

**THE
JANKI FOUNDATION
FOR SPIRITUALITY IN HEALTH CARE**

**ANNUAL REPORT
YEAR ENDED 31 OCTOBER 2021**

(Charity No. 1063908)

THE JANKI FOUNDATION FOR SPIRITUALITY IN HEALTH CARE

(Charity No. 1063908)

Annual Report

YEAR ENDED 31 OCTOBER 2021

Contents

Trustees Report	1-7
Independent Examiner's Report	8
Receipts and Payments	9
Statement of Assets and Liabilities	10
Notes to the Financial Statements	11-13

**The Janki Foundation for Spirituality in Healthcare
Report of the Trustees
For the year ended 31 October 2021**

The trustees present their report, along with the financial statements of the charity, for the year ended 31 October 2021. The financial statements have been prepared based on the accounting policies set out in note 1 (page 11) to the financial statements and comply with the charity's constitution. The Janki Foundation for Spirituality in Healthcare is a charity registered with the Charity Commission under registration number 1063908.

Legal and administrative information

Chairperson

Dr Sarah Egger

Vice Chairperson

Vacant

Honorary Treasurer

Charoobala Maroo

Honorary Secretary

Viraj Patel

Trustees

Dr Sarah Egger
David Goodman
Charoobala Maroo
Chandrabala Patel
Mahesh Patel
Nayankumar Patel
Ratan Thadani

Independent Examiner

Umang Mody

Business Address

7 Kenton Court,
Kenton Road
Harrow
HA3 8AQ

Structure, Governance and Management***Trustees and organisational structure***

The trustees who held office during the financial year and at the date of this report are set out on page 1.

The constitution allows up to 16 trustees to be appointed. All members of the board of trustees shall retire from office together at the end of five years, after the date on which they came into office. However, they may be re-elected or re-appointed. All existing trustees were re-elected at the AGM on 27th November 2017, after a 5-year term and all have experience of being a charity trustee. Some of the trustees have served in this role since the charity was set up. New trustees are nominated by members of the board of trustees. When appointed they are informed about the work of the charity, charity laws and are provided with information to help them fulfil their roles as trustees.

Each trustee takes responsibility for the charity's activities, chairing sub-groups as required for the main areas of work. Each sub-group reports to the board of trustees where key decisions are undertaken.

The charity's honorary secretary together with several volunteers manage the day-to-day operation of the charity on behalf of the trustees.

Risk management

Trustees deal with specific areas of the charity, e.g., finance, legal and administrative funding. Individuals chosen for these roles are based on their experience and hence the trustees have mitigated risks via this approach.

All significant activities undertaken are subject to a risk review as part of the initial project assessment and implementation.

Major risks considered are:

- Operational performance, including risks to our personnel and volunteers
- Achievement of our aims and objectives

The trustees review these risks on an ongoing basis and satisfy themselves that adequate systems and procedures are in place to manage the risks identified.

We continue to review our internal controls, management accounting and budget setting processes to establish a better system of reporting on spending.

Objectives and Activities

The Janki Foundation for Spirituality in Healthcare (JF) is a non-governmental, non-political, non-religious organisation established in 1997. The Trust is constituted under a constitution adopted on 15th December 1996 and amended by resolutions on 3 August 1997 and 20 June 2000. The constitution was further amended by resolution on 19th August 2014 (Creation of the post of Vice-Chair) and 14th November 2014 (Change in Charity Name approved by the Charity Commission, and change to Clause L (1)), which was registered with the Charity Commission. The constitution defines the charity's objectives as being:

- Relieve sickness and protect and preserve public health in Rajasthan, India, particularly by assisting the work of The J Watumull Global Hospital and Research Centre at Mount Abu.
- Advance education by the provision of health education programmes and by undertaking medical research and disseminating the useful results thereof.

The activities currently carried out by the charity to deliver these objectives can be broadly categorised into the following areas:

- **J Watumull Global Hospital and Research Centre (GHRC):** The Foundation was originally set up to support GHRC. The charity's trustees and friends continue to be proactive in providing expertise and guidance on specific projects.
- **Organising educational conferences, dialogues, seminars, lectures, workshops and retreats.**
- **Educational products** - The Foundation continues to look at developing further educational products to support healthcare professionals in their daily challenges.
- **Values in Healthcare: a spiritual approach (VIHASA):** a unique educational programme to support the well-being of healthcare professionals (launched in 2004) - this resource continues to be available online free of charge.
- **Publications and resources – VIHASA pack and three self-help books with CDs:** *Lifting Your Spirits: Seven Tools for Coping with Illness*, *The Heart of Well-being: Seven Tools for Surviving and Thriving* and *Stillness in the Storm: 7 tools for coping with fear and uncertainty*. The Foundation also produces small booklets to support healing and well-being.
- **Networking and collaborating with other organisations to promote the integration of spirituality in healthcare.**

The charity delivers its charitable objectives entirely through volunteers.

Activities, Achievements and Performance

Over the last year, the Foundation has been involved in various activities many of which have taken place online because of covid restrictions.

- JF annual general meeting was held (virtually via zoom) on 28th October 2021, where amongst other discussions, the accounts for year ending October 2020 were discussed and approved.
- **GHRC Covid response.** GHRC remained committed to providing ongoing critical health care and support to patients and their families in the local community during the pandemic. The Foundation supported the hospital in this by putting a pop-up message and a short video on the Foundation's website in May 2021, along with information about making donations. The video showed the hospital's response to Covid crisis.
- **Embracing Isolation - all events were online**
4 online seminars organised by Dr Kala Mistry, were presented online between December 2020 and March 2021. They were contributed to by several excellent speakers. The topics were: *Being Alone: Isolation or Retreat?* / *Taking Care: Valuing Your Wellbeing* / *Self Expression and Creativity* / *Empowering and Implementing Your Choices*.
- **Silence Retreats at Quiet View in Kent.** These have been several - some live and some on Zoom depending on the COVID situation.
Dr Julia Ronder led two *Riding the Waves: Cultivating Self-Compassion and Inner Peace* - on zoom (with Lorraine Millard), and *Walking in Peace* (live).
Renee van der Vloodt, a psychotherapist, executive coach and Mindful Self Compassion teacher led a 'live' outdoor retreat *Befriending Ourselves in Difficult Times: Inner work for Outer Change*.
Lizzie Hopthrow, the Director of Quiet View also led an outdoor Silent Retreat, *Finding Strength in Silence*.
- **Stillness In the Storm: 7 Tools for Dealing with Fear and Uncertainty:** was co-authored by Jan Alcoe and Dr Sarah Egger during and in response to the pandemic. It was published as an e-book in September 2020 and in print form in December 2020. In March and April 21, two events centred on the publication of the

book. The actual launch was on March 21, but a follow-on event was convened by Worthing Lighthouse Retreat Centre, when both authors were interviewed by Neville Hodgkinson. Sarah was also interviewed about the book and other themes in a programme co-produced with Point of Life, USA, honouring Dadi Janki.

- **Related publications - *Stillness in the Storm*** is the third of three books in the '7 tools' series written by Jan Alcoe, the other two being *Lifting Your Spirits* and *The Heart of Well-Being*, both of which have been available in print for a number of years and will shortly be made into e-books. The three books all highlight the value of reflective practices in health and healing.
- **Selfcare Days:** Since July 21 Nirmala Ragbir-Day has led on-line one day Selfcare retreats. These days, for self-care and rest, are held monthly on a Monday. Topics have included *Being Present- the Gift of Peace/ The Link of Love and Protection/ The Secrets of a Peacemaker / Nurturing Self Compassion*.
- **Leading from the Heart:** Two half day retreats in August and October 2021 were led by Nirmala to explore ways to effectively deal with the personal and professional pressures of life by building spiritual skills into one's self-care and personal development programme.
- **Honouring Life: *Dealing with Loss, Trauma and Grief*.** This was first in a series of online seminars in collaboration with Brahma Kumaris UK, which took place in September 2021.
- **Other events and retreats**

Sarah Eagger gave a number of talks:

- 1) **Happiness: Self -Compassion from Within** in July 2021 at the Great Big Indian Wellness Show, organised by Global News.
 - 2) 2 sessions on meditation and self-compassion for the staff at the **Hospital for Sick Kids in Toronto** Canada Autumn 2020 via Zoom.
 - 3) Talks to healthcare workers in the Philippines in August 14th 2021
 - 4) Medical Students in India in October 8th 2021
 - 5) To the public in Russia in October 8th 2021
- **BFC Compassionate Care & Mindful Medicine**
JF is collaborating with an independent Dutch foundation in creating an International Compassion Community by providing facilitators to lead the three times a week meditation for English-speaking healthcare workers.
 - **Meditation sessions** in London hospitals. An initiative to enable healthcare workers to experience how spirituality can be integrated into their current working practice. It has been offered since February 2018 at the neonatal and paediatric wards of St Mary's and Queen Charlottes hospitals. Due to COVID restrictions these continue online in a smaller form. The Northern Group also support meditation sessions at Bangor Hospital, in North Wales where they promote the Happidote App,
 - **Publications** – The Foundation concluded the transfer of marketing and distribution of all JF publications to Brahma Kumaris Information Services (BKIS) on 5th November 2020. All JF publications continue to be available on the Foundation's website, but sales orders are redirected to the BKIS website Inspired Stillness for processing and distribution.
 - **The Values in Healthcare programme**, launched in 2004 and now a global product, supports the well-being of healthcare professionals and continues to be available online free of charge on the Foundation's website. Up to the end of October 2021, 179 requests were received for the free downloadable pack. The printed pack is also available to purchase online at a very reasonable price. Advice and guidance (including

requests for training) are given to individuals and organisations who wish to use the programme. VIHASA activities continue online around the world. Weekly online training sessions were held in India by Dr Manoj Matnani during lockdown. South Africa also held regular workshops. VIHASA made headway in Vancouver, Canada where Anu Patel and Dr Manoj Matnani held regular VIHASA zoom sessions.

- **Booklets supporting healing and well-being** are available online, printed copies are also available on request. A brief information flyer about the work of the Foundation is also available online
- Some **health trusts in the UK continue to use or integrate JF materials** in their trainings, study days and retreats, particularly South West Yorkshire Partnership NHS Trust.
- **Ad-hoc presentations and workshops continue** online at conferences, exhibitions and networking with organisations dealing with mental health, etc.
- **Northern Group** – a revitalised Northern group has started working to support health and social care practitioners in their local area since July 2020 and have been promoting the Happidote app.
- **Happidote**, a free mobile phone meditation app for health and social care professionals and caregivers, was launched in November 2019. The app offers an easy way to access practical advice through simple guided meditations to help calm the mind and soothe the stress of work. Ten common scenarios that are faced in healthcare settings have been identified; for each scenario, a short commentary has been prepared as an antidote. There are 650 monthly active users at present: 204/month on iOS and 446/month Android devices. Average session duration is 2.5mins.
- **Foundation's website** - is running well and most of the updates are being managed in-house. Additional ongoing paid support is being provided by HealthHosts since August 2021. Details of forthcoming events, news, videos of past lectures, updates on publications and other resources are all available on the website
- **Social media** - The Foundation has a social media presence on Instagram and Facebook and is using these platforms more regularly to share details about upcoming events and other information.
- **GDPR** - Priority areas were implemented from 25th May 2018. A data management system is in place to be able to deal with the GDPR. Our systems and processes are reviewed on a periodic basis.
- **Learning & Development Advisors** Chrissie McGinn & Richard Hewitt of Wisborough Transformation kindly agreed to fulfil this role within our organisation. Amongst many things they facilitate Conscious Caring groups in healthcare, leadership development in organisations, and individual personal development. They have contributed to the development of "Values in Healthcare" and many other JF learning events. We are delighted to formalise their support.
- **Administration** – The Foundation vacated its Moran House office at the end of October 2020. The small administration team (volunteers) continues to provide administrative support virtually for managing the day to day running of the office and provides support for the Foundation's events and activities. Most meetings take place online.

Financial Review

During the year, the charity raised £124,747 (2020: £100,211) from donations, legacies and similar incoming resources. We are pleased to report that our financial support commitment to Global Hospital and Research Centre was fulfilled. Income from information and education programmes totalled £1,409 (2020: £2,862) in the year.

The charity has £211,047 (2020: £181,676) of total cash funds carried forward at the end of the year.

Reserves Policy

In accordance with the guidelines of the Charity Commission, we have a reserves policy in place.

Plans for the Future

- **J Watumull Global Hospital & Research Centre:** The charity to continue providing financial support for the existing projects carried out by the hospital and endorse the overall holistic approach taken to healthcare since the hospital was set-up.
- **Organising educational conferences, seminars, lectures, workshops and retreats: 2020 to 2021 and ongoing**
 - Continue with the **Honouring Life** series
 - Create a workshop around coping with fear and uncertainty based on 'Stillness in the Storm'.
 - Northern group – support meditation sessions at Bangor Hospital, North Wales; promote Happidote; host community group meeting in February 2022
 - Midlands group – event on Bereavement and Shining Light on Death in Hindi.
 - Selfcare Days – continue providing an online presence to guide people through self-care practices and a reflective pause in their busy lives.
 - Further the Foundation's work by collaborating with a Dutch foundation in providing daily meditations for healthcare workers and expanding this to the English-speaking world.
- **25th anniversary of the Janki Foundation** is on 10th December 2022. Discussions for possible ways to mark the day are underway.
- **Social media.** Build on this presence to inform people of our resources and activities, as well as posting blogs on health-related topics.
- **Silence Retreats at Quiet View in Kent** the three-monthly silence retreats in the Kent area will continue.
- Continue with **collaborative activities** as opportunities arise.
- **Hospital meditations.** The meditations being offered to healthcare staff at St Mary's and Queen Charlotte Hospital are also to continue online for the time being.
- **Happidote** – Further promotion of this free meditation and stress reduction mobile phone application.
- **Values in Healthcare:**
 - Thousands of people have benefited from the programme around the world since it was launched in 2004. VIHASA is offered online on the Foundation's website as a free resource for anyone to use as they wish. The printed pack continues to be offered at a reduced price.

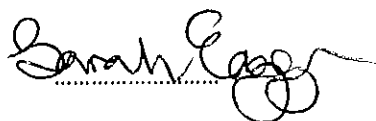
- The charity continues to be open to opportunities and discussions for the programme to be used by individuals or organisations as part of an overall strategy for integrating spirituality in their organisation, as well as exploring how it could be integrated into healthcare professionals' education.
 - The Foundation is also looking into producing a platform with online resource materials for those using the VIHASA programme, and other products to support healthcare workers. The resources for these need to be agreed.
 - There are plans for holding one-day online VIHASA sessions.
 - Creation of a new module for the VIHASA pack.
- **Podcast:** the aim is to develop a podcast exploring with Healthcare professionals how they use spirituality to support them in their work.
 - **Publications:** The Foundation continues to work with BKIS to promote all JF publications. The charity is still planning to create ebooks for Lifting Your Spirits & Heart of Wellbeing books, to bring more ease of access and benefit for more people. It is also planning on creating audio-books for the books in the '7 tools' series.
 - **The Steering Group** helps plan activities, propose changes and makes recommendations on the way forward with the changing climate in the health sector. The group usually meets two or three times a year. However, due to covid restrictions meetings continue to take place online on a monthly basis. Any new projects and recommendations are put forward for decisions and approval to the Trustees (who meet twice a year).
 - **The wider Community Group**, which includes invitees from all over the UK, continues to meet twice a year. These meetings empower those interested in initiating local activities in line with the Foundation's aims and objectives, as well as allowing them to explore and develop educational materials to support the healthcare community. The meetings have been online up till now because of covid restrictions, but face to face meetings may be considered if appropriate.
 - **Northern & Midlands Group** continue to support JF by promoting the Happidote app, holding events such as the Honouring life series and hosting a community meeting.
 - The next **AGM** is scheduled for 27th October 2022.

Declaration

The trustees declare that they have approved the trustees' report.

Signed on behalf of the charity's trustees.

Signature



Full name

SARAH EAGER

Position

CHAIR

Date

31/7/22

Independent Examiner's Report to the trustees of The Janki Foundation for Spirituality in Health Care

Independent Examiner's Report to the Trustees of The Janki Foundation for Spirituality in Health Care

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st October 2021 as set out on pages 9 to 13.

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 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

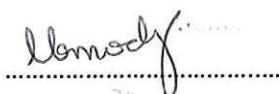
Independent examiner's statement

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signature



Date:


14-08-2022

Name: Umang B Mody


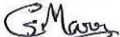
Relevant professional qualifications:

Chartered Accountant (The Institute of Chartered Accountants of India)

Address: Flat 24, Dao Court, Dacre Road, London, E13 0PG

 CHARITY COMMISSION FOR ENGLAND AND WALES		Name : The Janki Foundation for Spirituality In Health Care			No: 1063908		CC16a
Receipts and payments accounts							
For the period from		01/11/2020		To		31/10/2021	
Section A Receipts and payments							
	Note	Unrestricted funds to the nearest £		Restrictede funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts							
Donations, legacies and incolng resources	2	124,747		-	-	124,747	100,211
Investment Income	3	515		-	-	515	844
Information and Education Programme	4	1,409		-	-	1,409	2,862
		-		-	-	-	-
		-		-	-	-	-
		-		-	-	-	-
		-		-	-	-	-
		-		-	-	-	-
Sub total (Gross income for AR)		126,671		-	-	126,671	103,917
A2 Asset and investment sales, (see table).							
		-		-	-	-	-
		-		-	-	-	-
Sub total		-		-	-	-	-
Total receipts		126,671		-	-	126,671	103,917
A3 Payments							
Grants and Donations Paid	5	92,945		-	-	92,945	64,681
Values In Health Care programme	5	195		-	-	195	4,577
Lifting Your Spirits	5	312		-	-	312	1,113
Well Being	5	273		-	-	273	925
Stillness in the Storm	5	2,018		-	-	2,018	-
General administration	6	1,558		-	-	1,558	5,165
		-		-	-	-	-
		-		-	-	-	-
		-		-	-	-	-
Sub total		97,300		-	-	97,300	76,460
A4 Asset and investment purchases, (see table)							
Capital Work In Progres		-		-	-	-	1,526
		-		-	-	-	1,526
Sub total		-		-	-	-	-
Total payments		97,300		-	-	97,300	77,986
Net of recelpts/(payments)		29,371		-	-	29,371	25,930
A5 Transfers between funds		-		-	-	-	-
A6 Cash funds last year end		181,676		-	-	181,676	155,746
Cash funds this year end		211,047		-	-	211,047	181,676

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank and Petty Cash- Refer Note 7	211,047	-	-
		-	-	-
		-	-	-
	Total cash funds	211,047	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Rent deposit - Refer Note 8	427	-	-
	Capital Work in Progress	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Fixed Assets - Note 9	324	-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		0	-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name		Date of approval
		CHANDRABALA PATEL		14.08.22
		CHARUBALA MAROO		14.08.22

Notes to the Accounts

Note 1: Accounting policies

The principal accounting policies, all of which have applied consistently throughout the year, are set out below. Where a change of accounting policy or treatment has occurred, the prior year figures have been adjusted to reflect the new treatment.

(a) Basis of preparation

These accounts have been prepared under receipts and payment basis.

(b) Fund accounting

Unrestricted funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in particular area for specific purposes, the use of which is restricted to that area or purpose.

(c) Foreign currencies

Transaction in foreign currency is recognised at the exchange rate at the date of the transaction.

(d) Depreciation policy

Depreciation is provided on all tangible fixed assets at rates calculated to write off the following asset over its expected useful life as follows:-

Office equipment, Furniture and Fittings - 25% Straight Line

Note 2: Donations, legacies and similar incoming resources

	Restricted funds	Unrestricted funds	Total	Total
	2021	2021	2021	2020
	£	£	£	£
Donations - gift aid	5,505	42,309	47,814	36,292
Donations - non gift aid	16,430	49,726	66,156	37,366
Other income (includes Brent Rates relief for small business)	-	-	-	10,100
Tax reclaimed on gift aid donations	-	10,778	10,778	6,453
Legacy from Claire Hassan	-	-	-	10,000
Total	21,935	100,211	124,747	100,211

Note 3: Investment income

	2021	2020
	£	£
Bank Interest	515	844

Note 4: Information & Education Programmes

	2021	2020
	£	£
Value in Healthcare	130	302
Lifting your spirits	238	1,829
Heart of Well-being	92	731
Stillness in the Storm	949	-
Total	1,409	2,862

Note 5: Grants and donations paid

	Restricted funds 2021 £	Unrestricted funds 2021 £	Total 2021 £	Total 2020 £
General	-	70,555	70,555	63,389
Covid Care	22,000	-	22,000	-
Management & administration expenditure (share as shown on Note 6 below)	-	390	390	1,291
Total	22,000	70,945	92,945	64,681

	Direct 2021 £	Administration expenditure share shown on Note 6 below 2021 £	Total 2021 £	Total 2020 £
Programmes Expenditure:				
Values in Healthcare programme	-	195	195	4,577
Lifting Your Spirits	-	312	312	1,113
Heart of Well-being	-	273	273	925
Stillness in the Storm	849	1,169	2,018	-
Total	849	1,948	2,797	6,615

Note 6: Management and administration expenditure

	2021 £	2020 £
Rent	-	10,052
Telephone	487	343
Insurance	399	585
Postage, Printing and Stationery	79	3
Licences	900	-
Refreshments & Office Supplies	42	158
Computer Hardware/Software	1,794	1,113
Sundry Expenses	35	99
Happidote costs	70	174
Bank and Credit card Charges	91	387
Total	3,896	12,913

The **management and administration expenditure** has been split between the main objectives of the charity based on the income received for these activities. The basis agreed by the Trustees was to split administrative expenditure in the ratio of 10:5:8:7:30:40 for Grants & Donations, Values in Healthcare, Lifting Your Spirits, Well Being, Stillness in Storm and General Administration respectively.

	£	£
Grants & Donations	390	1,291
Value in Healthcare; A Spiritual Approach	195	4,519
Lifting Your Spirits	312	1,033
Heart of Well Being	273	904
Stillness in the Storm	1,169	-
General Administration	1,558	5,165
Total	3,896	12,913

Note 7: Cash Funds	2021	2020
	£	£
Caf Gold A/c 89443	7,300	7,230
Caf Cash A/c 5954	3,000	3,000
Caf Cash Gold A/c 81745	34,961	21,651
Bank of India - Current A/c	383	383
Bank of India - Savings A/c	5,238	4,775
Bank of India - fixed deposit a/c	65,621	65,133
HSBC A/c 51706535	43,613	28,580
HSBC A/c 51706543	50,815	50,810
Petty cash	116	116
	<u>211,047</u>	<u>181,676</u>

Note 8: Debtors	2021	2020
	£	£
Rent Deposit	427	427
	<u>427</u>	<u>427</u>

Note 9: TANGIBLE FIXED ASSETS	2021	2020
COSTS	£	£
Costs bought forward	26,459	25,487
Additions	-	972
Costs at the year end	<u>26,459</u>	<u>26,459</u>
Accumulated Depreciation		
Depreciation bought forward	25,811	25,368
Charge for the year	324	443
Depreciation carried forward	<u>26,135</u>	<u>25,811</u>
NET BOOK VALUE	<u>324</u>	<u>648</u>