

Christ Church Newham URC

Annual Report and Accounts

For the year ended 31st December 2023.

Christ Church Newham URC

Legal and Administrative Information 2023

Pastor:

Mr. Reuben John

Current Trustees & Elders:

Mr. Blaise Dias (Church Secretary)

Mr. Carey P. Noel

Mr. Raj K. Padala

Mrs. Ann Obatomi

Mr. Flavien Mankulu

Mr. Charles K. Acheampong

Ms. Temitope Alegbeleye

Mrs. Bola Mosuro

Mrs. Jemima M. Nkusi

Mr. Mark Freeman

ADMINISTRATIVE INFORMATION:

Christ Church Newham – URC is a local church of the United Reformed Church in London, Great Britain, and is a member church of North Thames Synod of the Church. It was registered on 4th January 2016 as Charity Number 1165032.

Christ Church Newham is situated at 663 Barking Road, London, E13 9EX.

The members of the Elders' Meeting for the time being are recognised as the charity trustees.

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Elders' Report 2023

The Elders present their report and accounts for the year ended 31st December 2023

The accounts have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the Charities Act 2011 and the SORP (FRS102) "Accounting and Reporting by Charities" effective from 1st January 2019.

STRUCTURE, GOVERNANCE AND MANAGEMENT:

The activities of Christ Church Newham – URC are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church, and supplemented by the rules of Christ Church Newham – URC.

The Elders' Meeting is responsible for the financial administration of the Church, and the care and maintenance of Church premises and the manse. The Church Meeting (of all members wishing to attend) gives general guidance on the life and work of the Church. The members of the Elders Meeting are the minister in pastoral charge Mr. Reuben John and up to 10 members of Christ Church Newham – URC nominated and elected by the members of the said Church in the Church Meeting. Elders serve for 03 years, retire by rotation and are eligible for re-election. There is no limit on the number of consecutive periods of service. The members of the Elders' Meeting are the trustees of the registered charity during their period of service as elders. The Elders' Meeting met 23 times during the year and the Church Meeting met twice.

OBJECTIVES AND ACTIVITIES:

As a local congregation of the United Reformed Church, Christ Church Newham seeks to advance in Christianity through its activities and the facilities offered to the community by its building, and described more specifically in its mission statement as The Elders' Meeting is aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and has regard to it in the administration of the Church.

The Elders' Meeting believes that, the Church provides benefit to the public by:

- Providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers;
- Promoting Christian values and service by members of the congregation to the community for the benefit of individuals and society as a whole.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS:

The Elders report and activities for the year 2023 had a number of events and planning as we continued to settle in the new building. As 2022 was drawing to a close we shared a theme from Isaiah 43:18-19 for 2023. God was encouraging us to forget our former challenges, struggles, and failures. We were preparing to embrace the new opportunities and blessings that God had in store for the Church. The recovery of the Church has been steady since the COVID-19 pandemic. We have remained steadfast all through 2022 to 2023. The Church has continued to offer hybrid sessions of the various Church services, as we attempt to reach many people who are not able to make physical meetings. The elderly have particularly adapted well to these changes. An increase in online counselling sessions and other Church services has meant that the Church has kept in touch with an ever-increasing digital age. In October, 2023 we applied for funding from Newham Council called; People Powered Places. We were awarded funding in December 2023 for this well-being community support. The start of 2023 began with us planning for the dedication of the Christ Church building which took place on the 12th November, 2023.

The church has continued to have established groups that have settled in the building. The London Black Women's Project, has continued to use the rooms in the church for their staff training, conferences, and counselling sessions on a weekly basis. We have two churches renting the main church hall one group meets on Saturdays and another on Sunday afternoons. There are two other Church congregations that meet in the smaller rooms on Sundays. On a weekly basis during term time, we have the Brownies and Guides with a good number of girls who come into the Church to have some craft activities and develop other skills to aid their development.

Attendance: Overall, elders attended most of the meetings apart from a few occasions when some had travelled or were not available due to work commitments. Year 2023 lived up to its theme as we have continued to witness steady growth and consistency of Church members in their attendance levels. Everyone's resilience was uplifting and we have by the grace of God seen many families hold on in the difficult economic times we have been going through

Focus for the year: See I am doing a new thing, now it springs up; do you not perceive it? Elders working together in unity and taking the message of this renewed hope to the congregation helped many congregants to find a place where they belong at Christ Church. Every year elders endeavour to focus on our mission statement taken from Jesus' instructions to the Church in Matthew 28:18-20. Christ Church is to go and make disciples of all nations baptising them in the name of the Father, Son and Holy Spirit and teaching them to obey everything He has commanded us in His Word.

We have baptised a few people in the year. As a Church we seek to work in partnership with others. We had a joint baptismal service with a Church located within a few minutes walk from Christ Church. Though we had the Church dedicated to God we are still looking to have the Church Audio Visual System completed first and afterwards our focus will also be to complete the gallery which is yet to be completed. Elders believe having a fully functioning Church will help the Church make further progression.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS(Continued):

Sunday School: Sunday school ministry continues to grow from strength to strength. We have our Children services and a great Sunday school team who lead the sessions with distinction. The commitment from the Sunday school teachers, children and parents was a delight to see. We are reaching about 20 children every week. The children are continuing to engage in public worship. They are learning to play instruments, with some children leading the praise and worship sessions in the Church.

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Youth & Young Adults Ministry: The Youth meet every Monday for a bible study session and fellowship via zoom attracting more than 10 in attendance. Every Sunday the youth meet in person with their leaders. And on Wednesday evenings we have up to eight young adults joining in. **Romans 8:28** - And we know that in all things God works for the good of those who love him, who have been called according to his purpose. The youth help to lead some of the youth-led services

The Church is working to empower everyone to use their talents to build God's Kingdom and impact people's lives positively.

Women and Men's Ministry Fellowships: The Women and Men meet for weekly bible studies to build healthy families, marriages, and all relationships. As part of our plans for 2024, we would like to use the funding we received from Newham Council to have increased in-person sessions with both women and men. Beyond this, the elders are looking to more active engagement from every age group in the Church.

Preach Plan: The elders worked on a preach plan for the year and shared their availability, this was spearheaded by the church leader Ps. Reuben John. The preach plan is a Rota of elders working on a schedule to ensure that the church is looked after in a spiritual manner. We adopt a flexible approach knowing that people's circumstances can change. We have a wide range of speakers, with some elders taking on some preaching topics and helping to lead different parts of the services. We invite guest speakers and make use of the talents in the Church

Fasting Prayer: The elders embarked on a fasting prayer plan and communicated to all members of Christ Church for participation. The response was positive and was welcomed by all. This was spread over 3 or 7 days. Guidance notes are sent over to all members and the fasting is always welcomed by the Church family.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS(Continued):

Bible Study and Prayers: Elders lead by example by taking an active role in attending the bible study and prayer sessions. Leaders of all other ministries and Christ Church families are encouraged to attend our weekly Bible studies. To be a healthy Church family, we seek to follow the example Jesus made. Christ Church is a house of prayer to all nations. We seek to build God's Kingdom here in Newham and beyond.

We have a growing team of Evangelist's already witnessing the love of Jesus in our communities. We have 4 online prayer meetings and 2 hybrid meetings a week, with people taking part in leading the sessions

Bible study prayer meetings were held either 6 or 7 times a week online via zoom. We have an average attendance of anything between 20 to 25 people. Prayers around the Easter and Festive season draw in new people or visitors. Prayer requests are sent over via text or email to the Pastor.

Lenwood hall: Lenwood hall has now been sold off and the legacy of God's heritage over the site continues with the new Church maintaining the spread of the gospel

Safeguarding: All elders/trustees had their DBS clearance updated or applied for. All DBS was cleared for all staff and trustees.

Financial Shortfall: Our church is still looking out for funds to complete our AV systems and gallery

Holy week services: Prayer and fasting was observed for the holy week services. The safety and hygiene routines have continued post covid.

Online Safety: Elders discussed online safety via zoom for Sunday services, weekly prayer meetings, Sunday school for children and youth sessions. Children, senior citizens and all other members were cautioned and trained about the advantages and disadvantages of online safety and regulations.

Church Building Project: As the contractual works were progressing, there were site visits by the contractors. The PA system is incomplete, and we look forward to the eventual completion of the AV System, due to the ongoing funding, Elders are planning for the AV System to be built stage by stage as the funds permit. The Church is requiring to be up-to-date with modern technologies and wireless systems with cutting-edge audiovisuals. The Church is still welcoming funding and help to have the Christ Church building completed

A huge part of our fundraising is towards the PA system which involves a bigger amount than what we have raised.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS(Continued):

End of year festive season: Christ church Newham has worked hard to achieve the results of a fruitful Christian place of worship. Moving further it plans to establish a powerful vision and mission to pave the way for people and the local community through faith.

We have a growing IT Team enabling us to adjust to a digital world. Our vision is to be a beacon of light in Newham, London, and the entire globe and to serve our purpose as a Church.

We have celebrated people's birthday with some outstanding state of the art decorations and excellent food dishes.

Financial Review The Charity's financial transactions during the year and the financial situation at the end of the year are set out in the following accounts. The trustees consider the financial position to be satisfactory.

Reserves policy The Elders' policy on reserves is to hold sufficient free reserves to cover six months projected operating costs. (£54,100). The total reserves as of 31st December 2023 are £105,577 of which £25,838 are restricted funds leaving unrestricted fund balances of £ 79,739

Of this £ 17,469 is held in the book value of fixed assets funded by general funds, leaving free reserves at £ 62,270.

Elders note that reserves now cover 7 months of operating costs which is just above the target level. Elders note the improvement on the previous year and consider this progress to be satisfactory and will monitor reserves closely to ensure they remain to the required level.

Signed

Date 30/10/2024

Christ Church Newham URC

Independent Examiner's Report 2023

To the Trustees.

I report on the accounts of Christ Church Newham URC for the year ended 31 December 2023 which are set out in the following pages.

Respective Responsibilities of Trustee and Examiner

The Trustees are responsible for the preparation of the accounts. The 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:

- Examine the accounts under section 145 of the 2011 Act.
- 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
- 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 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

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Brian Dexter

Chartered Management Accountant
172 Sandford Road
East Ham
London E6 3PX

Dated 31 October 2024

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2023

	Note	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
<u>Income and endowments from</u>					
Donations and legacies	3a	£ 70,257	£ -	£ 70,257	£ 52,015
Income from Charitable Activities	3b	£ 66,154	£ -	£ 66,154	£ 47,356
Investment Income	3c	£ 102	£ -	£ 102	£ 50
Other Incoming Resources	3d	£ 2,874	£ -	£ 2,874	£ 2,605
Total Incoming Resources		<u>£ 139,387</u>	<u>£ -</u>	<u>£ 139,387</u>	<u>£ 102,026</u>
<u>Expenditure on</u>					
Raising funds		£ -	£ -	£ -	£ -
Charitable activities					
Church activities	11a	£ 97,839	£ 1,972	£ 99,811	£ 80,860
Total cost of Charitable activities		£ 97,839	£ 1,972	£ 99,811	£ 80,860
Other costs	11b	£ 6,980	£ -	£ 6,980	£ 6,694
Total resources expended		£ 104,819	£ 1,972	£ 106,791	£ 87,554
Net surplus/(deficit) for the year		£ 34,568	£ (1,972)	£ 32,596	£ 14,472
Transfers between funds	9	£ -	£ -	£ -	£ -
Net movement in funds		<u>£ 34,568</u>	<u>£ (1,972)</u>	<u>£ 32,596</u>	<u>£ 14,472</u>
Reconciliation of funds:					
Fund balances 1 st January 2023		£ 45,171	£ 27,810	£ 72,981	£ 58,509
Fund balances 31st December 2023		<u>£ 79,739</u>	<u>£ 25,838</u>	<u>£ 105,577</u>	<u>£ 72,981</u>

This statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006. All of the organisation's operations are classed as continuing.

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BALANCE SHEET

AS AT 31 DECEMBER 2023

	Note	2023	2022
Fixed Assets			
Tangible Fixed Assets	2	<u>£ 29,611</u>	<u>£ 32,596</u>
Current Assets			
Debtors	7	£ 1,556	£ 1,811
Cash at bank and in hand	6	<u>£ 76,597</u>	<u>£ 45,470</u>
		£ 78,153	£ 47,281
Liabilities:			
Creditors: amounts due within			
One year	8	<u>£ 2,187</u>	<u>£ 6,896</u>
Net Current Assets		<u>£ 75,966</u>	<u>£ 40,385</u>
Creditors: amounts falling due after			
more than one year.		<u>£ -</u>	<u>£ -</u>
Total Net Assets		<u><u>£ 105,577</u></u>	<u><u>£ 72,981</u></u>
The Funds of the charity:			
Restricted income funds		£ 25,838	£ 27,810
Unrestricted funds		<u>£ 79,739</u>	<u>£ 45,171</u>
Total Funds		<u><u>£ 105,577</u></u>	<u><u>£ 72,981</u></u>

Trustee Responsibilities

The Charities Act 2011 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 trust 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 financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue to exist.

The trustees are responsible for keeping proper records, which disclose with reasonable accuracy the financial position of the trust. They are also responsible for safeguarding the assets of the trust and taking reasonable steps to prevent and detect fraud and other irregularities.

The accounts were approved by the Trustees on 30 October 2024.

Chair

Secretary.

Christ Church Newham URC

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31st December 2023.

1 Accounting Policies

a. Basis of preparation

The accounts have been prepared under the historic cost convention. The accounts have been prepared in accordance with applicable accounting standards, the Statement of Recommended Practice: Accounting and Reporting by Charities issued March 2015 and the Charities Act 2011.

b. Incoming Resources

Incoming resources are credited in the accounts when they are received, except that:

- Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources, receipt is probable, and the value is known with certainty.
- Performance related Grant income is only included in the SOFA once the related goods and services has been delivered.
- Volunteer Help is not included in the accounts as its value cannot be measured with sufficient reliability, but it is described in the trustees' annual report.

c. Resources expended.

- Liabilities are recognised in the accounts at the time when a commitment to make payment is incurred.

d. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the costs less estimated residual value of each asset over its expected useful life, as follows:

Fixtures, fittings, and equipment	10% p.a on reducing balance.
General Equipment	25% p.a on reducing balance.
Music Equipment	25% p.a on reducing balance.
Building Improvements	0%

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NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31st December 2023.

2. Tangible Fixed Assets	Fixtures & Fittings	Building Improvements	Office Equipment	Music Equipment	Total
Cost					
As of 1 st January 2023.	£ 24,974	£ 12,509	£ 55,693	£25,264	£ 118,440
Additions	£	£ -	£	£	£
Disposals	£ -	£ -	£ -	£ -	£ -
As of 31st December 2023.	<u>£ 24,974</u>	<u>£ 12,509</u>	<u>£ 55,693</u>	<u>£25,264</u>	<u>£118,440</u>

Accumulated Depreciation

As of 1 st January 2023	£ 11,393	£ -	£ 52,602	£ 21,849	£ 85,844
Charge for year	£ 1,358	£ -	£ 773	£ 854	£ 2,985
On disposals	£ -	£ -	£ -	£ -	£ -
As of 31st December 2023	<u>£ 12,751</u>	<u>£ -</u>	<u>£ 53,375</u>	<u>£ 22,703</u>	<u>£ 88,829</u>

Net Book Value

As of 31st December 2023.	<u>£ 12,223</u>	<u>£ 12,509</u>	<u>£ 2,318</u>	<u>£ 2,561</u>	<u>£ 29,611</u>
As of 31st December 2022.	<u>£ 13,581</u>	<u>£ 12,509</u>	<u>£ 3,091</u>	<u>£ 3,415</u>	<u>£ 32,596</u>

Of the Net book value as at 31 December 2023 (£32,596), £14,114 is funded from restricted reserves and £18,482 from unrestricted funds.

3. Income and Endowments

This Year	2023			2022
a) Donations and Legacies	Unrestricted	Restricted	Total	
Offering Income	£ 63,436	£ -	£ 63,436	£44,212
Buy a brick	£ -	£ -	£ -	£ -
Grants	£ -	£ -	£ -	£ -
Gift Aid Recoverable	<u>£ 6,821</u>	<u>£ -</u>	<u>£ 6,821</u>	<u>£ 7,803</u>
Total	<u>£ 70,257</u>	<u>£ -</u>	<u>£ 70,257</u>	<u>£ 52,015</u>
b) Income from Charitable Activities				
Rents and Room Lettings	<u>£ 66,154</u>	<u>£ -</u>	<u>£ 66,154</u>	<u>£ 47,356</u>
Total	<u>£ 66,154</u>	<u>£ -</u>	<u>£ 66,154</u>	<u>£ 47,356</u>
c) Investment Income				
Interest receivable	<u>£ 102</u>	<u>£ -</u>	<u>£ 102</u>	<u>£ 50</u>
Total	<u>£ 102</u>	<u>£ -</u>	<u>£ 102</u>	<u>£ 50</u>
d) Other Incoming Resources				
Sundry Income	£ 2,874	£ -	£ 2,874	£ 2,605
Refunds	<u>£ -</u>	<u>£ -</u>	<u>£ -</u>	<u>£ -</u>
Total	<u>£ 2,874</u>	<u>£ -</u>	<u>£ 2,874</u>	<u>£ 2,605</u>

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NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31st December 2023.

3. Income and Endowments

Prior Year	2022			
	Unrestricted	Restricted	Total	2021
a) Donations and Legacies				
Offering Income	£ 44,212	£ -	£ 44,212	£37,516
Buy a brick	£ -	£ -	£ -	£ 1,020
Grants	£ -	£ -	£ -	£ -
Gift Aid Recoverable	£ 7,803	£ -	£ 7,803	£ 6,540
Total	£ 52,015	£ -	£ 52,015	£ 45,076
b) Income from Charitable Activities				
Rents and Room Lettings	£ 47,356	£ -	£ 47,356	£ 16,170
Total	£ 47,356	£ -	£ 47,356	£ 16,170
c) Investment Income				
Interest receivable	£ 50	£ -	£ 50	£ 36
Total	£ 50	£ -	£ 50	£ 36
d) Other Incoming Resources				
Sundry Income	£ 2,605	£ -	£ 2,605	£ 2,302
Refunds	£ -	£ -	£ -	£ -
Total	£ 2,605	£ -	£ 2,605	£ 2,302

4. Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year 2023 (2022 : nil). Small reimbursements of normal church expenses were made to them.

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NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31st December 2023.

5. Employees

The number of employees at the end of the year was 2 (2022: 2). The monthly average during the year was 3 (2022: 3). The employment costs for the year were: Wages and Salaries £39,020 (2022: £ 36,542) NIC £2,874 (2022: £ 2,605), pension costs, £765 (2022: £765). The £ 2,874 of NIC cost was recovered from HMRC by way of the Employers annual allowance, to which the church was entitled.

6. Cash at Bank and In Hand	31-Dec-2023	31-Dec-2022
Business Premium Account	£ 74,624	£ 43,938
Barclays current account	£ 441	£ -
URC Group account	£ 302	£ 302
Christ Church ministries account	<u>£ 1,230</u>	<u>£ 1,230</u>
Total	<u>£ 76,597</u>	<u>£ 45,470</u>

7. Debtors and Prepayments	31-Dec-2023	31-Dec-2022
Accounts Receivable	£ 1,556	£ 1,811
Accrued Income and prepayments	<u>£ -</u>	<u>£ -</u>
Total	<u>£ 1,556</u>	<u>£ 1,811</u>

8. Creditors: amounts falling due within one year	31-Dec-2023	31-Dec-2022
Barclays current account	£ -	£ 963
Independent Examiner's Fee	£ 600	£ 600
Accrued Utility bills	£ -	£ 3,387
Pension contributions due	£ -	£ 149
PAYE/NIC due to HMRC	<u>£ 1,587</u>	<u>£ 1,797</u>
Total	<u>£ 2,187</u>	<u>£ 6,896</u>

9. Restricted Funds.

The Restricted funds relate to gifts, grants and donations raised for the Building fund.

10. Capital commitments.

On 31st December 2023 the Charity had no capital commitments (2022: Nil).

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NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31st December 2023.

11. Detail breakdown of Resources Expended.

	2023	2022
a) Cost of Charitable Activities		
Wages and Salaries	£ 39,020	£ 36,542
Employer's NIC	£ 2,874	£ 2,605
Pension Contributions Costs	£ 765	£ 765
Donations to Christian Missions	£ 4,727	£ 5,127
Other Charitable Donations	£ 350	£
Contribution to URC central Funds	£ 4,000	£ 4,000
Licences and Subscriptions	£ 1,545	£ 1,656
Ministry Expenses	£ 6,233	£ 1,735
Office Costs	£ 530	£ 872
Repairs and Maintenance	£ 2,677	£ 2,405
Cleaning and Waste Management	£ 17,351	£ 11,035
Removal expenses	£ -	£ 155
Telephone Costs	£ 789	£ 832
Utilities	£ 15,965	£ 9,454
Depreciation	<u>£ 1,013</u>	<u>£ 1,487</u>
Total General Fund Charitable Activities cost	<u>£ 97,839</u>	<u>£ 78,670</u>
<u>Restricted Fund cost of Charitable activities</u>		
Depreciation	£ 1,972	£ 2,190
URC North Thames (Building Fund)	£ -	£ -
Total Cost of Charitable Activities	<u>£ 99,811</u>	<u>£ 80,860</u>
b) Other Costs		
Governance: Independent Examination	£ 650	£ 600
Bank Charges	£ 629	£ 436
Insurance Costs	£ 5,218	£ 5,058
Legal & Professional Fees	<u>£ 483</u>	<u>£ 600</u>
Total	<u>£ 6,980</u>	<u>£ 6,694</u>