

## **Oadby Baptist Church**

Statutory Information

### **Registered Address**

OADBY BAPTIST CHURCH  
LEICESTER ROAD  
OADBY  
LEICESTER  
LE2 5BD

**Charity Registration Number** 1132009

### **Trustees**

<u>Name</u>	<u>Date appointed / resigned</u>
Rev Tom Cox	August 2017
Mark Jones ACMA (Treasurer)	March 2011 / reappointed March 2024
Paul Neville (Secretary)	March 2019 / reappointed March 2024
Paula Jones	September 2021
Christine Swan	September 2021
Andrew Brockbank	March 2022
Christopher Smith	March 2023
Gillian Mason	March 2024

### **Property Trustees**

The Baptist Union Corporation Limited  
Baptist House  
129 Broadway  
Didcot  
Oxfordshire OX11 8RT

### **Bankers**

HSBC

### **Independent Examiner -**

Dena Khetani

## Oadby Baptist Church Financial Statements at 31st December 2023

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## **Trustee report**

### **Annual Report for 2023**

The trustees present their Annual Report and financial statements for 2023.

### **Charitable Object**

The Charity is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

The Church occupies premises which are held by the Baptist Union Corporation Ltd, on Trusts which are entirely compatible with the above object.

### **Organisational Structure and Decision making processes**

Oadby Baptist Church welcomes anyone who wants to meet together to worship, pray, explore their faith, and encourage each other to live their lives in close relationship with God. Members of the church are accepted in accordance with the Constitution.

The Church Members' Meeting normally takes place five times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the Membership appoints up to six Trustees (plus Church Officers; Church Secretary. Admin Secretary and Treasurer), who together with the Minister (who is also appointed by the Membership), and collectively known as the Leadership Team, are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All Members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church Meeting by the Trustees for guidance, or may be raised by Members in Church Meetings for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the church seeks to work by consensus wherever possible.

### **Objectives and Activities**

In order to achieve the principal objective which is set out above, the church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed, and to bring people into a closer relationship with Him as living Lord.

The Church's main activities are held face to face although in many cases the Church offers online options. The Church has invested in IT equipment to enable it provide high quality online services and events and engaged the services of a local IT company (Black Owl) to support this activity.

Central to the work and witness of the church is the provision of regular public services of Christian worship. The Church's Sunday morning worship services at 10.30am continue to be well attended with a diverse range of members from all sectors of the local community. The church seeks to be a friendly and welcoming community and anybody is free to attend any of its activities whether online or face to face.

The church runs a series of house groups for the growth of faith and discipleship in the homes of some members, and further details of these can be obtained from the church office on request, or at Sunday worship services.

Youth work is a core part of the church's work in the local community. The Church has for over 60 years, had successful Boys' and Girls' Brigade Companies. In 2024 the Church decided to restructure its mid-week youth organisations. This re-structure has resulted in the closure of the Boys' Brigade and Girls' Brigade companies

and the launch of new unisex groups for children and young people. On Sundays there is also all-age appropriate provision in the morning for babies, children and young people from age 0 to school year 13. Toddlers and their parents or carers are welcome to attend 'Bulrushes,' our weekly stay-and-play toddler group, which meets every Thursday morning during term-time. The Church also supports its teenagers to attend an annual young people's Christian festival – Limitless.

The Church's Tuesday Fellowship group provides an opportunity for the older members of the church and community to meet together.

The Church's 'A Place to Grow' grow group meets on a Wednesday morning in the Church's community garden for 'Coffee, Cake, Chat' as well as tending the plants in the raised beds and greenhouse. This group is providing an important link between the Church and the local community.

The church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted. All our adult volunteers undertake a disclosure (criminal records) check and are trained to provide a safe and caring environment for all children.

### **Achievements and Performance**

The church does not measure the success of its programmes only in numbers of members or attendees, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure and whilst total Church Membership remains relative static at around 100, we are trying to create a wider number of connections in the local community which are not always measured in terms of membership.

The church's main Sunday morning services continue to be well attended by a broad mix of the local community in terms of age, socio-economic group and nationality. We also see a good number of attendees watching services virtually. Supporting local young people across the whole 0- to 18-year-old age range is a key part of the Church's youth organisations. The Church is very grateful to the support of its volunteer leaders in running these organisations.

The church aims to play a positive part in the life of the community of Oadby. This is achieved through the use of its premises for non-church-related activities such as a line dancing class, a table tennis group as well as by its Members serving the community in activities not formally linked to the church, for example working with local charities such as Street Pastors, Helping Hands, Age UK Leicestershire & Rutland and acting as school governors and local councillors.

The church is active in supporting local, national and overseas charities. The church's largest charitable donations are made to the Baptist Missionary Society (BMS) and the Baptist Union Home Mission Fund. In addition, each quarter a £400 donation is made to a charity chosen by the Mission and Social Action team. Our donations in 2023 included supporting the BMS emergency campaign following the earthquakes in Turkey and Tek Ura - an Albanian Charity founded by British missionaries which aims to improve the lives of disadvantaged and marginalised Albanian people. In total over £16,000 was donated via the church accounts, with further funds being donated directly by individuals to charities. The Church was also pleased to be able to invest in a defibrillator for use by the Community in 2023. The defibrillator which is accessible to all at the front of the church building was partly funded by a grant from London Hearts, a leading UK defibrillator charity.

### **Pollard Estate**

The Church was very grateful to receive the proceeds (over £300,000) from the estate of Mr. Norman Pollard in 2022. Mr Pollard and his late wife were married at OBC in February 1952 and although for the majority of their married life lived away from Leicester, the church remained in their lives resulting in them leaving their estate to the church following Mr. Pollard's passing in 2021.

The cash proceeds from the estate have been invested in Baptist Union deposit accounts whilst the Church membership discuss and consider various initiatives in which to invest the funds. The funds, whilst not subject to any restrictions, are identified separately in the Church's financial statements.

## **Financial Review**

The church continues to raise the majority of the funds it needs to carry on its activities from within its own Membership and congregation.

The principal costs of the Church are employment related costs. These costs relate to the stipend of its Minister, Revd. Tom Cox, the Church Administrator and the costs of the Children's and Family Worker. The Church's Youth Leader role remains vacant at the current time.

The church expresses its part in the life of the wider Church by making donations to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose. Charities who received donations in 2023 included Christians Against Poverty, BMS, Open Hands and CSW.

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

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

The Church's regular giving income was similar to 2022 (excluding the Pollard bequest reported above and charitable donations). The Church benefited significantly from higher interest rates on bank accounts and increased rental income from the use of the Church premises. The introduction of new cardless donation terminals and collection boxes in the Church in 2022 together with increased bookings for the use of its Oasis Centre rooms has resulted in an increase in Sunday morning cash collections and room rental income in 2023.

The Church's expenditure in 2023 increased compared to 2022 with savings from the vacant youth leader role offset by higher pension contributions (in 2022 the financial statements benefitted from the latest valuation of the Baptist Union pension fund) and general operating costs.

## **Investment policy**

The Trustees, having regard for the liquidity requirements of the Church and to the reserves policy, have kept all available funds (excluding the Pollard estate) in either a bank current account or an interest bearing deposit account with all funds accessible within a 7 day period. The Pollard estate funds are currently invested in a range of Baptist Union accounts (until projects to spend these funds are agreed) with maturity periods of between 31 and 365 days.

The Church uses the Baptist Union to invest any of its deposit account reserves with its day to day finances held in accounts with HSBC. HSBC being a major worldwide bank and considered a 'safe' organisation in which to hold its funds.

## **Reserves policy**

The Trustees have established a Reserves Policy, and are satisfied that they have sufficient reserves at the Balance Sheet date (31 December 2023), together with ongoing income anticipated, to enable the church to function effectively in the coming year.

The reserves policy states that the charity aims to have sufficient unrestricted funds available to cover at least 3 months of normal operations. Any expenditure that would reduce the reserves below this level, even temporarily, is subject to agreement from the Trustees together with an agreed plan to address any deficit. Total bank balances at 31 December 2023 were £53,693 (Dec 22: £71,201) (excluding the Pollard estate).

## **Plans for the future**

During 2023 the Church continued to grow and enhance the activities it offers its members and the local community.

The Church's Youth Leader contract came to an end of its 3-year term in August 2022. The Membership reviewed the job description and concluded that the role needed to change from a full time to a part time role reflecting the current needs of the local young people. The Church has yet to full this role but will continue to seek an individual to fill this role in 2024.

The Church plans to continue to employ its Minister, Children's and family worker and Office administrator, whilst seeking to fill its Youth Worker role. The Church is now a Silver Eco Church (ECO Church is an A Rocha UK project) and continues to look at all opportunities to reduce its impact on the environment either directly or through it members.

The Church has in 2023 continued to develop its ideas for the use of the Pollard estate funds and ensure that this bequest is used to maximise the benefit for both current and future generations of church members and the local community. It is expected that the Church will start to spend this fund during 2025.

2023 was also a significant year with regards to our Living in Love and Faith Discernment Process as we seek to review our theology and church practice in matter of sexuality, gender, relationships and marriage. It is expected that this process will be completed in late 2024.

The Church is aware of the volatile economic outlook and the impacts this could have on its membership and local community. The Church is ready to support its congregation as and when required and believes its finances are adequate to be able to manage through the current difficult time without any curtailment of activities.

### **Statement of risks**

The trustees confirm that they have given consideration to the major risks to which the charity is exposed and that systems have been designed and established to mitigate those risks.

### **Trustee's responsibilities for the financial statements**

Charity law requires the trustees of the charity to prepare statements of account for each financial year which give a true and fair view of the state of affairs of the charity and of its incoming resources and application of resources for that period. 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 the financial statements in accordance with the methods and principles set out in the Statement of Recommended Practice Accounting and Reporting by Charities and to state whether or not the accounts have been prepared in accordance with that statement and applicable accounting standards;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which are sufficient to show and explain the charity's transactions and to disclose with reasonable accuracy at any time the financial position of the charity, and to enable them to ensure that any statements of account comply with the requirements of the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

### **Signed on behalf of the trustees**

Revd. Tom Cox  
October 2024

Mr Mark Jones (Treasurer)

## **INDEPENDENT EXAMINERS REPORT**

### **TO THE TRUSTEES OF OADBY BAPTIST CHURCH**

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I report on the accounts for the year ended 31 December 2023, which are set out on pages 8 to 13.

#### **Respective responsibilities of trustees and examiner**

The charity's trustees 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 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:

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

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

My examination was carried out in accordance with 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 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 connection with my examination, no matter has come to my attention:

- (a) which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act;
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
- (b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Dena Khetani**

**Dated:.... 30/10/2024**

## Statement of Financial Activities for year ended 31 December 2023

	Unrestricted funds	Designated funds	Restricted funds	Total funds	2022 funds
<b>Income and endowments from:</b>					
Donations and legacies	102,730	3,750		106,480	414,450
Income from charitable activities	11,712	130		11,842	8,790
Investments & Rental income	18,118	—		18,118	4,461
<b>Total income</b>	<b>132,560</b>	<b>3,880</b>		<b>136,440</b>	<b>427,701</b>
<b>Expenditure on:</b>					
Expenditure on charitable activities	124,032	3,880		127,912	105,059
<b>Total expenditure</b>	<b>124,032</b>	<b>3,880</b>		<b>127,912</b>	<b>105,059</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>8,528</b>	<b>0</b>	<b>0</b>	<b>8,528</b>	<b>322,392</b>
<b>Total funds brought forward</b>	<b>2,043,931</b>	<b>0</b>	<b>25,000</b>	<b>2,068,931</b>	<b>1,746,539</b>
<b>Total funds carried forward</b>	<b>2,052,459</b>	<b>0</b>	<b>25,000</b>	<b>2,077,459</b>	<b>2,068,931</b>



## Balance Sheet as at 31 December 2023

### Balance sheet

	Description	2023	2022
<b>Fixed assets</b>			
	The Church building	1,504,564	1,504,564
	Fixtures and fittings	16,793	—
	The Manse	180,000	180,000
	<b>Total Fixed assets</b>	<b>1,701,357</b>	<b>1,684,564</b>
<b>Current assets</b>			
Business as usual	HSBC community account	6,388	5,631
	HSBC money manager account	24,893	37,804
	BU deposit account	20,000	18,735
Pollard Estate Funds	BU deposit account	209,130	50,000
	BU 3 mth notice acct	105,415	101,106
	HSBC community account	-	154,452
	Other bank accounts (BB, GB, Tues fellowship)	2,412	9,030
	Cash in hand	30	100
	Accounts Receivable	9,301	8,491
	<b>Total Current assets</b>	<b>377,573</b>	<b>385,349</b>
<b>Liabilities</b>			
	Accounts Payable	1,470	982
	<b>Total Liabilities</b>	<b>1,470</b>	<b>982</b>
	<b>Net Asset surplus(deficit)</b>	<b>2,077,459</b>	<b>2,068,930</b>
<b>Reserves</b>			
	Excess / (deficit) to date	8,528	322,391
	Starting balances	2,068,930	1,746,539
	Other gains/(losses)	—	—
	<b>Total Reserves</b>	<b>2,077,459</b>	<b>2,068,930</b>
	<b>Represented by funds</b>		
	Unrestricted	2,052,459	2,043,930
	Restricted	25,000	25,000
	<b>Total</b>	<b>2,077,459</b>	<b>2,068,930</b>

## Analysis of income and expenditure

### Donations and legacies

The Church receives regular weekly/monthly donations from its members, some of which can be gift aided. Total income in 2023 was similar to 2022 (excluding the Bequest (see trustee report for more information). Regular giving reduced slightly as a result of changes in church membership, although this was offset by higher cash collections on Sunday mornings. Sundry collections included donations from previous members as well as £1,537 from Church's Together in Oadby (CTO). CTO funds at 31 December 2023 totaled £80.00.

	<u>Unrestricted</u>	<u>Designated</u>	<u>2023</u>	<u>2022</u>
Regular giving	72,439		72,439	80,054
Sunday morning cash collection	6,262		6,262	1,967
Sundry collections	5,387		5,387	937
Gift aid recovered	17,320		17,320	17,515
Bequest			-	305,558
Grants received	-	3,750	3,750	4,750
Weddings etc	595		595	-
Charitable donations	727		727	3,669
<b>Total</b>	<b>102,730</b>	<b>3,750</b>	<b>106,480</b>	<b>414,450</b>

### Income from charitable activities

Within the Church there are a number of different organisations which generate income through subscriptions, donations and activities. The majority of this income is related to our work with young people.

	<u>Unrestricted</u>	<u>Designated</u>	<u>2023</u>	<u>2022</u>
Youth camp income	3,733		3,733	1,776
Youth organisation income	4,806		4,806	5,489
Bulrushes income	1,376		1,376	614
Home mission income	70		70	50
Tuesday Fellowship	1,652		1,652	182
BMS Birthday	-	130	130	430
Performing Arts	75		75	-
<b>Total</b>	<b>11,712</b>	<b>130</b>	<b>11,842</b>	<b>8,541</b>

### Investment and Rental income

The church receives interest income on its HSBC and Baptist Union bank accounts. Interest income has increased reflecting the high UK Bank of England Base rate and the Pollard Estate funds (see Trustee Report). The Church lets out its Hall for use by individuals and groups. Rental income is increasing as a result of increased demand for premises in which to hold children's parties, local community events as well as use of the premises on a weekly basis by the Ratae Players organization.

	<u>Unrestricted</u>	<u>Designated</u>	<u>2023</u>	<u>2022</u>
Interest received	9,540		9,540	484
Letting Church Hall	8,578		8,578	3,978
<b>Total</b>	<b>18,118</b>	<b>0</b>	<b>18,118</b>	<b>4,462</b>

### **Maintenance and premises costs**

The maintenance and premises costs in 2023 were broadly similar to 2022. As part of the Ministerial contract the Church pays all the utility and Council tax bills relating to the Manse. All the Church's office equipment is fully depreciated.

	<b><u>Unrestricted</u></b>	<b><u>Designated</u></b>	<b><u>2023</u></b>	<b><u>2022</u></b>
Insurance	3,401		3,401	3,091
Cleaning	5,780		5,780	5,223
Heating, light and water	4,867		4,867	4,564
Maintenance - church	4,947		4,947	3,420
Maintenance - manse	85		85	537
Light, Heat, Rates - Manse	4,011		4,011	3,191
<b>Total</b>	<b>23,091</b>	<b>0</b>	<b>23,091</b>	<b>20,026</b>

### **Employment and administration costs**

The Church employed 3 individuals in 2023 – a full time minister, an office administrator, and a part-time Children and Families Worker (2022 – 4 including a Youth leader). None of the Trustees other than the Minister, received any remuneration during the year. Administration costs include the cost of the Church's leased photocopier, church web site, subscriptions and licence fees as well as external IT support for the live streaming of Sunday morning services.

The pension payments reflect payments made by the Church to the Baptist Union Pension Fund. In 2022 the Church benefitted from the Baptist Union Pension fund deficit payments ending.

	<b><u>Unrestricted</u></b>	<b><u>Designated</u></b>	<b><u>2023</u></b>	<b><u>2022</u></b>
Minister stipend	26,006		26,006	23,512
Administration costs – salary	6,520		6,520	5,878
Pension Payments	7,234		7,234	-8,868
Administration costs – photocopier, web site, licence fees	12,451		12,451	11,983
Training	1,064		1,064	338
Youth & Childrens & Family leader costs	8,146	3,750	11,896	23,629
<b>Total</b>	<b>61,421</b>	<b>3,750</b>	<b>65,171</b>	<b>56,472</b>

### **Charitable donations**

The Church makes a number of charitable donations each year. The two largest donations are made to BMS and the Baptist Home Mission fund. The church makes a quarterly donation of £400 to individual charities chosen by the Church members. Other Charitable donations includes a donations of £6,000 to Tek Ura an Albanian based charity.

	<b><u>Unrestricted</u></b>	<b><u>Designated</u></b>	<b><u>2023</u></b>	<b><u>2022</u></b>
Other charitable donations	7,521		7,521	4,115
BMS	5,100		5,100	5,100
Home Mission	4,270		4,270	4,250
Quarterly Focus	1,200		1,200	1,600
BMS Birthday	20	130	150	430
<b>Total</b>	<b>18,111</b>	<b>130</b>	<b>18,241</b>	<b>15,495</b>

### Other activities

	<u>Unrestricted</u>	<u>Designated</u>	<u>2023</u>	<u>2022</u>
Tuesday Fellowship	1,145		1,145	100
Youth work and youth camp	16,397		16,397	10,791
Worship costs	2,133		2,133	1,049
Kitchen equip and maintenance	1,724		1,724	1,126
Other costs	10		10	-
<b>Total</b>	<b>21,409</b>	<b>0</b>	<b>21,409</b>	<b>13,066</b>

### Debtors

As at 31 December 2023 the Church's largest debtor related to gift aid due from HMRC.

	<u>2023</u>	<u>2022</u>
HMRC Gift aid	7,718	8,491
Other pre-payments	1,583	-
<b>Accounts Receivable</b>	<b>9,301</b>	<b>8,491</b>

### Creditors

As at 31 December 2023 the Church was awaiting invoices and was expecting to make payments in respect of PAYE and employee pension contributions, the Church December cleaning costs as well as payments relating to the church photocopier and IT services. All creditors have been paid at the date of signing these accounts.

	<u>2023</u>	<u>2022</u>
<b>Accounts Payable</b>	<b>1,470</b>	<b>982</b>

### **Fund movement by type**

	<b>Opening</b>	<b>Incoming</b>	<b>Outgoing</b>	<b>Transfers</b>	<b>Gains/losses</b>	<b>Journals</b>	<b>Closing</b>
<b>Youth/Childrens &amp; Family worker</b>							
Restricted	25,000	—	—		—	—	25,000
<b>General - General fund</b>							
Unrestricted	2,043,930	136,444	127,916		—	—	2,052,459
<b>Grand total</b>	<b>2,068,930</b>	<b>136,444</b>	<b>127,916</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>2,077,459</b>

The Church maintains a policy of keeping at least 3 months normal expenditure in reserve in an instant access or 7 day notice bank account. The Church employs its own Children & Families Worker and has a vacant Youth leader role. The Church has established a separate reserve to cover 2/3 of the 12 month cost of these roles.

### **Statement of assets and liabilities**

	<u>2023</u>	<u>2022</u>
<b>The Manse (book value)</b>		
General fund (Unrestricted)	180,000	180,000
<b>The Church building (book value)</b>		
General fund (Unrestricted)	1,504,564	1,504,564
<b>The Church fixtures and fittings</b>		
General fund (Unrestricted)	16,793	0

The valuation of the Church Building and the Manse are subject to market fluctuations. The Church building has been valued for insurance purposes at a higher value but the Church believe the valuations included in the accounts are appropriate (albeit prudent). During 2024 the Church had a desk-top valuation of the Manse which indicated a current market value of over £325,000. The increased valuation would not impact the Church's operations or alter the financial position reported and has not been included in the balance sheet.

The Church's fixtures and fittings had at the end of 2022 all been fully depreciated. The Church believe this is a prudent position. During the year the Church upgraded its sound system at a cost of £10,803. The new equipment will be depreciated from 1 January 2024 over a 5 year period. The Church also invested in a new digital piano, as well as new collection and card reader equipment. These items cost a further £5,990 and will also be depreciated over a 5 year period starting 1 January 2024.

### **Pension Scheme Liabilities**

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.