

# St Vigor with All Saints, Fulbourn

[www.fulbournandthewilbrahams.org](http://www.fulbournandthewilbrahams.org)

*Working together to be a Christian Community of Worship, Welcome and Care*

**Deanery of Fordham and Quy, Diocese of Ely  
Parochial Church Council  
Annual Report & Financial Statements  
for the year ended 31st December 2022**



## **Parochial Church Council 2022**

The following served as members of the PCC:

Incumbent: The Revd Alice Goodman

Licensed Lay Minister: Steve Mashford

Churchwarden: David Gant

Treasurer: Andrew Tristram

PCC Secretary: Sally Hames

Representative on the Deanery Synod: Steve Mashford

Elected members: David Gant, Sally Hames, Jordan Savage,  
Anne Swaysland, Anita Whitehead

## BACKGROUND

The purpose of the Report is to paint a picture of the life and activities of our village church here in Fulbourn in 2022 and to note the condition of the church building and the state of the church's finances. Over the course of this year, the church's life has been in the process of rebuilding.

The Parochial Church Council has the responsibility of co-operating with the Rector in promoting the whole mission of the Anglican Church within the Parish of Fulbourn, encompassing all pastoral, missional, social and ecumenical aspects of the work of the Church. St Vigor with All Saints, Fulbourn, is part of a plurality with St Nicholas, Great Wilbraham, St John the Evangelist, Little Wilbraham and St George's, Six Mile Bottom. The PCC has maintenance responsibilities for the church building and churchyard area.

Members of the PCC are either ex officio or are elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. The PCC meets at least 4 times a year but also operates through a number of groups or committees, which meet as required during the year, often as a result of issues raised at PCC meetings. These include the Standing Committee.

### Outreach and pastoral care

- Eucharist every Sunday; in addition, the 8 am BCP service has resumed on the first Sunday of the month. There is Evensong on the first and third Sundays of the month.
- Services for the great festivals of the church year and occasional offices (Baptisms, Weddings and Funerals) for the great events of human life.
- A Sunday School, meeting in church, plus weekly resources emailed for learning and worship at home.
- Outreach to the ecclesiastical parish of Fulbourn: 'Baby Dragons', a flourishing Mothers, Babies and Toddlers group. The Community Lunches remain in abeyance while we are looking for a new organiser. The services at Home Close have resumed.

The Rector has led regular assemblies and services for Fulbourn Primary School.

We enjoyed a carol-singing evening in The Six Bells, our local. The Fulbourn Hospital Outpatients' chat group met at St Vigor's, in the churchyard. The Community Choir has been relaunched by our new Director of Church and Community Music, Alison Daniels.

- The Rector serves as an ex-officio trustee of the Village Charities and as an Alms House Trustee.
- We have resumed a welcoming presence on Fulbourn High Street in our Parish Centre, 'Twelve', offering a place to sit, a hot drink and a listening ear, with Health and Safety precautions. We are again providing a photocopying service, selling cards, gifts and second-hand books. Our former Parish Assistant, Rob Hawkins, set up a plastic free initiative called Twelve Green Bottles. This has been a huge success, supplying refills of a wide variety of cleaning products, reusable cleaning pads, bamboo toothbrushes and the like. 'Twelve' is also our parish office and the headquarters of 'The Mill'. In 2021 Tim Wood, the civil partner of our Parish Assistant, Yin-An Chen took on the job of managing Twelve on a voluntary basis with great success through July 2022 when Yin-An and Tim moved to Oswestry.
- Bereaved families are visited and supported by the Rector and her team. We held our All Souls' Service to remember by name deceased friends and relatives.
- We faithfully work to maintain the structure and interior of our Grade II Listed



church and the beauty of our churchyard.

- We publish our Parish Magazine, 'The Mill', a comprehensive monthly magazine for the village edited in 2021-2022 by Simon Deacon, with an editorial board composed of the Rector, David Sheppard and Anne Swaysland.
- We maintain an interesting and up to date website, thanks to Dr Martin Herrick, our webmaster [www.fulbournandthewilbrahams.co.uk](http://www.fulbournandthewilbrahams.co.uk).
- We also have established a presence on social media and livestream from our benefice Facebook page Fulbourn and the Wilbrahams' Parish Churches.

The work of the Church continues to be led by our Rector, the Revd Alice Goodman who, since her arrival in 2011, has worked faithfully to cover the duties required by the four churches across the benefice. Steve Mashford continues as our L.L.M. helping with the running of the services, leading 'Come and Join,' and Bible studies, and being a vital member of this PCC and our Deanery Synod Rep. Our Parish Assistant, Yin-An Chen, did a



magnificent job and left to be ordained as curate in the diocese of Lichfield in July. In September we were joined by Sian Hornby and Ben Davidson as, respectively, Parish Administrator and Pastoral Assistant. But we would achieve very little without our wonderful volunteers. So many in Fulbourn, not all regular church-goers, help the church not just financially but by giving practical help, giving up their time for others in one way or another; for example, our many Twelve volunteers, Richard Doe who has found his métier helping with Baby Dragons, those who have organised and been a part of the serving team, who deliver copies of The Mill, serve on the PCC,

clean the church, wind the clock, mow the grass, grow and arrange the flowers, bring and serve refreshments and make music. The PCC would like to say a huge **THANK YOU** to all of you, without whom there would be very little to talk about in this Report!

During the year we benefited from the presence of ordinands on placement and attachment. Between January and July we had Lucie Spiers, Mike Edwards and James Butler with us: one from Westcott, one from Ridley and one in the part-time pathway at Ripon College Cuddesdon. Our ordinands have variously assisted at Baby Dragons and at the pastoral offices, have read the lesson, led intercessions and taught Sunday School on a regular rota. James, who returned to us for the 2022/23 academic year, has led compline and joined the bell ringers. As a parish we are highly valued by the Diocesan Director of Ordinands and our local theological colleges. Being a training parish has been a valued part of our identity since at least 1835.

Thanks to a grant from the Wright's Clock Land CIO, we have a Director of church and community music at St Vigor's. The same grant enabled us to hire four singers to make up the



core of a church choir. Although our first DCCM, Chris Totney, had to be on leave from his job from the end of November 2021, both the community choir and the church choir continued in his absence under the interim leadership of Sian Hornby, Krishnan Ram-Prasad, Ben Wingfield and Peter Foggitt. Chris resigned his post in the summer. Our new DCCM is Alison Daniels. There have been six children joining the choir every week. Our congregations have been growing in number and in the number of families attending. We are not quite back to where we were when David Sheppard was Director of Music and organist and Michael Carr was Choirmaster, but we have that vision to inspire us. We are hugely grateful



to Martin Herrick, Tim Vaughan-Lane, Mary Kendall and David Sheppard who have, in so many ways and for such a long period, created and fed a love of good church music here at St Vigor's.

The Rector circulated a benefice-wide weekly group email with news, prayer requests, reflections on scripture and attachments, including the Weekly Sheet and Sunday School activities to do at home. There were 7 baptisms, 2 weddings and 15 funerals in 2022.



Morning Prayer was said from Common Worship Daily Prayer at 8.30 a.m.

Holy Week 2022 returned to our evolving in-person pattern with a Palm Sunday service with procession and reading of the Passion gospel. There was a service of Readings and Music for Passiontide on Monday evening, and the Maundy Thursday evening liturgy



with foot-washing, the eucharist of the Lord's Supper, and the stripping of the altars. Our ordinand Lucie Spiers and her daughter Alice created a most beautiful altar of repose for the reserved sacrament. There was a service between 2 and 3 pm on Good Friday and the making of the Easter Garden by our Sunday School and other Fulbourn children on Holy



Saturday. On Easter Day there was a Eucharist with egg hunt. Ascension Day was commemorated with a morning eucharist in the Lady Chapel. On Whit Sunday we gathered for a benefice Pentecost service at St George's, and in the evening the Revd Nigel Uden preached at Evensong. The school year began in September with the Blessing of the Backpacks. This year we were able again to have a Harvest Supper, to which we invited our friends at the URC. Sally Hames baked the

harvest loaf this year. The flower arrangers made St Vigor's beautiful with varied and exquisite arrangements of flowers and leaves, vegetables and fruit, nuts and grains. On All Saints we had a procession (led by the dragon and St Vigor) and on All Souls' there was a service remembering all those near our hearts who have died. Our services were uplifted and inspired by excellent music-making, both from choir and our worship band. As the Rector was recovering from surgery, the Revd Nigel Uden led the village's Remembrance service, with James Butler leading the procession to the war memorial. Advent began, as is our custom, with the Gift Service, coordinated by the Gants who assembled and delivered the Christmas hampers. And at Christmas the Blue Christmas service returned, joining our Service of Lessons and Carols, carols in the pub, the mighty Crib Service (where our teenagers took on most of the helping roles), Midnight Mass and the Holy Communion on Christmas morning.



**Addendum from the Rector:** This was the year when I had two major surgeries: one for cancer right after Easter, and a second knee replacement in early November. I have been hugely grateful for all those who covered services (including Nigel Uden, Jenny Totney, Steve Mashford, Alex Hughes, Eleanor Williams, and Sue Giles), and all who prayed for me, showed me kindness, or made allowances for my failings.

### **Safeguarding children and vulnerable adults**

As a benefice we have a policy showing we are committed to valuing, listening to and respecting children, young people and vulnerable adults. This includes safe recruitment, supervision, training and DBS checks where applicable. This policy is available in Twelve and each church. Our Safeguarding officer is Mary Kendall.

### **Electoral Roll**

In accordance with Church of England procedures, the Electoral Roll is reconstituted every year. There were 120 people on the Electoral Roll.

### **Church Finances**

The church finances for 2022 are detailed in the PCC Accounts.

- There is now significant concern for St Vigor's finances. Income from voluntary donations, both regular giving and collections at services has decreased. Costs, especially utilities, have increased significantly. Recent inflation hasn't helped, and staff costs are up.
- There have been no noticeable changes in the finances of Twelve or the Mill, whose states can be seen on the Cost Centre page of the accounts.
- As things stand, without a significant improvement in income, we will eat through our reserves in about 3 years. Then we will have to reduce our Parish Share.

The Treasurer is very grateful to

- Martin Herrick for still doing the Gift Aid work.
- Linda Norden for again acting as the Independent Examiner of our Accounts.
- Frances Toovey for her Twelve cash book corrections and adding up.
- The Mill team for their heroic efforts'
- Everybody else for patience and good humour.

**Andrew Tristram**

### **Fabric and Churchyard**

This was a year in which plans made in 2020 were successfully undertaken. As planned in 2020 the project to remove kerbstones from 73 graves (while leaving their headstones in place) was successfully carried out. A team from Overstream House cleared ivy from these graves prior to the main contractors, Bakers of Danbury, coming on site. The ivy clearance revealed that 31 of these 73 graves also had concrete slabs (known as "landings") covering the area between the kerbs. Bakers agreed to extend the contract to also remove these slabs. Two skip loads of stone and concrete were taken away. Kerbstones with inscriptions were left in the churchyard, stacked against the walls. The bare areas were covered with topsoil and seeded with a grass/wildflower mixture.



A survey of all the churchyard trees by Eastern Tree Surgery (Mike Downs) recommended extensive works. This included the removal of several trees, (notably the large red cedar to the South-West of the porch), the removal of dead wood and ivy from many trees, and the raising of crowns. The PCC agreed to all these recommendations, plus some additional tasks, and the work was carried out in December.

These two projects enhanced the value of the churchyard as an oasis in the centre of the village, and considerably simplified maintenance. This makes it easier for Michael Carr, in his ninety-third year, to continue his wonderful work keeping the churchyard beautiful.

The CCTV cameras in the West tower swift boxes were again in action, seeing 2 pairs of birds rear young. For the first time swifts were seen prospecting the South tower boxes, hopefully they may nest there in 2023.

The replacement of the church heating system, prepared in 2020, was carried out in February 2022. A 65kw "Dunphy" system was installed – relatively undistruptive and unobtrusive. "ChurchEcoMiser" clay core heaters were placed at knee level on the walls, giving output by both radiation and convection. The plan is not to let the temperature of the building fall below about 10°C, raising the air temperature to 18°C when the church is in use. There are three separately controlled heating zones - Nave, Chancel and Sunday School rooms. The existing wiring to the pew heaters remains in place, so that if the new system proves insufficient then individual convector heaters can be placed in the pews. The operating costs of the new system will be considerable (see Treasurer's report).

As a consequence of putting in the new heaters, the dossal curtain behind the high altar was removed, the bookcase donated by Joseph Chaplin was adapted to size, and notice boards have been moved from the nave west wall to the porch.



Preparation for placing PV solar panels on the roof continued. Initial applications were for the south aisle and the south transept roofs. Panels on the aisle, laid parallel and just above the existing roof, would have had some, minor, visual effect – visible when first coming up the drive, going out of sight on approaching the porch. Fulbourn Parish Council objected to this and South Cambs. Planners rejected the application. The south transept panels, invisible from the ground, were accepted. We then investigated the viability of panels on the north transept, significantly more shaded than the south, definitely a second best to using the S aisle. Video recordings from the tower suggested the annual output from the N transept might be about  $\frac{3}{4}$  of that

from the south transept. Detailed computer modelling (thank you Andrew & Guy Tristram) confirmed this. A faculty was obtained for panels on the south & north Transepts and the work should take place in May 2023.

### **St Vigor's and Climate Change**

The Church of England believes that responding to climate change is an essential part of its responsibility to safeguard God's Creation.

The main way in which St Vigor's contributes negatively to climate change is in heating the building. Our new heating system (see Fabric report) uses electricity, this being much better than burning gas or oil directly. However currently about 45% of the UK's electricity comes from burning gas – which produces CO<sub>2</sub>, leading to climate change. The new heating system uses a bit more than twice the electricity per hour of the old system (@65kW compared to @28kW). To heat a large, draughty, stone building requires a lot of energy. So, although we



now have a system capable of heating the building adequately, we need to be careful in how we use it. In the long term we can expect less and less of our electricity to come from burning gas, but in the meantime – the greatest climate saving device is the off-switch.

On the positive side, St Vigor's is about to install PV solar panels on the church (see Fabric report). Most of the electricity from solar panels is produced in the summer months when the energy used by the church is low. The winter months, when St Vigor's uses a lot of electricity for heating the building, give relatively little output from solar panels. So the great majority of the carbon free electricity from St Vigor's panels will be exported to other users, rather than being used in the church. Currently the price paid for exported electricity, produced by the solar operator, is far lower than that paid by the consumer. That may change, the longer term pricing of energy in all forms is rising. St Vigor's is not doing this for economic gain; this is what we see as a social, moral duty.

**David Gant**

### **Pastoral Assistant and Parish Administrator**

The previous Parish Assistant role was comprised of three roles: administrative work, pastoral work and children's work. This has now been split into two roles, Parish Administrator who does all the administration for the benefice and the Pastoral Assistant who covers the pastoral and children's work. The current Administrator is Sian Hornby, who officially started in the role in September 2022. The Pastoral Assistant is Ben Davidson, who also started in September. They both divide their time between Fulbourn and The Wilbrahams.



Sian is responsible for all the administration for the parish and for the St Vigor's Parish Choir and Fulbourn Community Choir. The role has also involved managing the running of Twelve and working with the volunteers there.

Ben runs the St Vigor's Sunday School three weeks per month; it tends to have an attendance of between five and 13 children, whose ages cover a similar range. He plans and leads the current series of deanery confirmation classes with Alice, which are attended by some of the older children/young people of St Vigor's Church. Ben has also helped support occasional offices at the church. Outside of it, he helps run the weekly Baby Dragons toddler group, and regularly takes a slot on the rota for those leading worship at Home Close care home.

**Ben Davidson and Sian Hornby**

### **Deanery Synod**

We now have a new Rural Dean Canon Rev Eleanor Williams from Burwell. There was only one meeting last year in September when Canon Andrew Read and Rev Peter Leech attended as guests from the Diocese to talk about their roles in Mission & Ministry and Education. Currently all the Deaneries in the Diocese of Ely are looking and thinking about Ely 2025 and beyond. They are using a process based on Deanery Development Planning, which has been encouraged by Bishop Stephen and Bishop Dagmar, to look at areas of growth that require support. There was one matter of business in that a successor to the Deanery Treasurer was required.

**Steve Mashford**

### **Bell Ringers**

We continued to ring as normal this year although we've lost one of our long serving members, John White, who had been helping with ringing in Fulbourn for over 30 years. We

had one incident with the bells this year when the clapper fell out of the sixth while ringing. After ringing the bells down and investigating we discovered that the nuts on the top of the clapper had worked themselves loose and that the clapper had smashing the slider on its way out. Fortunately we were able to get a new slider and get the bell back in working order within a couple of weeks.

**Ian Baxter**



INCOME 2022	Total	Total 2021	Notes
Planned giving GA - general	24439.75	18128.34	
Planned giving GA - parish assistant	7285.00	7280.00	
Planned giving GA - restoration	0.00	60.00	
Planned giving GA - Twelve	2700.00	3600.00	
Planned giving non-GA	0.00	0.00	
Collections at services GA	0.00	0.00	
Collections at services non-GA	3103.55	3074.69	
Other GA donations - music	750.00	0.00	
Other GA donations - flowers	0.00	0.00	
Other GA donations - churchyard	0.00	100.00	
Other GA donations - fabric	0.00	0.00	
Other GA donations - roof	0.00	0.00	
Other GA donations	2500.00	1000.00	
Other GA donations - agency	0.00	0.00	
Other non-GA donations - music	0.00	0.00	
Other non-GA donations - flowers	0.00	0.00	
Other non-GA donations - churchyard	100.00	10569.62	
Other non-GA donations - fabric	1802.21	11014.16	
Other non-GA donations - roof	0.00	0.00	
Other non-GA donations	852.49	10371.61	
Other non-GA donations - agency	0.00	0.00	
Tax recovered on planned giving	7978.61	8286.04	
Tax recovered on other giving	0.00	0.00	
Legacies	0.00	0.00	
Recurring grants	0.00	0.00	
Non-recurring grants	0.00	0.00	
Concerts	0.00	0.00	
Sponsored cycle ride	0.00	0.00	
Fetes	0.00	0.00	
Other events	0.00	0.00	
Plant sale	100.00	0.00	
Other sales	0.00	0.00	
Friends of St. Vigor's	0.00	0.00	
Bank interest	6.69	2.35	
Other investment interest	0.00	0.00	
PCC fees	4004.00	4714.00	
Children's events	779.24	583.15	
Community lunches	0.00	0.00	
Breakfasts	0.00	0.00	
Harvest supper	0.00	0.00	
Other charitable events	0.00	0.00	
Marriage course	0.00	0.00	
Church lettings	0.00	0.00	
Other incoming resources	600.00	0.66	
Tax recovered on payments (VAT)	0.00	0.00	
Other Parishes' Share	1453.57	769.76	
Contra income	22737.26	7603.86	
Mill subscriptions & sales	4623.13	3318.20	
Mill adverts	6255.20	6689.18	
	0.00	0.00	
Twelve sales	6199.78	1863.65	
HMRC VAT recovery	941.91	518.10	
Twelve non-recurring grants	0.00	0.00	
Agency collections - Diocese	2111.00	2684.00	
Agency collections - charities	1451.50	516.66	
Agency collections - other	156.52	122.00	
Investment transfer	20000.00	0.00	
PCC Bank transfer	109700.00	113000.00	
TOTAL (excluding transfers)	102931.41	102870.03	
Error in Diocese Fee payments	1548.00		(i)

EXPENDITURE 2022	Total	Total 2021	Notes
Cost of generating voluntary income	0.00	0.00	
Plant costs	0.00	0.00	
Cycle ride costs	0.00	0.00	
Fete costs	0.00	0.00	
Diocesan ministry share	41667.39	42704.32	
Diocesan work - other	0.00	0.00	
Salaries staff	15071.43	13277.29	
Visiting clergy / musician expenses	0.00	0.00	
Charitable giving	90.00	90.00	
Ministry expenses	0.00	195.59	
Clergy expenses	0.00	204.60	
Training / education	0.00	0.00	
Worship materials	256.34	401.32	
Subscriptions	0.00	0.00	
Insurance	3730.32	3512.52	
Routine maintenance	860.21	1158.74	
Churchyard expenses	0.00	10569.62	
Organ & Piano repairs	341.00	390.00	
Church Utilities	4455.02	1372.95	
Administration	0.00	104.97	
Website	308.00	308.00	
Governance costs	0.00	0.00	
Fabric/Restoration	942.00	3173.64	
Major repairs	0.00	0.00	
Roof repairs	0.00	0.00	
Event costs - Children's	1422.00	781.22	
Event costs - Community lunch	0.00	0.00	
Event costs - Breakfasts	0.00	0.00	
Event costs - Harvest supper	0.00	0.00	
Event costs - Marriage course	0.00	0.00	
Event costs - Music	1048.58	250.00	
Event costs - other adult	0.00	0.00	
Other expenditure	63.00	291.40	
Bank charges	261.53	268.00	
Contra expenditure	0.00	913.70	
Music - contra	22767.26	7351.40	
Mill - printing	6741.16	9255.00	
Mill - other	88.25	627.70	
	0	0.00	
	0	0.00	
Twelve stationery	76.48	75.82	
Twelve photocopier	1716.86	1085.63	
Twelve other equipment	31.60	0.00	
Twelve rent	9000.00	9000.00	
Twelve utilities	826.66	708.91	
Twelve stock	2111.36	483.51	
HMRC VAT payment	25.72	28.19	
	0.00	0.00	
Agency payments - Diocese	3798.00	2900.00	
Agency payments - charities	1301.50	446.36	
Agency payments - other	0.00	0.00	
	0.00	0.00	
Investment transfer	0.00	0.00	
PCC Bank transfer	109700.00	113000.00	
TOTAL (excluding transfers)	119001.67	111930.40	
<b>TOTAL Loss with Fee Correction</b>	<b>£14,522.26</b>	<b>£9,060.37</b>	

<b><u>Cost Centres</u></b>				
<b>Parish Assistant Salaries</b>	£ 15,071.43			
Less targeted giving	£ 7,285.00			
Less Gift Aid	£ 1,821.25			
Net cost		£ 5,965.18		
<b>Twelve costs</b>	£ 13,788.68			
Less Mill 'rent'	£ 1,200.00			
Less Twelve income	£ 7,141.69			
Less SCDC grant				
Less targeted giving	£ 2,700.00			
Less Gift Aid	£ 675.00			
Net cost		£ 2,071.99		
Shared Mission Expenses	£ -			
Plus website hosting	£ 308.00			
		£ 308.00		
<b>PA + Twelve + Expenses net costs</b>		£ 8,345.17		
<b>GW Share (18%)</b>		£ 1,502.13		
<b>LW Share (12%)</b>		£ 1,001.42		
<b>Mill Income</b>	£ 10,878.33			
less Mill rent	£ 1,200.00			
less Mill costs	£ 6,829.41			
less print cost correction	£ 1,548.00			
Profit		£ 1,300.92		
<b><u>Notes</u></b>				
I overpaid the Diocese for their fee share. They have since repaid £1548.				



# St. Vigor's Church, Fulbourn

## Summary of Fund Movements

### 2022

#### INCOMING

	Brought forward from 2021	Income 2022	Fund transfer IN	Loss Transfers IN	TOTAL
Organ & Music	1960	750			2710
Parish Assistant	0	8775		6296	15071
Twelve	4171	10192	1200		15563
Mill	5196	10878			16074
Restoration	8204	2571		0	10774
Flower	247	0			247
Churchyard	3805	100			3905
General	2777	89666			92443
<b>TOTAL</b>	<b>26359</b>	<b>122931</b>			<b>149290</b>

#### OUTGOINGS

	Expenditure 2022	Fund transfer OUT	Loss Transfers OUT	Carried forward
Organ & Music	1390			1320
Parish Assistant	15071			0
Twelve	13789			1774
Mill	6829	1200		8045
Restoration	1802			8972
Flower	0			247
Churchyard	0			3905
General	80120		6296	6026
<b>TOTAL</b>	<b>119002</b>			<b>30289</b>

#### Bank Accounts

	Balance end of 2021	Receipts	Payments	Transfers (in)	Balance end of 2022
Coop	1232	0	0	0	1232
Deposit	19742	92446	0	-89700	22488
General	4196	1890	98319	97500	5267
Twelve	1189	8595	20682	12200	1301
<b>Total</b>	<b>26358</b>	<b>102931</b>	<b>119002</b>	<b>20000</b>	<b>30288</b>

#### CCLA Accounts

	Brought forward from 2021	Interest	Transfer in	Transfer out	Carried forward
Bell Ringing Support	1,003	14			1,016
Organ & Music	1,044	20			1,064
Reserve	53,847	617		20,000	34,464
Mill Reserve	3,484	48			3,531
<b>TOTAL</b>	<b>59,377</b>	<b>699</b>	<b>-</b>	<b>20,000</b>	<b>40,076</b>