

Registered number
03094854

Radstock Museum

Report of the Trustees and unaudited Financial Statements

31 March 2021

Charity number: 1151573



Radstock Museum
Report and financial statements
Contents

	Page
Chairman's report	3 - 4
Report of the trustees	5 - 8
Independent examiner's report	9
Statement of financial activities	10
Balance sheet	11
Statement of cash flows	12
Notes to the financial statements	13 - 19
Detailed statement of financial activities	20 - 21

Radstock Museum
Chairman's Report
For the Year ending 31 March 2021

This has been a different and difficult year for the Museum. In anticipation of the introduction of Government restrictions for the Covid-19 pandemic the Museum decided to close its doors to visitors on 19 March 2020. The Museum remained closed until restrictions were lifted in August 2020 and then reopened, with suitable precautions and reduced opening hours of 2 days per week. Once further restrictions were lifted opening hours were increased to three days per week although no school visits were possible and operation of the tea room remained suspended because of social distancing requirements.

Unfortunately, the pandemic situation worsened and the Museum was again shut from December, and has remained so for the remainder of the financial year. At the time of writing, the position has greatly improved and the Museum will hopefully reopen from June 2021, albeit initially on a three day per week basis, with normal opening hours being resumed from early July 2021 when we hope to be able to reopen the tearoom.

The Museum's running costs over the year have been drastically reduced as far as possible whilst still protecting the collection and safeguarding visitors.

The Museum Manager, our only salaried member of staff, was placed under the Government's furlough scheme and Volunteers managed care of the Museum during lockdown. More recently he has been brought back on partial hours and it is planned that he will resume work on his normal hours in July.

The Museum has also benefitted from generous Government support grants during the period of enforced shutdown which, combined with our minimised running costs, have placed the Museum's finances in a very sound position.

However, looking forward the Trustees are conscious that the pace of return of visitors may be slow and that FY 21/22 may see the Museum make a loss.

During closure, back-room activities continued with detailed planning and Covid-19 risk assessment and further planned development of the Alex Hann Gallery. New additions to the collection continued to be offered, albeit on a reduced scale and work will commence next financial year to formally acquisition these items.

The planned recruitment of a part time community engagement leader, funded by a grant, was postponed in light of the pandemic restrictions. It is hoped that this post can be filled later this year so our community related activities can restart in early 2022.

The management of the Museum's business has been conducted electronically so that the Trustees were able to fulfil their responsibilities. Three Trustees, two of whom were long standing and experienced, resigned during the year and we were fortunate to be able to appoint 3 new Trustees in their place.

Unfortunately, ill health forced our previous Chairman to resign in April 2021 and I agreed to take on the position as Chair/Facilitator of the Board of Trustees. We all wish Nick Hall and his family our best wishes for the future. Over the years, Nick was a highly effective driving force for the continued success of the Museum and held in high regard by all who knew him. His will be a difficult act to follow and finding someone of his calibre to lead the Museum forward will be very challenging.

Radstock Museum
Chairman's Report
For the Year ending 31 March 2021

The Trustees are confident that the Museum is in a sound position and that no immediate further action is required on its finances. As always, this will be kept under review. Everyone associated with the Museum is looking forward to reopening during 2021 and working hard to make our visitors' experience even better.

My thanks go to all concerned in keeping the Museum on a care and maintenance basis and to those Volunteers who put in a tremendous effort to reopen and staff the Museum.

A handwritten signature in black ink, appearing to read 'S. N. Carter' with a stylized flourish at the end.

Simon Carter
Chair/Facilitator Somerset Coalfield Life at Radstock Museum, May 2021.

Radstock Museum**Registered number:** 03094854**Charity number:** 1151573**Report of the Trustees****For the year ending 31 March 2021**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021.

Objectives and activities***Objectives and aims***

The company's objects and principal activities are in the field of the advancement of education of the public in the local area by the provision of a museum of local artefacts and other items of historic or public interest and supporting the charitable activities of Radstock Midsomer Norton and District Museum Society.

Structure, Governance and Management***Governing document***

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new trustees

Under the requirements of the Memorandum and Articles of Association the members of the board of trustees are elected to serve at the Annual General Meeting.

Achievement and Performance***Charitable activities***

The Report of the Chairman is set out on page 3.

Financial Review***Principal funding sources***

Income is generated by entrance fees and fundraising trading and is supported by voluntary grants and donations.

Investment policy and objectives

The investment strategy is to aim for medium term growth. Investments, which belong to Radstock Museum, are managed by Oliver Financial Planning. It is not intended to encash investments within the next financial year.

Reserves Policy

The trustees have established a policy that unrestricted funds not committed or invested in tangible fixed assets held by the charity should be no less than 6 months and no more than 12 months of the budgeted expenditure. At this level they feel that they would be able to continue the current activities of the charity in the event of a significant drop in incoming resources whilst providing the necessary time to arrange for the collection housed in the Museum to be safeguarded. In addition the Trustees will maintain a designated fund of £60,000 which is held against the requirement to undertake major work on the structure of the historic Grade 2 listed building in which the Museum is housed.

Radstock Museum**Registered number:** 03094854**Charity number:** 1151573**Report of the Trustees****For the year ending 31 March 2021****Reference and Administrative Details*****Registered Company number***

03094854 (England and Wales)

Registered Charity number

1151573

Registered officeRadstock Museum
Waterloo Road
Radstock
BA3 3EP***Trustees***

Dr N D Hall	Chairman	Resigned Apr 2021
S N Carter	Interim Chair/Facilitator	
M A Horler		
T T Randall		Resigned Nov 2020
Dr A Miall		Resigned Nov 2020
D F Cocks		
Dr E Jackson		Resigned Jan 2021
Ms J Britton		Appointed Nov 2020
Mr B Hawkins		Appointed Nov 2020
Ms J Newbury		Appointed Nov 2020

Company Secretary

Post vacant

Independent ExaminerMr J L Battle FCCA MAAT
12 Spencer Drive
Midsomer Norton
Radstock
BA3 2DN***Solicitors***Thatcher & Hallam
Island House
Midsomer Norton
Radstock
BA3 2HJ***Independent Financial Advisers***Oliver Financial Planning
30 Forester Road
Bathwick
Bath
BA2 6QE

Radstock Museum**Registered number:** 03094854**Charity number:** 1151573**Report of the Trustees****For the year ending 31 March 2021*****Bankers***

Unity Trust Bank Plc
Nine Brindley Place
Birmingham
B1 2HB

Treasurer

J Binns

Curator Manager

N Turner

Curatorial Adviser

S Clews

Educational Adviser

J Webb

Architectural Adviser

R Taylor

Trustees' responsibilities in relation to the financial statements

The trustees (who are also directors of the charity 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 (UK 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;
- 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.

Radstock Museum**Registered number: 03094854****Charity number: 1151573****Report of the Trustees****For the year ending 31 March 2021**

The trustees are responsible for keeping adequate 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. They 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.

Statement as to disclosure to our Independent Examiners

In so far as the trustees are aware at the time of approving our trustees' annual report:

- there is no relevant information, being information needed by the examiner in connection with preparing their report, of which the charitable company's examiner is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the examiner is aware of that information.

This report has been prepared in accordance with the Statement of Recommended Practice - Accounting and Reporting by Charities.

Approved by order of the board of trustees on: 19 June 2021

and signed on its behalf by:



S N Carter - Trustee

Radstock Museum**Registered number:****03094854****Charity number:****1151573****Independent examiner's report to the trustees of Radstock Museum**

I report on the accounts for the year ended 31st March 2021, which are set out on pages 5 to 19.

Respective responsibilities of trustees and examiner

The charity's trustees (who are also directors of the company 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 needed.

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:

- a) examine the accounts under section 145 of the 2011 Act;
- b) 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
- c) to state whether particular matters have come to my attention.

Basis of 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 statement 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:

- a) to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - b) to prepare accounts which accord with the accounting records and comply with the accounting requirements of section 396 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.

Mr J L Battle FCCA MAAT
12 Spencer Drive
Midsomer Norton
Radstock
BA3 2DN



Date:

17th June 2021

Radstock Museum
Statement of Financial Activities
for the year ended 31 March 2021

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Income:	2				
Donations and legacies		3,021	-	3,021	11,948
<i>Income from charitable activities:</i>					
Grants		-	22,388	22,388	17,480
Other trading activities		47,735	-	47,735	40,045
Investment income		596	-	596	213
Total income		51,352	22,388	73,740	69,686
Expenditure	3				
Raising funds		847	-	847	10,250
Charitable activities		19,053	30,487	49,540	68,400
Total expenditure		19,900	30,487	50,387	78,650
Net income/(expenditure)		31,452	(8,099)	23,353	(8,964)
Gains/(losses) on investment assets		17,614	-	17,614	(12,086)
Net movement in funds		49,066	(8,099)	40,967	(21,050)
Reconciliation of funds					
Total Funds brought forward		120,354	717,251	837,605	858,655
Total Funds carried forward		169,420	709,152	878,572	837,605

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

**Radstock Museum
Balance Sheet
as at 31 March 2021**

	Notes	2021 £	2020 £
Fixed assets			
Tangible assets	6	700,616	716,582
Investments	7	95,963	78,662
		<u>796,579</u>	<u>795,244</u>
Current assets			
Stocks		5,517	5,799
Debtors	8	3,232	3,418
Cash at bank and in hand		72,878	34,318
		<u>81,627</u>	<u>43,535</u>
Creditors: amounts falling due within one year	9	366	(1,174)
Net current assets		<u>81,993</u>	<u>42,361</u>
Total assets less current liabilities		<u>878,572</u>	<u>837,605</u>
Net assets		<u>878,572</u>	<u>837,605</u>
Funds	11		
Unrestricted funds		169,420	120,354
Restricted funds		709,152	717,251
Total Funds		<u>878,572</u>	<u>837,605</u>

The trustees are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.

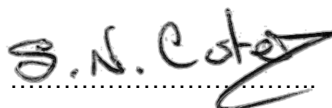
The members have not required the company to obtain an audit in accordance with section 476 of the Act.

The directors/trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime.

These financial statements were approved by the Trustees on 19 June 2021

On behalf of the Trustees



S Carter
Interim Chair/Facilitator

Radstock Museum
Statement of Cash Flows
for the year ended 31 March 2021

	Notes	2021 £	2020 £
Cash used in operating activities	12	<u>38,560</u>	<u>6,053</u>
Net increase in cash		38,560	6,053
Cash at bank and in hand less overdrafts at 1 April		34,318	28,265
Cash at bank and in hand less overdrafts at 31 March		<u>72,878</u>	<u>34,318</u>
Consisting of:			
Cash at bank and in hand		<u>72,878</u>	<u>34,318</u>
		<u>72,878</u>	<u>34,318</u>

Radstock Museum
Notes to the Accounts
for the year ended 31 March 2021

1 Principle accounting policies

The principal accounting policies adopted in the preparation of the financial statements are set out below:

Basis of preparation

The financial statements have been prepared in accordance with 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 (FRS102) (effective 1 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Fund Accounting

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

Designated funds are unrestricted funds earmarked by the Management Committee for particular purposes.

Restricted Funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

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.

Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified.

The value of services provided by volunteers has not been included in these accounts.

Investment income is included when receivable.

Incoming resources from charitable trading activity are accounted for when earned.

Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

Radstock Museum
Notes to the Accounts
for the year ended 31 March 2021

Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered.

Costs of generating funds comprises those costs associated with attracting voluntary income and the costs of trading for fundraising purposes.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the examiner's fees and costs linked to the strategic management of the charity.

All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 1.5% on cost
Fixtures and equipment	- 15% on reducing balance
Fixtures and fittings	- 5% on reducing balance

Depreciation is not provided on the land element of freehold property, valued at £100,000.

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

The company is exempt from corporation tax on its charitable activities only.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when the funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Radstock Museum
Notes to the Accounts
for the year ended 31 March 2021

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pensions

The company operates a defined contribution pension scheme. Contributions are charged to the income and expenditure account as they become payable in accordance with the rules of the scheme.

2 Income	Unrestricted	Restricted	Total 2021	Total 2020
	£	£	£	£
Donations and legacies				
Donations	3,021	-	3,021	11,948
Total donations and legacies	3,021	-	3,021	11,948
Income from charitable activities				
Grants	-	22,388	22,388	17,480
Total income from charitable activities	-	22,388	22,388	17,480
Other trading activities				
Shop income	2,469	-	2,469	9,764
Tea room income	-	-	-	4,862
Entrance fees	1,291	-	1,291	18,408
Journal publishing	3,035	-	3,035	3,326
Room hire	-	-	-	42
Talks service	-	-	-	3,023
Research income	5	-	5	164
Other income	40,935	-	40,935	456
Total other trading activities	47,735	-	47,735	40,045
Investment income				
Income from listed investment	596	-	596	213
Deposit account interest	-	-	-	-
	596	-	596	213
Total Income	51,352	22,388	73,740	69,686

Radstock Museum
Notes to the Accounts
for the year ended 31 March 2021

3 Analysis of Expenditure	Unrestricted	Restricted	Total 2021	Total 2020
	£	£	£	£
Other trading expenses	847	-	847	10,250
Charitable activities	987	14,979	15,966	17,123
Management support costs	16,100	15,508	31,608	49,273
Governance costs	1,966	-	1,966	2,004
Total expenditure	19,900	30,487	50,387	78,650

4 Net Income/(Expenditure)	2021	2020
	£	£
Net income/(expenditure) is stated after charging:		
Depreciation - owned assets	15,966	16,258
Other operating leases	358	358

5 Trustees' Remuneration, benefits and expenses

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Staff costs	2021	2020
The average monthly number of employees during the year was as follows:		
Permanent	1	2
	<u>1</u>	<u>2</u>

No employees received emoluments in excess of £60,000.

Radstock Museum
Notes to the Accounts
for the year ended 31 March 2021

6 Tangible Fixed Assets	Freehold property £	Fixtures & equipment £	Fixtures & fittings £	Totals £
Cost				
At 1 April 2020 and 31 March 2021	893,567	64,302	200,434	1,158,303
Depreciation				
At 1 April 2020	249,965	60,162	131,594	441,721
Charge for the year	11,903	621	3,442	15,966
At 31 March 2021	261,868	60,783	135,036	457,687
Net Book Value				
At 31 March 2021	631,699	3,519	65,398	700,616
At 31 March 2020	643,602	4,140	68,840	716,582
7 Fixed Asset Investments				Listed Investments £
Market Value				
At 1 April 2020				78,662
Income - dividends and interest				596
Management charges				(909)
Revaluation				17,614
At 31 March 2021				95,963
8 Debtors			2021	2020
			£	£
Trade debtors			92	358
VAT			-	-
Prepayments and accrued income			3,139	3,060
			3,231	3,418
9 Creditors: amounts falling due within one year			2021	2020
			£	£
Trade creditors			110	64
Social security and other taxes			(476)	1,110
Accrued expenses			-	-
			(366)	1,174

Radstock Museum
Notes to the Accounts
for the year ended 31 March 2021

10 Operating Lease Commitments

2021
£

2020
£

The following operating lease payments are committed to be paid within one year:

Expiring:

Between one and five years

358

358

11 Movement in funds

	1st April 2020 £	Received in year £	Utilised in year £	Balance transfers £	31st March 2021 £
Unrestricted funds					
Designated funds					
Grade 2 Listed building refurbishment	60,000	-	-	-	60,000
General Fund	60,354	68,966	(19,900)	-	109,420
	120,354	68,966	(19,900)	-	169,420
Restricted funds					
Freehold land	100,000	-	-	-	100,000
Freehold buildings	543,596	-	(11,904)	-	531,692
Fixtures and equipment	1,202	-	(180)	-	1,022
Fixtures and fittings	56,386	-	(2,895)	-	53,491
HMRC CJRS Grants	-	10,238	(10,238)	-	-
Wessex	266	-	-	-	266
Somer Valley	337	-	-	-	337
Friends of Radstock Museum	573	-	-	-	573
Westfield Parish Council	327	-	-	-	327
Clarks	-	3,000	(3,000)	-	-
Cottle	339	-	(270)	-	69
St Johns	6,200	6,200	-	-	12,400
Witcombe	-	2,000	(2,000)	-	-
Thatcher & Hallam	803	-	-	-	803
Midsomer Norton town council	360	-	-	-	360
Radstock Town Council	-	950	-	-	950
Fairfield Trust	2,447	-	-	-	2,447
Big Local Fund - Night Silencing	221	-	-	-	221
Co-Op	2,469	-	-	-	2,469
Radco	1,725	-	-	-	1,725
	717,251	22,388	(30,487)	-	709,152

Radstock Museum
Notes to the Accounts
for the year ended 31 March 2021

12 Reconciliation of net movement in funds to net cash flow from operating activities

	2021	2020
	£	£
Net Movement in funds	40,967	(21,050)
Adjustments for:		
Depreciation	15,966	16,258
Movements on investment	(17,301)	12,832
(Increase)/Decrease in Stock	281	-
(Increase)/Decrease in debtors	187	(1,875)
Increase/(Decrease) in creditors	(1,540)	(112)
Net Cash used in operating activities	38,560	6,053

13 Related party disclosures

There were no related party transactions for the year ended 31st March 2021.

Radstock Museum
Detailed Statement of Financial Activities
for the year ended 31 March 2021

	2021 £	2020 £
Income and Endowments		
Donations and legacies		
Donations	2,521	8,930
Gift aid	500	3,018
	3,021	11,948
Other trading activities		
Shop income	2,469	9,764
Tea room income	-	4,862
Entrance fees	1,291	18,408
Journal publishing	3,035	3,326
Room hire	-	42
Talks service	-	3,023
Research income	5	164
Other income	40,935	456
	47,735	40,045
Investment Income		
Income from listed investment	596	213
Deposit account interest	-	-
	596	213
Charitable activities		
Grants received		
HMRC CJRS Scheme	10,238	-
BANES Community Outreach	-	1,000
Thatcher & Hallam	-	650
Radstock Town Council	950	-
Clarks	3,000	-
Witcombe	2,000	-
Cottle	-	5,630
St Johns	6,200	6,200
Hann	-	2,000
Fairfield Trust	-	2,000
	22,388	17,480
Total incoming resources	73,740	69,686

Radstock Museum
Detailed Statement of Financial Activities
for the year ended 31 March 2021

	2021	2020
	£	£
Expenditure		
Other trading activities		
Shop expenses	373	6,091
Tea room expenses	(56)	2,139
Journal publishing	530	2,020
	847	10,250
Charitable activities		
Conservation of artefacts	-	865
Land and buildings - depreciation	11,903	11,903
Fixtures and equipment - depreciation	621	731
Fixtures and fittings - depreciation	3,442	3,624
	15,966	17,123
Support costs		
Management		
Salaries and wages	13,248	20,056
Leased equipment	358	358
Water rates	292	284
Insurance	3,345	3,574
Light and heat	3,919	5,029
Telephone and internet	609	678
Post, printing and stationery	1,023	852
Advertising and marketing	-	144
Sundries	179	620
Repairs and maintenance	2,657	4,512
Exhibition costs	5,345	9,965
Bank charges	422	698
Cleaning expenses	-	2,287
Pension costs	211	216
	31,608	49,273
Governance costs		
Investment management	909	959
Independent examination fees	250	250
Accountancy and legal fees	807	795
	1,966	2,004
Total resources expended	50,387	78,650
Net Income/expenditure	23,353	(8,964)