

APPENDIX ONE

BALM OF GILEAD WORLD MINISTRIES TRUST

Report of the Trustees

The Trustees have pleasure in presenting their report and the financial statements for the charity for the year ended 31 December 2020. 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 the Republic of Ireland (FRS 102) (effective 1 January 2015).

Introduction.

The trustees present their annual report and accounts for the year ended 31 December 2020.

The Church finances fluctuate from time to time however when the funds are low the church members give to support the work as need arises. For the activities that are conducted during the course of the year, the individuals who attend sponsor themselves.

The only activity that the church funds cover is the main Annual Conference and most of the times, money contributed by the church members cover the expenses of the Church Conferences.

The board of trustees is satisfied with the performance of the church during the year and the position as at 31 December 2020 and consider that the church is in a position to continue its activities during the coming year and that the church's assets are adequate to fulfil its obligations.

It is noted that some church members transfer their contributions directly into the Church bank account; as a result some money may not be recorded in the individual church account sheets.

Things to Note in 2020

Gift Aid claim was conducted successfully and the claims were back dated to 2014.

The monies received were as follows:

2014 - £6,124

2015 -£5,000

2016 - £8,000

2017 -£9,000

Most of the money received was transferred into the charity savings account.

The church continues to contribute £1,200 towards Pastor Joel Cox and family rent. The house is also being used for leadership meetings, youth meetings and bible studies.

Pastor J. Cox 's salary is £1,500

Reverend M. Cox's salary is £1,500 and is paid to MERCO

Grace now works for the Charity and gets paid £700 and £300 towards office space.

The Charity continues to support the church in Zimbabwe.

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Two new Church branches were planted in Zimbabwe during the period of January to May 2019.

The amount of money sent to support the church in Zimbabwe was raised to accommodate the new branches.

Another Church branch was also launched here in the UK in

South-end in October 2019 this is under the leadership of Grace Hubbarshaw.

Name and registered office and constitution of the Church:

The full name of the Church is Balm of Gilead World Ministries Trust

Objectives and Activities of the Church

A summary of the objectives of the church as set out in its governing document.

Public benefits that is provided by the church:

To advance the Christian faith (in accordance with the statement of beliefs) in such ways and in such parts of the United Kingdom or the World as the trustees from time to time may think fit.

To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of counselling and support in such parts of the United Kingdom or the World as the Trustees from time to time may think fit.

And to advance education in such way and in such parts of the United Kingdom or the World as the Trustees from time to time may think fit.

Annual Activities:

The Activities the church is planning to engage in 2020 are as follows:

- a) Annual Church Conference 24th -26th May 2020
- b) Ladies' Conference 11th - 13th September 2020
- c) Family Day -5 September 2020
- d) Youth to attend a church Conference in Canada, dates to be confirmed.
- e) The Youth will continue to meet with the Pastor for a barbecue /lunch every 2nd Saturday of the month for a moment of question and answer and to share their challenges and ideas they may have for the youth activities. Youth Conference scheduled for the 18th of August 2020
- f) The men will continue to meet every 2nd Saturday of the month
- g) Couples meetings will continue once every 3 months
- h) Pastors missionary trips to Zimbabwe will be done 3 to 4 times during the course of the year in 2020 in order to support the newly planted church branches.
- i) Zimbabwe Annual Church Conference is scheduled for May 2020.

All the annual activities were cancelled due to Covid 19. Instead the church was holding daily Zoom prayer meetings to pray and support the members and any other person who wished to reach out for prayer, counselling and spiritual or emotional support.

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Future Objectives of the Church

All usual charity activities are put on hold until regulations relating to Covid 19 change and we are allowed to hold meetings.

Availability and Adequacy of Assets of each of the Funds.

The board of trustees is satisfied that the church's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

The church trustees reserve the right to change any of the laid down expenses as it gets bigger and its needs change.

Financial Statements

The financial statements have been prepared in accordance with the statement recommended practise for accounting and reporting by charities issued by the church commission of England and Wales.

As stated in the introduction to this report, the Trustees consider the financial performance by the church during the year to have been satisfactory.

Please note that Mr Joel Cox is Mrs Merica Cox's husband. They are both founder members of Balm of Gilead Ministries both in Zimbabwe and here in the U.K. They are both on full time employment by the Church and are on a salary.

- The members of the board of Trustees of the Church during the year ended 31st December 2020 were Miss Sidanisile Ndlela, Mrs Miranda Tapfumane Chakamanga



Approved by the Board of Trustees and signed on its behalf by
Miss Sidanisile Ndlela (Trustee - Chair)

Date: 25/5/2022

BALM OF GILEAD WORLD MINISTRIES TRUST

Report of the Trustees and Unaudited Financial Statements

For the year ended 31 December 2020

BALM OF GILEAD WORLD MINISTRIES TRUST
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BALM OF GILEAD WORLD MINISTRIES TRUST

Report of the Trustees

For the year ended 31 December 2020

The Trustees have pleasure in presenting their report and the financial statements for the charity for the year ended 31 December 2020. 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 the Republic of Ireland (FRS 102) (effective 1 January 2019).

Please see Trustee Annual Report on Appendix One.

OBJECTIVES AND ACTIVITIES

The trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'public benefit: running a charity (PB2)'.

REFERENCE AND ADMINISTRATIVE INFORMATION

Name of Charity	BALM OF GILEAD WORLD MINISTRIES TRUST
Charity registration number	1115743
Principal address	3 Wilce Avenue Wellingborough Northamptonshire NN8 2QL

Trustees

The trustees and officers serving during the year and since the year end were as follows:

Ms Sidanisile Ndlela
Mrs Miranda Tapfumane Chakamanga

Independent examiner

Emmanuel Mensah FMAAT
Ground Floor West Office 10
Nicholas House, River Front
Enfield
EN1 3TF

Approved by the Board of Trustees and signed on its behalf by



.....
Ms Sidanisile Ndlela (Trustee - Chair)

BALM OF GILEAD WORLD MINISTRIES TRUST
Independent Examiners Report to the Trustees
For the year ended 31 December 2020

I report to the trustees on my examination of the accounts of the charity for the year ended 31 December 2020.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiners statement

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

1. accounting records were not kept in respect of the Charity as required by section 130 of the 2011 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.



Emmanuel Mensah FMAAT
Ground Floor West Office 10
Nicholas House, River Front
Enfield
EN1 3TF

Date: 30 May 2021

BALM OF GILEAD WORLD MINISTRIES TRUST
Statement of Financial Activities
For the year ended 31 December 2020

	Notes	Unrestricted funds £	2019 £
Income and endowments from:			
Donations and legacies	2	80,379	76,773
Charitable activities	3	3,630	26,195
Other income	4	-	8,636
Total		84,009	111,604
Expenditure on:			
Charitable activities	5/6	(75,921)	(84,579)
Other expenditure		(240)	(260)
Total		(76,161)	(84,839)
Net income		7,848	26,765
Reconciliation of funds			
Total funds brought forward		30,754	3,989
Total funds carried forward		38,602	30,754

BALM OF GILEAD WORLD MINISTRIES TRUST
Statement of Financial Position
As at 31 December 2020

	Notes	2020 £	2019 £
Current assets			
Cash at bank and in hand		22,421	32,057
		22,421	32,057
Creditors: amounts falling due within one year	11	16,181	(1,303)
Net current assets		38,602	30,754
Total assets less current liabilities		38,602	30,754
Net assets		38,602	30,754
The funds of the charity			
Unrestricted income funds	12	38,602	30,754
Total funds		38,602	30,754

The financial statements were approved and authorised for issue by the Board and signed on its behalf by:



 Ms Sidanisile Ndlela
 Trustee – Chair

BALM OF GILEAD WORLD MINISTRIES TRUST
Notes to the Financial Statements
For the year ended 31 December 2020

1. Accounting Policies

Basis of accounting

The financial statements have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and 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 (FRS 102), and the Charities Act 2011.

BALM OF GILEAD WORLD MINISTRIES TRUST meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Going concern

Our organisation has enough funds to carry out its day to day activities for the next 12 (twelve) months and beyond. The Church operates by faith, however the leadership also budgets for its activities and are always aware of the financial challenges faced by the membership who form the core source of the organisation's funding.

Incoming resources

All incoming resources are included in the statement of financial activities when the Charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Resources expended

Liabilities are recognised as resources expended when there is a legal or constructive obligation committing the Charity to the expenditure:

2. Income from donations and legacies

	2020	2019
	£	£
Unrestricted funds		
Donations received	80,379	76,773
	80,379	76,773

3. Income from charitable activities

	2020	2019
	£	£
Unrestricted funds		
<i>Core Church Programmes</i>		
ROMFORD/LONDON	380	8,487
HIGH WYCOMBE	2,566	14,868
NORTHAMPTON	684	2,840
	3,630	26,195
	3,630	26,195

BALM OF GILEAD WORLD MINISTRIES TRUST
Notes to the Financial Statements Continued
For the year ended 31 December 2020

4. Other income

	2020	2019
	£	£
Other Income & Refund	-	125
HMRC Gift-Aided Income	-	8,511
	-	8,636

5. Costs of charitable activities by fund type

	2020	2019
	£	£
Unrestricted funds		
Core Church Programmes	71,961	76,306
Support costs	3,960	8,273
	75,921	84,579

6. Costs of charitable activities by activity type

	Activities undertaken directly	Support costs	2020	2019
	£	£	£	£
Support costs				
Core Church Programmes	71,961	3,960	75,921	84,579

7. Analysis of support costs

	2020	2019
	£	£
Core Church Programmes		
Bank charges	1,378	-
Insurance	410	-
Governance costs	2,172	8,273
	3,960	8,273

BALM OF GILEAD WORLD MINISTRIES TRUST
Notes to the Financial Statements Continued
For the year ended 31 December 2020

8. Net income/(expenditure) for the year

This is stated after charging/(crediting):

	2020	2019
	£	£
Accountancy fees	1,261	5,446
Independent examiner's fees	911	827

9. Staff costs and emoluments

Total staff costs for the year ended 31 December 2020 were:

	2020	2019
	£	£
Salaries and wages	30,777	28,425
Social security costs	-	970
	30,777	29,395

	2020	2019
Support Staff	2	2
	2	2

10. Comparative for the Statement of Financial Activities

The comparative year values on the Statement of Financial Activities are for unrestricted funds.

11. Creditors: amounts falling due within one year

	2020	2019
	£	£
Other creditors	(17,092)	476
Accruals expenses	911	827
	(16,181)	1,303

BALM OF GILEAD WORLD MINISTRIES TRUST
Notes to the Financial Statements Continued
For the year ended 31 December 2020

12. Movement in funds

Unrestricted Funds

	Balance at 01/01/2020 £	Incoming resources £	Outgoing resources £	Balance at 31/12/2020 £
<i>General</i>				
General	30,754	84,009	(76,161)	38,602
	30,754	84,009	(76,161)	38,602

Unrestricted Funds - Previous year

	Balance at 01/01/2019 £	Incoming resources £	Outgoing resources £	Balance at 31/12/2019 £
<i>General</i>				
General	3,989	111,604	(84,839)	30,754
	3,989	111,604	(84,839)	30,754

Purpose of unrestricted Funds

General

These are funds the management board or leadership can apply at their discretion but within the objects of the Church.

13. Analysis of net assets between funds

	Net current assets / (liabilities) £	Net Assets £
Unrestricted funds		
<i>General</i>		
General	38,602	38,602
	38,602	38,602

BALM OF GILEAD WORLD MINISTRIES TRUST
Notes to the Financial Statements Continued
For the year ended 31 December 2020

Previous year

	Net current assets / (liabilities) £	Net Assets £
Unrestricted funds		
<i>General</i>		
General	30,754	30,754
	30,754	30,754

BALM OF GILEAD WORLD MINISTRIES TRUST

Detailed Statement of Financial Activities
For the year ended 31 December 2020

	2020 £	2019 £
INCOME AND ENDOWMENT		
Donations and legacies		
Donations	80,379	76,773
	80,379	76,773
Charitable activities		
ROMFORD/LONDON	380	8,487
HIGH WYCOMBE	2,566	14,868
NORTHAMPTON	684	2,840
	3,630	26,195
Other income		
Other Income & Refund	-	125
HMRC Gift-Aided Income	-	8,511
	-	8,636
Total incoming resources	84,009	111,604
EXPENDITURE		
Charitable activities		
Office Rent	(24,466)	(22,395)
Staff costs - wages & salaries	(30,777)	(28,425)
Staff costs - social security costs	-	(970)
Church Costs	-	(1,141)
Donations to Zimbabwe Church	(16,718)	(11,712)
Love offering (Donations)	-	(11,663)
	(71,961)	(76,306)
Other		
Other Resources (Sundries)	(240)	(260)
	(240)	(260)
SUPPORT COSTS		
Bank charges		
Bank charges	(1,378)	-
	(1,378)	-
Insurance		
Insurance	(410)	-
	(410)	-
Governance costs		
Accountancy fees	(1,261)	(5,446)
Independent Examiner's fees	(911)	(827)
Travel and Subsistence	-	(199)
Other office costs	-	(1,801)
	(2,172)	(8,273)
Total resources expended	(76,161)	(84,839)
Net Income	7,848	26,765

BALM OF GILEAD WORLD MINISTRIES TRUST

Report of the Trustees and Unaudited Financial Statements

For the year ended 31 December 2020

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Please see Trustee Annual Report on Appendix One.

OBJECTIVES AND ACTIVITIES

The trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'public benefit: running a charity (PB2)'.

REFERENCE AND ADMINISTRATIVE INFORMATION

Name of Charity	BALM OF GILEAD WORLD MINISTRIES TRUST
Charity registration number	1115743
Principal address	3 Wilce Avenue Wellingborough Northamptonshire NN8 2QL

Trustees

The trustees and officers serving during the year and since the year end were as follows:

Ms Sidanisile Ndlela
Mrs Miranda Tapfumane Chakamanga

Independent examiner

Emmanuel Mensah FMAAT
Ground Floor West Office 10
Nicholas House, River Front
Enfield
EN1 3TF

Approved by the Board of Trustees and signed on its behalf by



Ms Sidanisile Ndlela (Trustee - Chair)

BALM OF GILEAD WORLD MINISTRIES TRUST
Independent Examiners Report to the Trustees
For the year ended 31 December 2020

I report to the trustees on my examination of the accounts of the charity for the year ended 31 December 2020.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiners statement

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

1. accounting records were not kept in respect of the Charity as required by section 130 of the 2011 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.



Emmanuel Mensah FMAAT
Ground Floor West Office 10
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Date: 30 May 2021

BALM OF GILEAD WORLD MINISTRIES TRUST
Statement of Financial Activities
For the year ended 31 December 2020

	Notes	Unrestricted funds £	2019 £
Income and endowments from:			
Donations and legacies	2	80,379	76,773
Charitable activities	3	3,630	26,195
Other income	4	-	8,636
Total		84,009	111,604
Expenditure on:			
Charitable activities	5/6	(75,921)	(84,579)
Other expenditure		(240)	(260)
Total		(76,161)	(84,839)
Net income		7,848	26,765
Reconciliation of funds			
Total funds brought forward		30,754	3,989
Total funds carried forward		38,602	30,754

BALM OF GILEAD WORLD MINISTRIES TRUST
Statement of Financial Position
As at 31 December 2020

	Notes	2020 £	2019 £
Current assets			
Cash at bank and in hand		22,421	32,057
		22,421	32,057
Creditors: amounts falling due within one year	11	16,181	(1,303)
Net current assets		38,602	30,754
Total assets less current liabilities		38,602	30,754
Net assets		38,602	30,754
The funds of the charity			
Unrestricted income funds	12	38,602	30,754
Total funds		38,602	30,754

The financial statements were approved and authorised for issue by the Board and signed on its behalf by:



 Ms Sidanisile Ndlela
 Trustee – Chair

BALM OF GILEAD WORLD MINISTRIES TRUST
Notes to the Financial Statements
For the year ended 31 December 2020

1. Accounting Policies

Basis of accounting

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BALM OF GILEAD WORLD MINISTRIES TRUST meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Going concern

Our organisation has enough funds to carry out its day to day activities for the next 12 (twelve) months and beyond. The Church operates by faith, however the leadership also budgets for its activities and are always aware of the financial challenges faced by the membership who form the core source of the organisation's funding.

Incoming resources

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Resources expended

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Unrestricted funds		
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	80,379	76,773

3. Income from charitable activities

	2020	2019
	£	£
Unrestricted funds		
<i>Core Church Programmes</i>		
ROMFORD/LONDON	380	8,487
HIGH WYCOMBE	2,566	14,868
NORTHAMPTON	684	2,840
	3,630	26,195
	3,630	26,195

BALM OF GILEAD WORLD MINISTRIES TRUST
Notes to the Financial Statements Continued
For the year ended 31 December 2020

4. Other income

	2020	2019
	£	£
Other Income & Refund	-	125
HMRC Gift-Aided Income	-	8,511
	-	8,636

5. Costs of charitable activities by fund type

	2020	2019
	£	£
Unrestricted funds		
Core Church Programmes	71,961	76,306
Support costs	3,960	8,273
	75,921	84,579

6. Costs of charitable activities by activity type

	Activities undertaken directly	Support costs	2020	2019
	£	£	£	£
Support costs				
Core Church Programmes	71,961	3,960	75,921	84,579

7. Analysis of support costs

	2020	2019
	£	£
Core Church Programmes		
Bank charges	1,378	-
Insurance	410	-
Governance costs	2,172	8,273
	3,960	8,273

BALM OF GILEAD WORLD MINISTRIES TRUST
Notes to the Financial Statements Continued
For the year ended 31 December 2020

8. Net income/(expenditure) for the year

This is stated after charging/(crediting):

	2020	2019
	£	£
Accountancy fees	1,261	5,446
Independent examiner's fees	911	827

9. Staff costs and emoluments

Total staff costs for the year ended 31 December 2020 were:

	2020	2019
	£	£
Salaries and wages	30,777	28,425
Social security costs	-	970
	30,777	29,395

	2020	2019
Support Staff	2	2
	2	2

10. Comparative for the Statement of Financial Activities

The comparative year values on the Statement of Financial Activities are for unrestricted funds.

11. Creditors: amounts falling due within one year

	2020	2019
	£	£
Other creditors	(17,092)	476
Accruals expenses	911	827
	(16,181)	1,303

BALM OF GILEAD WORLD MINISTRIES TRUST
Notes to the Financial Statements Continued
For the year ended 31 December 2020

12. Movement in funds

Unrestricted Funds

	Balance at 01/01/2020 £	Incoming resources £	Outgoing resources £	Balance at 31/12/2020 £
<i>General</i>				
General	30,754	84,009	(76,161)	38,602
	30,754	84,009	(76,161)	38,602

Unrestricted Funds - Previous year

	Balance at 01/01/2019 £	Incoming resources £	Outgoing resources £	Balance at 31/12/2019 £
<i>General</i>				
General	3,989	111,604	(84,839)	30,754
	3,989	111,604	(84,839)	30,754

Purpose of unrestricted Funds

General

These are funds the management board or leadership can apply at their discretion but within the objects of the Church.

13. Analysis of net assets between funds

	Net current assets / (liabilities) £	Net Assets £
Unrestricted funds		
<i>General</i>		
General	38,602	38,602
	38,602	38,602

BALM OF GILEAD WORLD MINISTRIES TRUST
Notes to the Financial Statements Continued
For the year ended 31 December 2020

Previous year

	Net current assets / (liabilities) £	Net Assets £
Unrestricted funds		
<i>General</i>		
General	30,754	30,754
	30,754	30,754

BALM OF GILEAD WORLD MINISTRIES TRUST

Detailed Statement of Financial Activities
For the year ended 31 December 2020

	2020 £	2019 £
INCOME AND ENDOWMENT		
Donations and legacies		
Donations	80,379	76,773
	80,379	76,773
Charitable activities		
ROMFORD/LONDON	380	8,487
HIGH WYCOMBE	2,566	14,868
NORTHAMPTON	684	2,840
	3,630	26,195
Other income		
Other Income & Refund	-	125
HMRC Gift-Aided Income	-	8,511
	-	8,636
Total incoming resources	84,009	111,604
EXPENDITURE		
Charitable activities		
Office Rent	(24,466)	(22,395)
Staff costs - wages & salaries	(30,777)	(28,425)
Staff costs - social security costs	-	(970)
Church Costs	-	(1,141)
Donations to Zimbabwe Church	(16,718)	(11,712)
Love offering (Donations)	-	(11,663)
	(71,961)	(76,306)
Other		
Other Resources (Sundries)	(240)	(260)
	(240)	(260)
SUPPORT COSTS		
Bank charges		
Bank charges	(1,378)	-
	(1,378)	-
Insurance		
Insurance	(410)	-
	(410)	-
Governance costs		
Accountancy fees	(1,261)	(5,446)
Independent Examiner's fees	(911)	(827)
Travel and Subsistence	-	(199)
Other office costs	-	(1,801)
	(2,172)	(8,273)
Total resources expended	(76,161)	(84,839)
Net Income	7,848	26,765