
RECEIPTS					
Voluntary Receipts	2(a)	33,036		33,036	37,436
Investment Income	2(b)	-	1	1	3
TOTAL RECEIPTS		33,036	1	33,037	37,439
PAYMENTS:					
Cost of Charitable Activities	3(a)	19,555	-	19,555	39,320
Governance Costs	3(b)	1,000	-	1,000	-
TOTAL PAYMENTS		20,555	-	20,555	39,320
NET INCOMING/(OUTGOING) RESOURCES					
		12,481	1	12,482	(1,881)
Balances Brought Forward		583	1,267	1,850	3,731
BALANCES CARRIED FORWARD		13,064	1,268	14,332	1,850

The notes on pages 9 to 10 form part of these accounts.

All operations are continuing operations.

**LIVING WATER UNITED FELLOWSHIP
STATEMENT OF ASSETS AND LIABILITIES
AS AT 31st DECEMBER 2020**

ASSETS	Unrestricted Fund £	Restricted Fund £	31-Dec-20 Total £	31-Dec-19 Total £
Cash Funds:				
Current Account	13,064	-	13,064	583
Reserve Account	-	1,268	1,268	1,267
Gospel on the Green	-	-	-	-
Pre-School Fund	-	-	-	-
Child Sponsorship	-	-	-	-
	13,064	1,268	14,332	1,850

Other Monetary Assets:

General Funds	13,064	-	13,064	583
Restricted Funds	-	1,268	1,268	1,267
	13,064	1,268	14,332	1,850

ASSETS RETAINED FOR THE CHARITY'S OWN USE:

Building	92,000	-	92,000	92,000
Equipment	15,553	-	15,553	15,553
	107,553	-	107,553	107,553

LIABILITIES

Mortgage	(15,609)	-	(15,609)	(22,790)
	(15,609)	-	(15,609)	(22,790)

TRUSTEES RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS

Charity law requires the Trustees to prepare financial statements for each financial year which comply with the regulations set out in the Charities Act 2011. The Trustees have elected to take advantage of the provisions that apply to small charities and have prepared a Receipts and Payments Accounts and Statement of Assets and Liabilities which are set out on pages 7 to 8.

Approved by the Trustees on the 11th May 2021.

Signed on their behalf by  Scott Beverley, Trustee

**LIVING WATER UNITED FELLOWSHIP
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31st DECEMBER 2020**

1. BASIS OF ACCOUNTING

The accounts have been prepared under the "Receipts and Payments" basis as prescribed by the Charity Commissioners and they meet the appropriate legal requirements.

2. RECEIPTS

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
a) Voluntary Receipts				
Gift Aid	4,606	-	4,606	4,238
Gifts, Tithes & Offerings	28,430	-	28,430	33,198
	33,036	-	33,036	37,436

b) Investment Income

Bank Interest	-	1	1	3
	-	1	1	3

3. PAYMENTS

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
a) Cost of Charitable Activities				
Bank Charges	-	-	-	-
Building Maintenance	460	-	460	-
Equipment	-	-	-	-
Donations	1,000	-	1,000	262
HMRC (Tax & NI)	2,479	-	2,479	5,886
Insurance & Licenses	453	-	453	462
Loan Repayments	-	-	-	-
Mortgage Repayments	7,723	-	7,723	7,778
Pastoral Expenses	-	-	-	-
Salaries & Wages	6,730	-	6,730	24,295
Subscriptions	-	-	-	-
Professional Fees	50	-	50	200
Telephones	-	-	-	(106)
Utilities	660	-	660	543
	19,555	-	19,555	39,320

b) Governance Costs

Independent Examination	1,000	-	1,000	-
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**LIVING WATER UNITED FELLOWSHIP
NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31st DECEMBER 2020**

4 RESTRICTED FUNDS

	Balance 01-Jan-2020 £	Income £	Expenditure £	Balance 31-Dec-20 £
Extension Fund	1,267	1	-	1,268
Child Sponsorship	-	-	-	-
Gospel on the Green	-	-	-	-
	1,267	1	-	1,268

The restricted funds are wholly represented by cash reserves of the charity.

5 RESTRICTED FUNDS

The Trustees have set up a fund in which to raise funds to build an extension to the Church building. Nothing was donated to this fund during the year and £1 was received in interest.

6 RISK ASSESSMENT

There are no major risks foreseen at present. The Trustees have the intention that the charity should never be in deficit and no projects are started until money has first been raised over and above the running costs of the charity.

7 RESERVES POLICY

Reserves are kept to a minimum to cover monthly commitments such as wages, rent and general running of the buildings. The amount held has been increased to ensure that mortgage commitments may be met.

8 PUBLIC BENEFIT

The charity acknowledges it has a requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees' report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

9 PAYE

No PAYE is outstanding at the year end.

10. LOAN CAPITAL

The church received a loan of £92,000 from Triodos Bank for the purchase of The Church Hall, Auxerre Avenue, Greenlands, Redditch, Worcestershire, B98 7QT. This has been reduced to £15,609 during the year ending December 2020. The loan was taken out over 15 years from January 2008 and at the year end the interest rate was 2.50%.