

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF NELSON, LITTLE MARSDEN

England & Wales - Charity number 1141710

Details

Status	Registered
Legal form	Previously excepted
Registered	2011-05-04
Register	View on the Charity Commission register

Contact

Address	The Vicarage Bentley Street Nelson BB9 0BS
Phone	01282616923
Email	officelittlemarsden@gmail.com
Website	www.nelsonlittlemarsden.org

Activities

Objects: THE OBJECT OF THE CHARITY IS TO FURTHER THE RELIGIOUS AND OTHER CHARITABLE PURPOSES OF THECHURCH OF ENGLAND IN THE PARISH, FOR THE BENEFIT OF THE PUBLIC.

Activities: The Paish of Nelson Little Marsden comprises the churches St Paul's and St Mary's Worship Centre with services being held at St Paul's on Sunday morning and Tuesday evening and a service being held at St Mary's on Wednesday morning. There are also a number of additional activities and services taking place during the week.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Lancashire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£97,418	£89,958	-	-
2023-12-31	£104,886	£126,044	-	-
2022-12-31	£74,554	£76,288	-	-
2021-12-31	£74,554	£76,288	-	-
2020-12-31	£74,065	£69,863	-	-

Trustees

Name	Role	Appointed
Rev GUY STUART JAMIESON	Chair	2016-09-09
BARBARA GRAHAM		2011-03-28
BARBARA MASON		2011-03-28
HILARY JEAN SHEPHARD		2024-03-31
JAMES BROWN		2011-03-28
JAMES LOMAX		2024-05-31
JENIENE MAGUIRE		2018-04-28
LINDSEY FELTERS		2022-05-25
MARGARET TAYLOR		2011-03-28
MAUREEN WALLEY		2021-05-25
PATRICIA LYNNE OATES		2021-05-25
Rodney Marsden		2021-05-25
STEPHANIE WILKINSON		2024-03-31

Accounts

**Parochial Church Council
of the
Ecclesiastical Parish of Nelson, Little Marsden
2021 Report and Accounts**

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF NELSON, LITTLE MARSDEN

Contents

Trustees Annual Report for the Parochial Church Council of Nelson Little Marsden 3

Independent Examiners' Report..... 7

RECEIPTS AND PAYMENTS ACCOUNT 8

STATEMENT OF ASSETS AND LIABILITIES..... 9

NOTES TO THE FINANCIAL STATEMENTS..... 10

 1. Accounting Policies..... 10

 2. Movement in designated and restricted funds during the year 10

 3. Further Analysis of Receipts 12

 4. Further Analysis of Payments 13

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF NELSON, LITTLE MARSDEN

Trustees Annual Report for the Parochial Church Council of Nelson Little Marsden

Aims and Purposes

Nelson Little Marsden Parochial Church Council (PCC) is responsible for cooperating with the Incumbent, the Revd Guy Jamieson, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also responsible for the maintenance and insurance of St Paul's Church and Little Marsden Parish Centre and for the insurance of St Mary's Worship Centre.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship in our church and worship centre and to become part of the Little Marsden parish community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups living in our parish. Our services and worship put faith into practice through growing opportunities for service to the local population.

When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In keeping with the Diocesan initiative, "Vision 2026" our objectives can be summarised as the growth of the Church and Parish Centre in the service of the local community as well as those who share our life from further afield.

The return of a regular pattern of Liturgy at St Paul's and St Mary's has been the source of great relief and thanksgiving, as has been the simple but crucial ministry of pastoral visiting in person. The past year has seen the emergence of a smaller but actively committed congregation, and the determination of the current PCC to rise to the challenges we face has borne witness to a healthy sense of regard for the faith of the Church.

The past year saw the ordination of Revd Simon Lloyd (Curate) as a priest. His ministry has been a blessing and privilege for us all to share in, not least in the way it has prompted us all to ask questions about how we are called to serve Christ's Church. In addition to this, the Bishop of Burnley asked whether I would oversee the forthcoming vacancy at St James's, Briercliffe, by extending Simon's curacy into that parish. This has all been agreed to and preparations are well under way for this to begin in the second week of May (2022). It's with reference to Simon's ministry that I report on a continually growing relationship with St Paul's school where we are regular visitors. Being able to resume in-person collective worship in school has grown the friendship between teacher, child and family with the ministry of the Church. The distinctive nature of the Church's faith now has the opportunity to speak a little more clearly with plans for a session in school on the gift of vocation (summer term). The school are also aware of the institutional challenges we face regarding the former school building and have offered to help wherever possible.

We have reduced the regular online contributions that had become a major feature of the parish's life but learned that the possibilities of fruitful outreach and mission can be initiated by maintaining online presence and using all we have learned. When I was appointed here one area of discussion was the need to engage in authentic, personal outreach rather than simply "take a book off the shelf written by somebody we've never met before," so a series of films have been made called, "What Faith is This?" This is a mixture of basic Introduction together with teaching for those who have more experience. It will be available in printed format, and all parish publicity now includes reference to the programme. We're now in a position of being able to offer multiple ways of Introduction to the faith of the Church (and nurturing the current membership), so we pray for the grace of God to touch the hearts of those with enquiring minds. Above all, we remember that mission is God's and that witness is through the lives of the whole Church.

Thanks are hereby recorded to Peter Wilkinson for his role as parish techno-wizard, as well as to those who help with the parish Facebook page, website and magazine (Lauren Robinson). With so much to be thankful for it's important to name others whose sacrificial giving of their time makes all this possible; our Wardens, Barbara Mason and Jeniene Maguire; PCC membership; Mothers' Union; the new Trinity Club leadership and

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF NELSON, LITTLE MARSDEN

young@heart helpers; Vanessa Collier, our organist; & of course, my wife, Rachel who wears more hats than I can count.

Whilst it's right to give thanks for everything, there are also considerable challenges, not least caused by the many and complex issues surrounding the parish centre. Overall, we are glad not to have responsibility for it, and yet the simplest information which would help us to plan hasn't been available. It is also concerning that we are not able to pay our way to the Diocese this year. Although this doesn't have immediate consequences for us as a parish, it begins to form part of a longer-term conversation about deployment and amalgamations. However, at the heart of our life is a faith which can't be erased due to institutional problems; it will always be able to carry Christian people through whatever challenges and changes come our way, as in fact it is already doing.

Thanks are also recorded here to those priests who have helped to provide occasional cover: Fr Tim Kay, Bishop Philip North, Revd David Hargreaves.

With my continued support and prayers for you all. Fr Guy Jamieson (April 2022)

Financial Review

Unfortunately, for the first time, the parish was unable to pay in full the Parish Share requested by the Diocese, and we ended 2021 owing more than £7,500.

The major reason for this is the fact that until May 2021 the parish was responsible for the bills of the parish centre, but we were receiving no income from this source to pay them.

However, I am pleased to say that regular committed giving to the parish was maintained, with a significant number of people using standing order rather than the envelope scheme.

The parish has also joined the Parish Giving Scheme (PGS) for regular donations. The benefits of this are that, instead of standing orders being paid to the parish, they are paid to PGS who claim the gift aid on these donations monthly and this is paid to the parish every month.

In the past, because of the significant amount of time involved, the Gift Aid claim has been made on an annual basis. Using the PGS Scheme, Gift Aid is claimed monthly and paid to the parish monthly, resulting in a more even cash flow. Using the Scheme also significantly reduces the work of both the Planned Giving Officer and the Treasurer.

In December, the Standing Committee met and agreed that we should consult the Charity Commission with a view to releasing the restricted funds for two purposes:

1. to use them to meet Parish Share shortfall. In March 2022, at a full meeting of the PCC, members agreed that we should change the use of the smaller funds to enable us to use these to meet Share payments.
2. members also agreed that we should consult the Charity Commission with a view to using the larger funds (the St Paul Church Repairs Fund and the Halstead Bequest) both to meet Parish Share, but also to use the funds should we need to rent or purchase alternative meeting accommodation.

These resolutions have subsequently been approved and sent to the Charity Commission, but we are still waiting to hear from the Commission.

Looking ahead, now that the parish no longer has responsibility for the old school, expenditure should be reduced and, pending the outcome of discussions with the Charity Commission, the parish will be able to move forwards.

In summary, total receipts on unrestricted funds were £68,068 (2020 £67,671) of which £38,760 (2020 £35,923) were unrestricted voluntary donations including a tax refund of £6,288 (2020 £4,387).

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF NELSON, LITTLE MARSDEN

Our parish share for 2021 amounted to £37,748 (2020 £40,153) but only £32,132 was able to be paid by the year end. Parish Share is a voluntary payment to the Diocese and provides in the main for the stipend, housing and pension contributions of clergy and also training for both ordained and lay people. It has reduced because of a change in the way the diocese is allocating the grant they receive from the Lower Income Communities Fund.

The net result for the year was a shortfall (excess of general fund expenditure over income) of £7,834 (2020 shortfall of £22,939).

Reserves Policy

It is PCC policy to maintain sufficient funds in its current account to meet its regular commitments with the aim of maintaining around £7,000 in the current account, although it would be better to be able to keep this at a level closer to £12,000 which will cover three months' contributions to Parish Share. Unfortunately, during 2021 this was not possible, and the average balance reduced to around £2,500.

The policy in relation to Parish Share is to pay £2,000 each month, with the intention of making up the shortfall on a quarterly basis using Beacon Centre income. However, as parish income has been severely reduced over the last two years, this has not been possible and at the end of 2021 there was a shortfall in Parish Share payments of over £7,000.

At 31 December there was a cash balance of £37,897 (2020 £49,363) and investments valued at £405,528 (2020 £254,845) in the church repair funds, the income from which is restricted to maintaining and repairing the church.

All of our funds are invested in either the CCLA Church of England Deposit Fund or the Church of England Investment Fund with income from the latter being credited to a related Deposit Fund Account.

Volunteers

We wish to thank everyone who volunteers to make our church welcoming and accessible to all. In particular we thank our wardens Jeniene Maguire, Barbara Mason and Maureen Walley who work tirelessly on our behalf, the PCC Secretary Margaret Taylor, and Treasurer Elaine Hargreaves.

We have an increasing number of volunteers in the parish carrying out a wide variety of work and we also wish to thank our Trinity Club leaders

Structure, governance and management

The PCC is a corporate body established by the Church of England and it operates under the Parochial Church Powers Measure. The method of appointment of PCC members is set out in the Church Representation Rules.

Composition of Nelson Little Marsden PCC:

Ex officio		Term of office expires at APCM in:
Incumbent	Revd Guy Jamieson	
Curate	Revd Simon Lloyd	
Church Wardens	Jeniene Maguire	2022
	Barbara Mason	2022
Deanery Synod	Barbara Graham	2023
	Margaret Taylor	2023
Elected members	Elizabeth Brown	2022
	James Brown	2023
	Lindsey Felters	2023

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF NELSON, LITTLE MARSDEN

Elaine Hargreaves	2022
Rodney Marsden	2023
Patricia Oates	2024

Co-opted members Maureen Walley

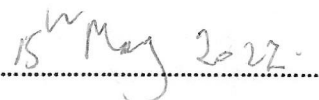
The electorate comprises those members of the congregation who are on the electoral roll and the ex officio officers.

As part of our involvement in the life of the Diocese as a whole, we are committed to deanery activities in Pendle Deanery and have representation on both the Deanery and Diocesan Synods.

Approved by the PCC on 15 May 2022 and signed on their behalf by the Reverend Guy Jamison as PCC Chairman.



Revd G Jamieson
PCC Chairman



Date

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF NELSON, LITTLE MARSDEN

Independent Examiners' Report

Independent Examiner's Report to the members/trustees of the Ecclesiastical Parish of Nelson Little Marsden.

I report on the accounts for the year ended 31st December 2021 which are set out on pages 8 to 14

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They 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 needed.

It is my responsibility to:

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

Basis of Independent Examiner's Statement

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 the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full 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 matters have come to my attention

1. which give me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with s.130 of the 2011 Act; or
- to prepare accounts which accord with these accounting records 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.

SM Rankin

Stephanie Rankin FCA
Ribble Accounting Services Limited
56 Broadgate
Preston
PR1 8DU
1 May 2022

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF NELSON, LITTLE MARSDEN

RECEIPTS AND PAYMENTS ACCOUNT

For the year ended 31 December 2021

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
Receipts from:					
Donations and legacies	3a	38,760	-	38,760	35,923
Charitable activities	3b	4,363	-	4,363	3,436
Other trading activities	3c	21,093	-	21,093	24,405
Investments	3d	3,852	6,486	10,338	10,301
Total receipts		68,068	6,486	74,554	74,065
Payments on:					
Church activities					
Ministry Costs	4a	37,987	-	37,987	46,450
Administration Costs	4b	8,647	-	8,647	10,377
Premises costs – Churches/grounds	4c	12,369	486	12,855	10,073
Premises costs - Parish Centre	4d	15,969	-	15,969	27,723
Groups	4e	469	-	469	-
Raising funds	4f	361	-	361	491
Total payments		75,802	486	76,288	95,114
Net income/(expenditure)		(7,734)	6,000	(1,734)	(21,049)
Cash and bank funds brought forward		26,500	43,363	69,863	90,912
Cash and bank funds carried forward		£18,766	£49,363	£68,129	£69,863

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF NELSON, LITTLE MARSDEN

STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2021

	Unrestricted £	Restricted £	Endowment	2021 Total £	2020 Total £
Current assets - Cash at bank and in hand					
Bank current accounts and cash in hand	- 13,566	17,897	-	4,331	6,065
Deposit funds	32,332	31,466	-	63,798	63,798
2A	18,766	49,363	-	68,129	69,863
Investment Assets					
Investment Fund Shares at Market Value	150,687	-	254,845	405,532	354,539
2B	150,687	-	254,845	405,532	354,539

The notes on pages 10 to 14 form an integral part of these accounts.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF NESLON, LITTLE MARSDEN

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

1. Accounting Policies

a. Basis of preparation

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

b. Fixed Asset Investments

Fixed Asset investments are included at Market Value at the 31st December 2021.

c. Funds

Unrestricted funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also not restricted.

Restricted funds are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of the church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

2. Movement in designated and restricted funds during the year

The movements in the different funds can be summarised as follows:

		1 January 2021	Receipts	Payments	Transfers	Gains on valuation of investments	31 December 2021
CASH FUNDS							
a Designated Funds							
Men's Group	3b,4e	1,061	-	-	-	-	1,061
Magazine	3c,4f	2,510	400	-152	-	-	2,758
Flower Guild	3b,4e	724	331	-469	-	-	586
Boys' Club	3b,4e	-818	-	-	-	-	-818
Girls' Club		11	-	-	-	-	11
Toddler Group		65	-	-	-	-	65
Total designated funds		3,553	731	-621	-	-	3,663
b General Fund							
Total unrestricted funds		22,947	67,337	-75,181	-	-	15,107
		26,500	68,068	-75,802	-	-	18,766
c RESTRICTED Fund							
<i>Church Repair Fund</i>		43,363	6,394	-4,504	-	-	49,363
Restricted Funds		43,363	6,394	-4,504	-	-	49,363
Cash Funds	A	£69,863	£74,554	-£76,288	-	-	£68,129

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF NESLON, LITTLE MARSDEN

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

		1 January 2021	Receipts	Payments	Transfers	Gains on valuation of investments	31 December 2021
B INVESTMENTS							
Unrestricted							
Nelson St Bede Halstead		82,082	-	-	-	11,816	93,898
Nelson St Bede General Purposes		4,446	-	-	-	640	5,086
Nelson St Bede Robinson		45,203	-	-	-	6,500	51,703
		131,731	-	-	-	18,956	150,687
Endowments (restricted)							
St Paul's Church Repairs		216,081	-	-	-	31,070	247,151
St Paul's Church Repairs		6,727	-	-	-	967	7,694
		222,808	-	-	-	32,037	254,845
Total investments	B	£354,539	-	-	-	£50,993	£405,532
Total Funds (A+B)		£424,402	£74,554	-£76,288	-	£50,993	£473,661
The funds of the charity							
Unrestricted		158,231	68,068	-75,802	-	18,956	169,453
Restricted		43,363	6,486	-486	-	-	49,363
Endowments (all restricted)		222,808	-	-	-	32,037	254,845
Total charity funds		£424,402	£74,554	-£76,288	-	£50,993	£473,661

Designated Funds

The funds treated as designated funds are small funds operated by groups within the church.

Restricted Funds

The Restricted Fund is made up of investments and deposits that comprise the Church Repair Fund. These can be used for the repair and maintenance of the church. The investments comprising this fund are being treated as Endowments and the PCC is seeking clarification on their future use.

Investments

Further work has been done by the PCC to look at the investments and establish how these can be used for the benefit of the parish. It has been established that the Nelson St Bede Halstead, Nelson St Bede Robinson and Nelson St Bede GP fund are unrestricted and are not required to be treated as Endowments. After revaluations in the year these unrestricted investments were valued at £150,687 at 31 December 2021 (2020 £131,731).

There are two investments described as St Paul's Church Repairs which are being treated as restricted to repairs. These appear to be Endowments and the PCC will consider whether the Endowments can be released, and the funds used for the benefit of the parish. After revaluations in the year the restricted Endowment investments were valued at £254,845 at 31 December 2021 (2020 £222,808).

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF NESLON, LITTLE MARSDEN

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

3. Further Analysis of Receipts

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
3a Donations and legacies					
Committed giving		23,158	-	23,158	21,670
Loose plate and contactless collections		3,821	-	3,821	5,220
Unplanned tax efficient giving		1,106	-	1,106	148
Donations		1,671	-	1,671	1,284
Grants	3e	2,716	-	2,716	3,204
Gift Aid reclaimed		6,288	-	6,288	4,397
		38,760	-	38,760	35,923
3b Church activities					
Fees for weddings and funerals		4,032	-	4,032	3,436
Boys Club Income	2a	-	-	-	-
Flower fund income	2a	331	-	331	-
Men's Group Income	2a	-	-	-	-
		4,363	-	4,363	3,436
3c Trading activities					
Beacon Centre lettings		15,250	-	15,250	9,150
Parish Centre Lettings and Sundry income		5,443	-	5,443	12,758
Parish Magazine sales	2a	400	-	400	967
Fundraising - Bookstall		-	-	-	20
Fundraising - 100 Club		-	-	-	1,440
Fundraising and events		-	-	-	70
		21,093	-	21,093	24,405
3d Investment income					
Dividends		3,829	6,476	10,305	9,952
Interest		23	10	33	349
		3,852	6,486	10,338	10,301
3e Grants					
Furlough grant - HM Revenue and Customs		2,716	-	2,716	3,204
	3a	2,716	-	2,716	3,204

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF NESLON, LITTLE MARSDEN

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

4. Further Analysis of Payments

	Notes	Unrestrict ed Funds £	Restric ted Funds £	TOTAL 2021 £	TOTAL 2020 £
4a Ministry costs					
Parish Share		32,132	-	32,132	40,153
Vicar's and vicarage expenses		1,523	-	1,523	1,507
Charitable donations		158	-	158	84
Upkeep of services		4,154	-	4,154	3,276
Trinity Club		20	-	20	453
Expenditure from restricted grants		-	-	-	809
		37,987	-	37,987	46,282
4					
b Administration					
Administrator employment costs		5,975	-	5,975	7,196
Administration		2,094	-	2,094	3,157
Bank charges		28	-	28	24
Governance - Independent Examination (2019 and 2020 both paid in 2020)		550	-	550	-
		8,647	-	8,647	10,377
4c Premises costs - church and grounds					
Insurance		5,612	-	5,612	3,363
Utilities		6,265	-	6,265	2,915
Repairs and maintenance		492	486	978	3,419

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF NESLON, LITTLE MARSDEN

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

Organ repairs & tuning	-	-	-	276
Upkeep of churchyard	-	-	-	100
	12,369	486	12,855	10,073

4
d Premises costs - Parish Centre

Insurance	-	-	-	3,363
Utilities	13,966	-	13,966	19,185
Phone and broadband	522	-	522	3,014
Maintenance and cleaning	1,481	-	1,481	2,161
	15,969	-	15,969	27,723

		Note ⁶	Unrestricted Funds £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
4 e	Groups and activities					
	Boys Club	2a	-	-	-	-
	Flower Guild	2a	469	-	469	-
	Men's Group	2a	-	-	-	-
			469	-	469	-

4 f	Expenditure on raising funds					
	Magazine expenses	2a	152	-	152	359
	Stewardship envelopes		205		205	168
	Contactless charges		4		4	-
	100 Club		-	-	132	132
			361	-	491	659