

**COMPANY REGISTRATION NUMBER 03508973**

**CARE EDUCATION TRUST LTD**  
**FINANCIAL STATEMENTS**  
**28 FEBRUARY 2023**

**Charity Number 1071963**

**CARE EDUCATION TRUST LTD**  
**FINANCIAL STATEMENTS**  
**YEAR ENDED 28 FEBRUARY 2023**

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# **CARE EDUCATION TRUST LTD**

## **TRUSTEES ANNUAL REPORT**

**YEAR ENDED 28 FEBRUARY 2023**

The trustees, who are also directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 28 February 2023.

### **REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered charity name** Careducation Trust Ltd

**Charity registration number** 1071963

**Company registration number** 03508973

**Registered office** 15 Albemarle Road  
East Barnet  
Herts. EN4 8EQ  
United Kingdom

### **THE TRUSTEES**

The trustees who served the charity during the period were as follows:

Mr L VVarsani  
Mr B Solanki  
Mr K Lakhani  
Mr N Shah  
Dilisha Shah

**Secretary** Dilisha Shah

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 19 August 1998 and registered as a charity on 14 October 1998. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £10.

#### Recruitment and Appointment of Trustees

The directors of the company are also charity trustees for the purposes of charity law. Under the requirements of the Memorandum and Articles of Association one-third of the Trustees who are elected to serve must retire and can be re-elected at an Annual General Meeting.

Mr B Solanki retires by rotation and, being eligible, offers himself for re-election.

The charity's work focuses upon children and young people. The Trustees seek to ensure that the needs of this group are appropriately reflected through the diversity of the trustee body.

#### Trustee Induction and Training

All the trustees are already familiar with the practical work of the charity having been encouraged to visit the various children's centres which the Charity has helped establish.

**CARE EDUCATION TRUST LTD**  
**TRUSTEES ANNUAL REPORT** *(continued)*  
**YEAR ENDED 28 FEBRUARY 2023**

Risk Management

The Trustees have conducted a review of the major risks to which the charity is exposed. Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. These procedures are periodically reviewed to ensure that they continue to meet the needs of the charity.

Organisational Structure

The Charity has a Management Committee of up to 4 members who meet quarterly and are responsible for the strategic direction and policy of the charity. At present the Committee has members from a variety of professional backgrounds relevant to the work of the charity.

Related Parties

In so far as it is complimentary to the charity's objects, the charity is guided by both local and national policy. Local partnerships are established with various charities which run the various centres which this charity supports.

**OBJECTIVES AND ACTIVITIES**

The charity's objects and principal activities are to:

- improve the conditions and life of children and young persons from the age of infancy to 25 years, who are socially and economically disadvantaged.

**PUBLIC BENEFIT**

The main objectives and activities for the year continued to focus upon the assistance with building projects for children's schools and provision of food, clothing and educational material for children's centres. The strategies employed to assist the charity to meet these objectives included working in partnership with other agencies to secure the widest range of services available that best matches the needs of its client population. The Charity continued in assisting over 6000 children and young persons throughout the world.

**ACHIEVEMENTS AND PERFORMANCE**

Counselling, Advice and Information

A Booklet summarising the Charity's work was produced in previous years and still being relevant, was distributed to various donors, potential donors and at various functions held by or on behalf of the charity.

Outreach

The outreach work of the charity provides support to children and young people who could not reach our school and disability centres. This work continued to expand in the year under review.

**CARE EDUCATION TRUST LTD**  
**TRUSTEES ANNUAL REPORT** *(continued)*  
**YEAR ENDED 28 FEBRUARY 2023**

**RESPONSIBILITIES OF THE TRUSTEES** *(continued)*

We continue to work in close co-operation with Local charities in operating this outreach project.

Training Project

The training project continues to be focused on vocational training provided at the various schools funded by the charity.

**FINANCIAL REVIEW**

The after effects of the Covid-19 pandemic, which turned everyone's lives upside down, is still been felt, but the light at the end of the tunnel is nearing closer and closer. This turmoil and the suffering of great many people across the world has created a greater empathy for the suffering of others. CARE is now nearly back to normal and with the continual support of volunteers and donors, the charity is continuing to generate funding for our ongoing projects and some new projects.

The charity is also continuing to build corpus funds as we have learnt from the covid pandemic that during such emergencies we need to be sufficiently secure financially otherwise the children at our centres would suffer.

CARE has provided following fundings:

1. Vadia Kelvani Mandal Vadia India £ 3280.00 (Rupees 328,000)
2. Cerebral Palsy Foundation Mombasa Kenya £7000.00
3. Auro Foundation. Tororro Uganda: £26,800.
4. Saplin Trust Foundation Mombasa Kenya, £4500.00
5. Amara Charitable Trust Nairobi Kenya £9000.00
6. Shri Navchetan Andhjan Mandal Madhapur India £ 4972.00 (Rps 490,000)
7. Adivasi Sanskar Mandal Billimora India £ 9547.74 (Rps 950,000)

The residential school in Manali in the Himalayas, is now operating fully. The torrential rains in the Himachal Pardesh region have caused widespread flooding and devastations, but thankfully the school complex escaped any damage. CARE has provided funding of £35,000 for the school's security, a wall will built around the campus, the work will commence shortly.

This project reaches out to many children from the Himalayan region, particular from the Zanskar region, who would not otherwise have this opportunity of attaining an education. We ensure that no child is turned away. The centre can now accommodate up to 350 children.

The disability and rehabilitation centre in Madhapur is also now fully operational. The charity will continue to support the running costs of the centre, meeting any shortfall there may be after receiving local State Government grants. The satellite centre near Bachau is also fully operational providing physiotherapy and care to young children.

The Bilimora project in Gujarat for children from highly deprived families in the Dang tribal area the girls' hostel is completed, which cost in the region of £120,000, and CARE is embarked on a new project to completely renovate the school and hostel at Ambheta in the Surat district of Gujarat, where children from the deprived tribal families receive secondary education up to standard 12. £40,000 for this project as pledged by the Charity has been provided to our partner charity operating the school. The work had stalled because of the heavy rains but has now recommenced. Here the charity is also now looking to aid the children wishing to take up higher education and provide resources such as computers.

**CARE EDUCATION TRUST LTD**  
**TRUSTEES ANNUAL REPORT** *(continued)*  
**YEAR ENDED 28 FEBRUARY 2023**

**RESPONSIBILITIES OF THE TRUSTEES** *(continued)*

Another exciting partnership has been formed with a large Charitable institute which works in the deprived tribal areas of the Dang district of Surat in Gujarat. We have identified around eight local schools which lack proper facilities for dining, kitchen, and assembly. CARE with BAPS will build multipurpose use halls at these schools so the children can eat in safe covered areas and use the hall for assembly and during exams. CARE has already provided funding over £40,000 for this project. CARE is also looking to assist with renovating the schools.

The charity is continuing its work in East Africa and extending the work the charity is doing both in Nairobi and Mombasa. With Amara Trust in Nairobi CARE is supporting children wishing to take up higher education but are unable to afford the fees.

In Mombasa, the Charity provided funds to Cerebral Foundation for the building of a second floor to provide more space and facilities for the vocational training centre for children suffering from disabilities. This second floor is completed. Substantial support was also given by the Lions Club of Enfield. The Charity continues to sponsor disabled children at the Sapling Trust in Mombasa.

In Uganda, the charity is supporting Auro Foundation to complete the second phase of the vocational training centre, which will provide additional space so new courses can be introduced as well provide other amenities. CARE provided £26,800 towards this. The charity is also looking into a project to build a hostel for 100 girls who travel from distant villages.

We are proud to say that 'Project CARE' volunteer students have recommenced the programme at the centres in Bhuj and Manali to teach at the schools. Some 12 students went to Bhuj and 6 to Manali. The Project CARE is now a registered charity and will be looking at expanding the volunteering services to include the charity's projects elsewhere including Africa.

The financial challenges are considerable but the Charity has built a good reputation and so it continues to attract good support and donations.

Reserves Policy

The Management Committee has examined the charity's requirements for reserves in light of the main risks to the organisation. It has established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets held by the charity should be between 6 months to 9 months of the expenditure. The target is £120,000 in general funds. The reserves are needed to meet the working capital requirements of the charity and the Management Committee are confident that at this level they would be able to continue the current activities of the charity in the event of a significant drop in funding. The strategy is to continue to build reserves through planned operating surpluses.

Due to the continuing difficult economic conditions and currency rate fluctuations, the Charity's income for the year decreased to £60,783 (2022-£81,454). The Charitable donations made in the year amounted to £65,100 (2022 - £62,790). Due to the economic uncertainties, as noted above, the Trustees have agreed to build up reserves (corpus funds) which can be used to support any shortfalls in our several ongoing projects.

Principal Funding Sources

The principal funding sources for the charity are currently by way of private donors and other voluntary organisations.

**CARE EDUCATION TRUST LTD**  
**TRUSTEES ANNUAL REPORT** *(continued)*  
**YEAR ENDED 28 FEBRUARY 2023**

**RESPONSIBILITIES OF THE TRUSTEES** *(continued)*

Investment Policy

Aside from retaining a prudent amount in reserves each year most of the charity's funds are to be spent in the short term.

Surplus funds are maintained in Deposit accounts with commercial banks and long-term investments are not possible as the funds the charity collects are immediately required by the various organisations it supports.

Funds are also held in Indian banks in order to earn higher interest income and also to avoid large currency fluctuations.

Therefore, a build-up of corpus funds has not been possible.

Reserves Policy

The Trustees have examined the charity's requirements for reserves in light of the main risks to the organisation. They have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets held by the charity should be between 3 and 6 months of the expenditure. The reserves are needed to meet the working capital requirements of the charity and the Trustees are confident that at this level they would be able to continue the current activities of the charity in the event of a significant drop in funding. In the short term the Trustees have also considered the extent to which existing activities and expenditure could be curtailed, should such circumstances arise.

**PLANS FOR FUTURE PERIODS**

The charity plans to continue the activities outlined above in the forthcoming year subject to satisfactory funding arrangements. Plans are also being developed to work on a number of schemes with local employers to place children who have been through our training projects on mentoring schemes which it is hoped will lead to long-term gainful employment.

The charity is currently looking at potential school building projects as well as extension of current projects with existing partners.

**RESPONSIBILITIES OF THE TRUSTEES**

The trustees (who are also the directors of Care Education Trust Ltd for the purposes of company law) are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;

**CARE EDUCATION TRUST LTD**  
**TRUSTEES ANNUAL REPORT** *(continued)*  
**YEAR ENDED 28 FEBRUARY 2023**

**RESPONSIBILITIES OF THE TRUSTEES** *(continued)*

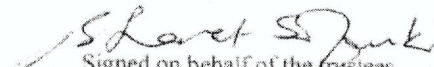
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. The trustees are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**INDEPENDENT EXAMINER**

Mr Rajesh Chechani of Sinclair McKinsley Ltd who continues to act as independent examiner for the ensuing year.

Registered office:  
15 Albemarle Road  
East Barnet  
Herts. EN4 8EQ  
United Kingdom

  
Signed on behalf of the Trustees  
B SOLANKI  
DIRECTOR

Date: 24th November 2023

**CARE EDUCATION TRUST LTD**  
**INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF**  
**CARE EDUCATION TRUST LTD**

**YEAR ENDED 28 FEBRUARY 2023**

I report on the accounts for the year ended 28 February 2023 set out on pages eight to fourteen.

**Respective responsibilities of trustees and examiner**

The charity's trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

**Basis of the independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity 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 you as 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 statements below.

**INDEPENDENT EXAMINER'S STATEMENT**

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements

- to keep accounting records in accordance with Section 386 and 387 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

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

Rajesh Chechani (Independent Examiner)  
Sinclair McKinsley Ltd  
Chartered Certified Accountants  
211 Station Road,  
Harrow, HA1 2TP



**The notes on pages 10 to 13 form part of these financial statements.**

# CARE EDUCATION TRUST LTD

## STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 28 FEBRUARY 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
<b>INCOMING RESOURCES</b>					
Incoming resources from generating funds:					
Voluntary income	2	22316	26800	49116	63513
Investment income	3	3752	0	3752	8551
Incoming resources from charitable activities	4	7915	0	7915	9390
<b>TOTAL INCOMING RESOURCES</b>		<b>33983</b>	<b>26800</b>	<b>60783</b>	<b>81454</b>
<b>RESOURCES EXPENDED</b>					
Costs of generating funds:					
Fundraising trading: cost of goods sold and other costs					
	5	(300)	(0)	(300)	(0)
Charitable activities	6/7	(38300)	(26800)	(65100)	(62790)
Governance costs	8	(1127)	(0)	(1127)	(1264)
<b>TOTAL RESOURCES EXPENDED</b>		<b>(39727)</b>	<b>(26800)</b>	<b>(66527)</b>	<b>(64054)</b>
<b>NET (OUTGOING)/INCOMING RESOURCES FOR THE YEAR/NET (EXPENDITURE)/INCOME FOR THE YEAR</b>					
<b>RECONCILIATION OF FUNDS</b>	9	(5744)	(0)	(5744)	17400
Total funds brought forward		334676	0	334676	317276
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>328932</b>	<b>0</b>	<b>328932</b>	<b>334676</b>

The Statement of Financial Activities includes all gains and losses in the year and therefore a statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities.

The notes on pages 10 to 13 form part of these financial statements.

# CARE EDUCATION TRUST LTD

## BALANCE SHEET *(continued)*

28 FEBRUARY 2023

### FIXED ASSETS

Tangible assets	11	0	0
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### CURRENT ASSETS

Debtors	12	3768	2063
Cash at bank		325944	333393

CREDITORS: Amounts falling due within one year	13	329712 (780)	335456 (780)
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NET CURRENT ASSETS		328932	334676
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NET CURRENT		328932	334676
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### FUNDS

Restricted income funds	14	0	0
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Unrestricted income funds	15	328932	334676
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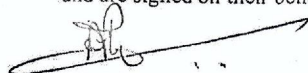
TOTAL FUNDS		328932	334676
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The trustees are satisfied that the charity is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477(2), and that no member or members have requested an audit pursuant to section 476(1) of the Act.

The trustees acknowledge their responsibilities for:

- (i) ensuring that the charity keeps adequate accounting records which comply with section 386 of the Act, and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the charity.

These financial statements were approved by the members of the committee on the 24<sup>th</sup> November 2023 and are signed on their behalf by:



N SHAH  
DIRECTOR

Company Registration Number: 03508973

The notes on pages 10 to 13 form part of these financial statements.

**CARE EDUCATION TRUST LTD**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 28 FEBRUARY 2023**

**1. ACCOUNTING POLICIES**

**Basis of accounting**

The financial statements have been prepared under the historical cost convention and in accordance with applicable United Kingdom accounting standards, the Statement of Recommended Practice "Accounting and Reporting by Charities" issued in March 2005 (SORP 2005) and the Companies Act 2006.

**Cash flow statement**

The trustees have taken advantage of the exemption in Financial Reporting Standard No 1 (revised) from including a cash flow statement in the financial statements on the grounds that the charity is small.

**Fixed assets**

All fixed assets are recorded at cost.

**Depreciation**

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Equipment - 25% reducing balance

**2. VOLUNTARY INCOME**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
<b>Donations</b>				
General Donation income	22316	26800	49116	63513
	<u>22316</u>	<u>26800</u>	<u>49116</u>	<u>63513</u>

**3. INVESTMENT INCOME**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Bank Interest Receivable	3752	0	3752	8551
	0	0	0	0
Exchange Rate Gain	<u>3752</u>	<u>0</u>	<u>3752</u>	<u>8551</u>

**CARE EDUCATION TRUST LTD**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 28 FEBRUARY 2023**

**4. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES**

	Unrestricted Funds	Total Funds 2023	Total Funds 2022
	£	£	£
Tax refunds	7915	7915	9390

**5. FUNDRAISING TRADING: COST OF GOODS SOLD AND OTHER COSTS**

	Unrestricted Funds	Total Funds 2023	Total Funds 2022
	£	£	£
Support costs	300	300	0
Exchange rate losses	0	0	0
	<u>300</u>	<u>300</u>	<u>0</u>

**6. COSTS OF CHARITABLE ACTIVITIES BY FUND TYPE**

	Unrestricted Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£
Donation payments	<u>38300</u>	<u>26800</u>	<u>65100</u>	<u>62790</u>

**7. COSTS OF CHARITABLE ACTIVITIES BY ACTIVITY TYPE**

	Unrestricted Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£
<b>Donations</b>				
General Donations	0	0	0	0
India - Bhuj & Madhapur	4972	0	4972	5000
India - Manali	0	0	0	15000
India - Bilimora	9548	0	9548	0
India - Vadia Amreli	3280	0	3280	3375
India - Chennai Foundation	0	0	0	7750
Kenya - Cerebral Palsy	7,000	0	7,000	7000
Kenya - Amara Trust	9000	0	9000	19628
Kenya - Sapling Trust Foundation	4500	0	4,500	4,500
Kenya - Make a difference	0	0	0	537
Uganda - Auro Foundation	0	26800	26800	0
	<u>38300</u>	<u>26800</u>	<u>65100</u>	<u>62790</u>

**CARE EDUCATION TRUST LTD**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 28 FEBRUARY 2023**

**8. GOVERNANCE COSTS**

	Unrestricted Funds	Total Funds 2023	Total Funds 2022
	£	£	£
Accountancy fees	780	780	780
Bank charges	347	347	203
Other financial costs	0	0	281
	<u>1127</u>	<u>1127</u>	<u>1264</u>

**9. NET (OUTGOING)/INCOMING RESOURCES FOR THE YEAR**

This is stated after charging:

	2023	2022
	£	£
Depreciation/loss on disposal of fixed assets	<u>0</u>	<u>0</u>

**10. STAFF COSTS AND EMOLUMENTS**

No salaries or wages have been paid to employees, including the members of the committee, during the year.

**11. TANGIBLE FIXED ASSETS**

	Equipment £
<b>COST</b>	
At 1 March 2022& as at 28 February 2023	<u>0</u>
<b>DEPRECIATION</b>	
At 1 March 2022& as at 28 February 2023	<u>0</u>
<b>NET BOOK VALUE</b>	
At 28 February 2023	<u>0</u>
At 28 February 2022	<u>0</u>

**CARE EDUCATION TRUST LTD**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 28 FEBRUARY 2023**

**12. DEBTORS**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Other debtors	<u>3768</u>	<u>2063</u>

**13. CREDITORS: Amounts falling due within one year**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Accruals	<u>780</u>	<u>780</u>

**14. RESTRICTED INCOME FUNDS**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Balance at 1 Mar 2022	<b>0</b>	<b>0</b>
Incoming resources	26,800	0
Outgoing resources	26,800	0
	<u>          </u>	<u>          </u>
Balance at 28 February 2023	<b>£0</b>	<b>£0</b>
	<u>=====</u>	<u>=====</u>

**15. UNRESTRICTED INCOME FUNDS**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Balance at Brought Forward	334676	317276
Incoming resources	33983	81454
Outgoing resources	39727	64054
	<u>          </u>	<u>          </u>
Balance Carried Forward	<b>328932</b>	<b>334676</b>

**16. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Restricted Income Funds	<b>0</b>	<b>0</b>
Unrestricted Income Funds	328932	334376
	<u>          </u>	<u>          </u>
Total Funds	<b>328932</b>	<b>334376</b>
	<u>          </u>	<u>          </u>