

Charity registration number 1177142

BLACKBURN RUGBY UNION FOOTBALL CLUB
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MAY 2025

PM+M Solutions for Business LLP
Chartered Accountants
New Century House
Greenbank Technology Park
Challenge Way
Blackburn
Lancashire
BB1 5QB

BLACKBURN RUGBY UNION FOOTBALL CLUB

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr R H Graham	
	Mr I J Holcroft	
	Mr D E Radice	
	Mr E P Westhead	
	Mr D Porter	
	Mr A J Morris	
	Mr M Williams	(Appointed 11 November 2024)
	Mr W Rostron	(Appointed 1 June 2025)
	Mr M Bullen	(Appointed 1 June 2025)
Charity number (England and Wales)	1177142	
Principal address	Ramsgreave Drive Blackburn Lancashire BB1 8BN	
Independent examiner	PM+M Solutions for Business LLP New Century House Greenbank Technology Park Challenge Way Blackburn Lancashire BB1 5QB	

BLACKBURN RUGBY UNION FOOTBALL CLUB

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BLACKBURN RUGBY UNION FOOTBALL CLUB

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MAY 2025

The trustees present their report and financial statements for the year ended 31 May 2025.

The club was registered as a Charitable Incorporated Organisation on 13 February 2018 under Charity registration number 1177142. It operates from the Club's ground at Ramsgreave Drive, Blackburn.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the club's governing document, the Charities Act 2011 and "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 (FRS 102)" (as amended for accounting periods commencing from 1 January 2016)

Objectives and activities

The club's objects are:

- 1) to promote and encourage community participation in healthy recreation by providing facilities for playing Rugby Union football ("facilities" means land, buildings, equipment and organising sporting activities);
- 2) to provide and assist in providing facilities for sport, recreation or other leisure time occupation of such persons who have need for such facilities by reason of their youth, age, infirmity or disablement, poverty or social and economic circumstances or for the public at large in the interests of social welfare and with the object of improving their conditions of life; and
- 3) to advance the education of children and young people through such means as the trustees think fit in accordance with the law of charity ("the objects").

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the club should undertake.

Financial review

Net incoming resources for the year totalled £45,501. Total fund balances as at 31 May 2025 were £673,984, of which £31,318 were restricted.

The trustees has assessed the major risks to which the club is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

BLACKBURN RUGBY UNION FOOTBALL CLUB

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MAY 2025

Structure, governance and management

The members of the club and those persons admitted to membership by the Charity Trustees, in accordance with the constitution, shall be the members of the club.

The Charity Trustees shall manage the affairs of the Club and may for that purpose exercise all the powers of the Club. There must be at least five Charity Trustees and in addition three Property Trustees. The maximum number of Charity/Elected Trustees that can be appointed is sixteen. The maximum number of Property Trustees is four (twenty in total).

The first Charity Trustees shall retire immediately prior to the general meeting in the year but may be re-elected in accordance with the Constitution.

The trustees who served during the year and up to the date of signature of the financial statements were:

Mr R H Graham	
Mr I J Holcroft	
Mrs D Newman	(Resigned 1 June 2024)
Mr D E Radice	
Mr D M Scott	(Resigned 1 June 2024)
Mr E P Westhead	
Mr J R Yates	(Resigned 31 May 2025)
Mr D Porter	
Mr P Whitman	(Resigned 31 May 2025)
Mr A J Morris	
Mrs M Allanson	(Resigned 31 May 2025)
Mrs C A Hanson	(Resigned 1 June 2024)
Mr M Williams	(Appointed 11 November 2024)
Mr W Rostron	(Appointed 1 June 2025)
Mr M Bullen	(Appointed 1 June 2025)

None of the trustees has any beneficial interest in the Club. All of the trustees are members of the Club.

EP Westhead

Mr E P Westhead
Trustee
Dated: 16 February 2026

Ian Holcroft

Mr I J Holcroft
Trustee
Dated: 16 February 2026

Mike Williams

Mr M Williams
Trustee
Dated: 16 February 2026

BLACKBURN RUGBY UNION FOOTBALL CLUB

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MAY 2025

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales 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 club and of the incoming resources and application of resources of the club for that year.

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 accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the club and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the club and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

BLACKBURN RUGBY UNION FOOTBALL CLUB

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF BLACKBURN RUGBY UNION FOOTBALL CLUB

I report to the trustees on my examination of the financial statements of Blackburn Rugby Union Football Club (the club) for the year ended 31 May 2025.

Responsibilities and basis of report

As the trustees of the club you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the club's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

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

- 1 accounting records were not kept in respect of the club as required by section 130 of the Charities Act 2011.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.

PM+M Solutions for Business LLP

Dean Rodgers ACA
PM+M Solutions for Business LLP

New Century House
Greenbank Technology Park
Challenge Way
Blackburn
Lancashire
BB1 5QB

Dated: 16 February 2026

BLACKBURN RUGBY UNION FOOTBALL CLUB

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MAY 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
<u>Income from:</u>							
Donations and legacies	3	34,011	26,282	60,293	27,411	22,387	49,798
Charitable activities	4	91,582	-	91,582	75,737	-	75,737
Investments	5	-	180	180	-	186	186
Total income		125,593	26,462	152,055	103,148	22,573	125,721
<u>Expenditure on:</u>							
Raising funds	6	-	23,232	23,232	-	22,936	22,936
Charitable activities	7	83,322	-	83,322	79,263	-	79,263
Total resources expended		83,322	23,232	106,554	79,263	22,936	102,199
Net gains/(losses) on investments	9	-	-	-	56,135	-	56,135
Net incoming resources		42,271	3,230	45,501	80,020	(363)	79,657
Net movement in funds		42,271	3,230	45,501	80,020	(363)	79,657
Fund balances at 1 June 2024		600,395	28,088	628,483	520,375	28,451	548,826
Fund balances at 31 May 2025		642,666	31,318	673,984	600,395	28,088	628,483

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

BLACKBURN RUGBY UNION FOOTBALL CLUB

BALANCE SHEET

AS AT 31 MAY 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	11		393,550		401,302
Current assets					
Debtors	12	323,520		242,629	
Cash at bank and in hand		43,429		52,112	
		366,949		294,741	
Creditors: amounts falling due within one year	14	(51,960)		(31,440)	
Net current assets			314,989		263,301
Total assets less current liabilities			708,539		664,603
Creditors: amounts falling due after more than one year	15		(34,555)		(36,120)
Net assets			673,984		628,483
Income funds					
Restricted funds	17		31,318		28,088
<u>Unrestricted funds</u>					
General unrestricted funds		477,265		434,994	
Revaluation reserve		165,401		165,401	
			642,666		600,395
			673,984		628,483

The financial statements were approved by the Trustees on 16 February 2026

EP Westhead

Mr E P Westhead
Trustee

Ian Holcroft

Mr I J Holcroft
Trustee

Mike Williams

Mr M Williams
Trustee

BLACKBURN RUGBY UNION FOOTBALL CLUB

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MAY 2025

1 Accounting policies

Charity information

Blackburn Rugby Union Football Club is a charitable incorporated organisation registered at the Charity Commission for England and Wales.

1.1 Accounting convention

The financial statements have been prepared in accordance with the club's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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 (FRS 102)" (effective 1 January 2019). The club is a Public Benefit Entity as defined by FRS 102.

The club has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the club. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the club has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Incoming resources

Income is recognised when the club is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the club has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

1.5 Resources expended

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category.

BLACKBURN RUGBY UNION FOOTBALL CLUB

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MAY 2025

1 Accounting policies

(Continued)

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	nil
Plant and machinery	25% reducing balance
Fixtures and fittings	10% reducing balance
Clubhouse	2.5% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the club reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The club has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the club's balance sheet when the club becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

BLACKBURN RUGBY UNION FOOTBALL CLUB

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MAY 2025

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and loans are initially recognised at transaction price, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the club's contractual obligations expire or are discharged or cancelled.

2 Critical accounting estimates and judgements

In the application of the club's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	10,459	1,050	11,509	2,328	-	2,328
Membership fees	23,552	25,232	48,784	25,083	22,387	47,470
	<u>34,011</u>	<u>26,282</u>	<u>60,293</u>	<u>27,411</u>	<u>22,387</u>	<u>49,798</u>

BLACKBURN RUGBY UNION FOOTBALL CLUB

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MAY 2025

4 Income from charitable activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Advertising	57,702	51,852
Functions and hires	3,500	100
International tickets	27,690	18,628
Other income	2,690	5,157
	<u>91,582</u>	<u>75,737</u>

5 Income from investments

	Restricted funds 2025 £	Restricted funds 2024 £
Interest receivable	180	186
	<u>180</u>	<u>186</u>

6 Raising funds

	Restricted funds 2025 £	Total 2024 £
Playing equipment	4,570	-
Clothing and kit	576	805
Trophies and medals	287	456
Coaches and officials training	1,225	-
Rugby tours allowance	-	2,250
Tournament entry fees	335	415
Player subsistence	3,266	5,718
Touring fund	-	692
Pitch fees	12,500	12,500
<u>Trading costs</u>	<u>473</u>	<u>100</u>
Other trading activities		
	<u>23,232</u>	<u>22,936</u>

BLACKBURN RUGBY UNION FOOTBALL CLUB

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MAY 2025

7 Charitable activities

	2025 £	2024 £
Rates	1,086	980
Repairs and maintenance	32,077	27,804
Bank charges	758	904
Sundry expenses	5,061	7,351
Depreciation	7,752	8,288
Non-bank interest on loans	908	3,428
Accountancy fees	2,440	3,646
Insurance	-	184
Programmes	776	423
International ticket purchases	27,690	18,759
Heat and light	4,774	7,496
	<u>83,322</u>	<u>79,263</u>

During the year there was independent examination fees of £2,350 (2024 - £2,200).

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the club during the year.

9 Net gains/(losses) on investments

	Unrestricted funds	Total
	2025 £	2024 £
Loans written off	-	56,135

10 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

BLACKBURN RUGBY UNION FOOTBALL CLUB

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MAY 2025

11 Tangible fixed assets

	Freehold land and buildings £	Plant and machinery £	Fixtures and fittings £	Clubhouse £	Total £
Cost					
At 1 June 2024	215,401	13,500	24,616	189,516	443,033
At 31 May 2025	215,401	13,500	24,616	189,516	443,033
Depreciation and impairment					
At 1 June 2024	-	5,485	7,262	28,984	41,731
Depreciation charged in the year	-	2,004	1,735	4,013	7,752
At 31 May 2025	-	7,489	8,997	32,997	49,483
Carrying amount					
At 31 May 2025	215,401	6,011	15,619	156,519	393,550
At 31 May 2024	215,401	8,015	17,354	160,532	401,302

12 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Trade debtors	4,951	2,999
Other debtors	298,733	234,702
Accrued income	19,836	4,928
	323,520	242,629

13 Loans and overdrafts

	2025 £	2024 £
Other loans	31,933	31,405
Payable after one year	31,933	31,405

The bank loan is not secured against any assets of the company.

BLACKBURN RUGBY UNION FOOTBALL CLUB

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MAY 2025

14 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Obligations under hire purchase		2,092	1,959
Other taxation and social security		4,393	7,263
Deferred income	16	23,677	13,894
Trade creditors		18,184	3,847
Accruals and deferred income		3,614	4,477
		<u>51,960</u>	<u>31,440</u>

Hire purchase liabilities are secured against the assets to which they relate. These assets remain the property of the finance provider until all payments under the agreement have been made.

15 Creditors: amounts falling due after more than one year

	2025 £	2024 £
Obligations under hire purchase	2,622	4,715
Borrowings	31,933	31,405
	<u>34,555</u>	<u>36,120</u>

16 Deferred income

	2025 £	2024 £
Other deferred income	23,677	13,894
	<u>23,677</u>	<u>13,894</u>

Deferred income is included in the financial statements as follows:

	2025 £	2024 £
Deferred income is included within:		
Current liabilities	23,677	13,894
	<u>23,677</u>	<u>13,894</u>
Movements in the year:		
Deferred income at 1 June 2024	13,894	-
Released from previous periods	(13,894)	-
Resources deferred in the year	23,677	13,894
	<u>23,677</u>	<u>13,894</u>
Deferred income at 31 May 2025	23,677	13,894
	<u>23,677</u>	<u>13,894</u>

BLACKBURN RUGBY UNION FOOTBALL CLUB

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MAY 2025

17 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 June 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 May 2025 £
Mini & Youth - general fund	6,021	26,462	(23,232)	6,250	15,501
Mini & Youth - touring fund	9,697	-	-	(6,250)	3,447
Colts touring fund	12,370	-	-	-	12,370
	<u>28,088</u>	<u>26,462</u>	<u>(23,232)</u>	<u>-</u>	<u>31,318</u>
Previous year:	At 1 June 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 May 2024 £
Mini & Youth - general fund	(829)	22,573	(22,245)	6,522	6,021
Mini & Youth - touring fund	16,910	-	(691)	(6,522)	9,697
Colts touring fund	12,370	-	-	-	12,370
	<u>28,451</u>	<u>22,573</u>	<u>(22,936)</u>	<u>-</u>	<u>28,088</u>

18 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 June 2024 £	Incoming resources £	Resources expended £	Gains and losses £	At 31 May 2025 £
General funds	434,994	125,593	(83,322)	-	477,265
Revaluation reserve	165,401	-	-	-	165,401
	<u></u>	<u></u>	<u></u>	<u></u>	<u></u>
Previous year:	At 1 June 2023 £	Incoming resources £	Resources expended £	Gains and losses £	At 31 May 2024 £
General funds	354,974	103,148	(79,263)	56,135	434,994
Revaluation reserve	165,401	-	-	-	165,401
	<u></u>	<u></u>	<u></u>	<u></u>	<u></u>

BLACKBURN RUGBY UNION FOOTBALL CLUB

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MAY 2025

19 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 May 2025:			
Tangible assets	393,550	-	393,550
Current assets/(liabilities)	283,671	31,318	314,989
Long term liabilities	(34,555)	-	(34,555)
	<u>642,666</u>	<u>31,318</u>	<u>673,984</u>

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 May 2024:			
Tangible assets	401,302	-	401,302
Current assets/(liabilities)	235,213	28,088	263,301
Long term liabilities	(36,120)	-	(36,120)
	<u>600,395</u>	<u>28,088</u>	<u>628,483</u>