

COLLINGWOOD AND LONGSTAFFE'S CHARITY

England & Wales · Charity number 1205919

Details

Status Registered

Legal form CIO

Registered 2023-11-27

Register [View on the Charity Commission register](#)

Contact

Address 1 Lairgill
Bentham
Lancaster
LA2 7JZ

Phone 07971830257

Email collingwoodlongstaffe@gmail.com

Activities

Objects: THE OBJECTS OF THE CIO ARE: PROVISION OF ALMSHOUSES FOR POOR PERSONS WHO ARE RESIDENT IN THE PARISH OF BENTHAM AND CLOSE CONNECTIONS OF THOSE RESIDENT IN THE PARISH OF BENTHAM.

Activities: PROVISION OF ALMSHOUSES FOR POOR PERSONS WHO ARE RESIDENT IN THE PARISH OF BENTHAM AND CLOSE CONNECTIONS OF THOSE RESIDENT IN THE PARISH OF BENTHAM.

Classification

- **How:** Provides Buildings/facilities/open Space
- **What:** Accommodation/housing
- **Who:** Elderly/old People

Geography

- North Yorkshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-11-05	£40,671	£24,870	-	-
2024-11-05	£22,792	£16,228	-	-

Trustees

Name	Role	Appointed
George Sinclair	Chair	2023-11-27
Canon James Peter Greenwood		2024-01-14
Carolyn Woof		2023-11-27
Christine Jennings		2023-11-27
Diane Armstrong		2023-11-27
Frances Pauline Dyson		2024-11-27
Ian Wood		2023-11-27
JILL NOBLE		2023-11-27
Jennifer Smith		2023-11-27
Thomas Simon Marshall		2023-11-27
Thomas Wills		2024-07-10

COLLINGWOOD AND LONGSTAFFE'S CHARITY

England & Wales - Charity number 1205919

Accounts

COLLINGWOOD AND LONGSTAFFE'S CHARITY

REGISTERED CHARITY NUMBER: 1205919

FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 5 NOVEMBER 2025

The logo for Douglas Grange South Lakes Limited. It features a large, stylized lowercase 'd' and 'g' on the left. To the right of the 'd' is the word 'ouglass' in a lowercase, sans-serif font. Below the 'd' and 'ouglass' is the word 'range' in a larger, bold, lowercase, sans-serif font. Underneath 'range' is the text 'South Lakes Limited' in a smaller, lowercase, sans-serif font. A thin horizontal line is positioned below 'South Lakes Limited', and below that line is the text 'chartered accountants' in a lowercase, sans-serif font.
douglas
range
South Lakes Limited
chartered accountants

COLLINGWOOD AND LONGSTAFFE'S CHARITY

FINANCIAL STATEMENTS

FOR PERIOD ENDED 5 NOVEMBER 2025

INFORMATION PAGE

Working name	Collingwood and Longstaffe's Charity
Charity number	1205919
Contact address	1 Lairgill High Bentham nr Lancaster LA2 7JZ
Trustees	Mr. G Sinclair (Chair) Mr. I. R. Wood Mr. T. S. Marshall Ms. J. Noble Mrs. C. Jennings Mrs. C. Woof Mrs. D. Armstrong Mrs. J. Smith Canon. P. Greenwood Mr. T. Wills Ms. P Dyson - joined 27th November 2024
Secretary	Mrs. E. L. Greenep
Independent Examiners	Douglass Grange (South Lakes) Limited Chartered Accountants Meadowbank House Meadowbank Business Park Shap Road, Kendal Cumbria LA9 6NY
Bankers	National Westminster Bank Plc 55 Main Street Kirkby Lonsdale Via Carnforth Lancashire LA6 2WY

COLLINGWOOD AND LONGSTAFFE'S CHARITY

TRUSTEES' ANNUAL REPORT FOR THE PURPOSES OF SECTION 45 OF THE CHARITIES ACT

FOR PERIOD ENDED 5 NOVEMBER 2025

The trustees of the charity present their annual report on the affairs of the business, together with the accounts for the period ended 5 November 2025. The trustees have adopted the provisions of the Statement Of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in March 2005 in preparing the annual report and financial statements of the charity.

Charity name

The full name of the charity is Collingwood and Longstaffe's Charity, registered charity number 1205919.

Structure, governance and management

The original charity was governed by its trust deed which was created on 6th November 1967. On 27th November 2023, the charity incorporated to become a Charitable Incorporated Organisation (CIO) and is now governed by an updated trust deed.

All of the trustees named on page 1 served throughout the year or as from the stated date of appointment.

There is no requirement within the updated trust deed to have Nominative trustees therefore all trustees are now Co-optive and are appointed by trustees for a term of five years after which they may put themselves forward for re-appointment.

Risk management

The trustees have overall responsibility for ensuring that the charity has appropriate systems of controls, financial and otherwise. The systems of financial controls are designed to provide reasonable, but not absolute assurance against material mis-statement of loss. They include an annual budget, approved by the trustees and regular review of actual results and variances from budget. The trustees will continue to monitor risks and set up policies to mitigate them. The buildings are covered under a block insurance policy and all residents hold contents insurance cover.

Objectives and activities

When planning activities for the year, the trustees have considered the commission's guidance on public benefit and, in particular, the specific guidance on charities for the prevention or relief of poverty. The charity's principal objectives are:-

PROVISION OF ALMSHOUSES FOR POOR PERSONS WHO ARE RESIDENT IN THE PARISH OF BENTHAM AND CLOSE CONNECTIONS OF THOSE RESIDENT IN THE PARISH OF BENTHAM.

There were no changes in the year in the policies adopted by the charity in order to further its objectives.

Public benefit

The trustees confirm they have complied with the requirements of section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Achievements and performance

No further work has been undertaken during the period on replacing kitchens, bathrooms or heating systems. Work on the three remaining properties concerned will be undertaken as vacancies arise.

A website has been commissioned and is now live (www.collingwoodlongstaffe.co.uk), the main purpose being a place to upload policy documents on a password protected 'Back office' page meaning Trustees have access to

current documents at all times. This will be rolled out to include a similar page for Residents page with password protection. All residents receive a printed copy of the current Residents Handbook when they move into a property, the website will hold an updated copy that can be referred to at any time along with any other documents relevant to them.

Investment policy and reserves

The charity holds investments in M&G Charity Multi Asset Fund Accumulation and Income Shares and a Natwest Savings Account. The decision was taken during the year to transfer the funds previously held in the National Savings Investments account to the Natwest Savings Account. These funds are in line with the Almshouse policy. At the period end the value of these was £143,465.53 the free reserves held in cash funds is considered to be adequate to meet unforeseen expenditure and loss of income due to periods of vacancies. At the period end the bank balance was £11,515.66.

Financial review

Total receipts on unrestricted funds were £40,015.56 of which £549.19 was investment income.

During the year Nil was spent on capital improvements.

During the period, £5,250 was transferred into the M&G Multi Asset Fund (Extraordinary Repairs Fund) and £5,250 into the Natwest Savings account (Cyclical Maintenance Fund).

£6,935.18 was spent on general repairs and maintenance with £1,342.50 being spent on gardening and path gritting.

Trustees' Responsibilities

The trustees are required to prepare accounts for each financial year which give a true and fair view of the state of affairs of the company as at the end of the financial year and of the surplus or deficit of the company for that year. In preparing those accounts the trustees are required to:-

- a) Select suitable accounting policies and then apply them consistently,
- b) Make judgements and estimates that are reasonable and prudent,
- c) Follow applicable accounting standards, subject to any material departures disclosed and explained in the accounts; and
- d) Prepare the financial statements on the going concern basis unless it is inappropriate to presume that this basis applies. The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time, the financial position of the company and enable them to ensure that the accounts comply with all relevant legislation. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Executive Committee

Mr G. Sinclair

25.03.26

Date



COLLINGWOOD AND LONGSTAFFE'S CHARITY

INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF COLLINGWOOD AND LONGSTAFFE'S CHARITY

FOR PERIOD ENDED 5 NOVEMBER 2025

I report to the trustees on my examination of the accounts of Collingwood and Longstaffe's Charity for the period ended 5 November 2025, which are set out on pages 5 to 7.

Responsibilities and basis of report

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011('the Act').

I report in respect of my examination of the Trustee's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

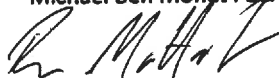
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- (1) accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- (2) the accounts do not accord with those records; or

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.

Douglass Grange
Chartered Accountants
Meadowbank House
Meadowbank Business Park
Shap Road
Kendal

Michael Ben Moffat FCCA



Date.....25/03/2026.....

COLLINGWOOD AND LONGSTAFFE'S CHARITY**RECEIPTS AND PAYMENTS ACCOUNT****FOR PERIOD ENDED 5 NOVEMBER 2025**

		2025	2024
		12 Months	7 Months
	Unrestricted funds	Total funds	Total funds
	£	£	£
Voluntary Receipts			
Residents' Maintenance Contributions	39,616	39,616	22,515
Investment Income			
Bank Interest	655	655	-
M&G Endowed Income	400	400	278
TOTAL RECEIPTS	40,671	40,671	22,793
Payments			
Buildings Insurance	1,752	1,752	1,291
Water Rates	2,230	2,230	1,762
Alarm Monitoring and Maintenance	1,402	1,402	730
General Repairs and Maintenance	6,935	6,935	4,269
Electric and Gas	597	597	377
Clerk's Expenses	7,411	7,411	4,667
Chair & Vice Chair Expenses	18	18	-
Garden Maintenance and Gritting	1,343	1,343	848
Almshouse Association Subs	491	491	-
Independent Examination Fees	900	900	864
Sundries	1,459	1,459	136
Trustees Insurance	333	333	333
CIO Registration Costs	-	-	952
TOTAL PAYMENTS	24,870	24,870	16,228
Transfers out/in			
Almshouse Association Loan repayment	5,250	5,250	2,625
Cyclical Maintenance Fund - NS&I	5,250	5,250	-
Extraordinary Repair Fund - M&G multi asset	5,250	5,250	5,250
	15,750	15,750	7,875
Excess of (Payments over Receipts)/Receipts over Payments	51	51	1,311
Opening Balance Cash Funds - Natwest Current		12,120	13,431
Closing Balance Cash Funds - Natwest Current		11,516	12,120
Movement		- 605	
Opening balance NS&I		33,235	
Transfer from Natwest current		5,250	
Closing balance Natwest Reserve		39,141	
Movement		656	
Combined movement		51	

Note: the 2024 comparative figures only include transactions from 01 April 2024 to 05 November 2024, transactions prior to this were reported under the former charity.

COLLINGWOOD AND LONGSTAFFE'S CHARITY

FUNDS

AS AT 5 NOVEMBER 2025

Cyclical Maintenance Fund (unrestricted fund)

Natwest Business Reserve
as at 5th November 2025

	2025	2024
	£	£
Natwest Business Reserve		
Opening Balance	33,235	33,235
Transfer from General Fund	5,250	
Interest Received	655	-
Transfer to General Fund	-	-
Closing Balance c/f	39,141	33,235

Extraordinary Repair Fund (unrestricted fund)

as at 5th November 2025

M&G Accumulation Units			
Opening Balance - Market Value	(651.37 shares x £119.9017)	78,101	69,518
Purchase from General Fund	(44.805 shares x £117.17)	5,250	5,250
Increase/(Decrease) in share values		11,062	3,333
Closing Balance c/f - Market Value	(689.663 shares x £136.8979)	94,413	78,101

Permanent Endowed (restricted fund)

as at 5th November 2025

M&G Income Units			
Opening Balance - Market Value	(9866 x £0.9091)	9,070	8,969
Transfer from General Fund		-	-
Increase/(Decrease) in share values		842	101
Closing Balance c/f - Market Value	(9866 x £0.10046)	9,911	9,070

COLLINGWOOD AND LONGSTAFFE'S CHARITY

STATEMENT OF ASSETS AND LIABILITIES

AS AT 5 NOVEMBER 2025

	2025		2024	
Assets	£	£	£	£
Cash Funds				
Natwest Current Account - unrestricted	11,516		12,120	
Cyclical Maintenance Fund - Natwest Reserve - unrestricted	39,141		-	
		<u>50,656</u>		<u>12,120</u>
Investment Assets				
Cyclical Maintenance Fund - NS&I - unrestricted	-		33,235	
Extraordinary Repairs Fund - M&G Accum - unrestricted	94,413		78,101	
Permenant Endowment - M&G Income - unrestricted	9,911		9,070	
		<u>104,325</u>		<u>120,406</u>
Assets Retained for Charity's own use				
Housing properties 1-9 Collingwood Terrace				
Market Value of Properties	1,016,000		1,016,000	
		<u>1,016,000</u>		<u>1,016,000</u>
		<u>1,170,981</u>		<u>1,148,526</u>
Liabilities				
Creditors and Accruals		900		900
Alsmhouse Association Loan		7,875		13,125
		<u>8,775</u>		<u>14,025</u>

COLLINGWOOD AND LONGSTAFFE'S CHARITY

England & Wales - Charity number 1205919

Accounts

COLLINGWOOD AND LONGSTAFFE'S CHARITY

REGISTERED CHARITY NUMBER: 1205919

FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 5 NOVEMBER 2024

The logo for Douglas Grange South Lakes Limited, chartered accountants. It features a large, stylized 'd' and 'g' in blue, with 'ouglass' and 'range' in a smaller blue font to the right. Below this, 'South Lakes Limited' is written in a smaller blue font, and 'chartered accountants' is written in a smaller, all-lowercase blue font at the bottom. A thin blue horizontal line is positioned above the text 'chartered accountants'.

douglass
grange
South Lakes Limited
chartered accountants

COLLINGWOOD AND LONGSTAFFE'S CHARITY

FINANCIAL STATEMENTS

FOR PERIOD ENDED 5 NOVEMBER 2024

INFORMATION PAGE

Working name	Collingwood and Longstaffe's Charity
Charity number	1205919
Contact address	1 Lairgill High Bentham nr Lancaster LA2 7JZ
Trustees	Mr. I. R. Wood (Chair) Mr. T. S. Marshall Ms. J. Noble Mrs. C. Jennings Mrs. C. Woof Mr. G. Sinclair Mrs. D. Armstrong Mrs. J. Smith Canon. P. Greenwood Mr. T. Wills - Joined 10th July 2024
Secretary	Mrs. E. L. Greenep
Independent Examiners	Douglass Grange South Lakes Limited Chartered Accountants Meadowbank House Meadowbank Business Park Shap Road, Kendal Cumbria LA9 6NY
Bankers	National Westminster Bank Plc 55 Main Street Kirkby Lonsdale Via Carnforth Lancashire LA6 2WY

COLLINGWOOD AND LONGSTAFFE'S CHARITY

TRUSTEES' ANNUAL REPORT FOR THE PURPOSES OF SECTION 45 OF THE CHARITIES ACT

FOR PERIOD ENDED 5 NOVEMBER 2024

The trustees of the charity present their annual report on the affairs of the business, together with the accounts for the period ended 5 November 2024. The trustees have adopted the provisions of the Statement Of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in March 2005 in preparing the annual report and financial statements of the charity.

Charity name

The full name of the charity is Collingwood and Longstaffe's Charity, registered charity number 1205919.

Structure, governance and management

The original charity was governed by its trust deed which was created on 6th November 1967. On 27th November 2023, the charity incorporated to become a Charitable Incorporated Organisation (CIO) and is now governed by an updated trust deed.

All of the trustees named on page 1 served from the CIO's inception and throughout the year or as from the stated date of appointment.

There is no requirement within the updated trust deed to have Nominative trustees therefore all trustees are now Co-optative and are appointed by trustees for a term of five years after which they may put themselves forward for re-appointment.

Risk management

The trustees have overall responsibility for ensuring that the charity has appropriate systems of controls, financial and otherwise. The systems of financial controls are designed to provide reasonable, but not absolute assurance against material mis-statement of loss. They include an annual budget, approved by the trustees and regular review of actual results and variances from budget. The trustees will continue to monitor risks and set up policies to mitigate them. The buildings are covered under a block insurance policy and all residents hold contents insurance cover.

Objectives and activities

When planning activities for the year, the trustees have considered the commission's guidance on public benefit and, in particular, the specific guidance on charities for the prevention or relief of poverty. The charity's principal objectives are:-

PROVISION OF ALMSHOUSES FOR POOR PERSONS WHO ARE RESIDENT IN THE PARISH OF BENTHAM AND CLOSE CONNECTIONS OF THOSE RESIDENT IN THE PARISH OF BENTHAM.

There were no changes in the year in the policies adopted by the charity in order to further its objectives.

Public benefit

The trustees confirm they have complied with the requirements of section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Achievements and performance

No further work has been undertaken during the period on replacing kitchens, bathrooms or heating systems. Work on the three remaining properties concerned will be undertaken as vacancies arise.

A Disaster Recovery Plan (DRP) implemented in the previous year continues to be updated and circulated to all trustees to be actioned in the case of a serious emergency at one or all of the residences to ensure the safety of the residents is maintained.

Investment policy and reserves

The charity holds investments in M&G Charity Multi Asset Fund Accumulation and Income Shares and the National Savings Investment Account in line with the Almshouse policy and these investments represent the designated reserves. At the period end the value of these was £120,406.09. The free reserves held in cash funds is considered to be adequate to meet unforeseen expenditure and loss of income due to periods of vacancies. At the period end the bank balance was £12,120.47.

Financial review

Total receipts on unrestricted funds were £22,792.58 of which £277.58 was investment income.

During the year Nil was spent on capital improvements.

During the period, £5,250 was transferred into the M&G Multi Asset Fund (Extraordinary Repairs Fund) and no transfers were made into the National Savings account (Cyclical Maintenance Fund).

£4,268.57 was spent on general repairs and maintenance with £848.25 being spent on gardening and path gritting.

Trustees' Responsibilities

The trustees are required to prepare accounts for each financial year which give a true and fair view of the state of affairs of the company as at the end of the financial year and of the surplus or deficit of the company for that year. In preparing those accounts the trustees are required to:-

- a) Select suitable accounting policies and then apply them consistently,
- b) Make judgements and estimates that are reasonable and prudent,
- c) Follow applicable accounting standards, subject to any material departures disclosed and explained in the accounts; and
- d) Prepare the financial statements on the going concern basis unless it is inappropriate to presume that this basis applies. The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time, the financial position of the company and enable them to ensure that the accounts comply with all relevant legislation. They are also responsible for safeguarding the assets of the company and hence for takings reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Executive Committee

Mr I. Wood 
Ian Wood (Aug 30, 2025 13:13:33 GMT+1)

30/08/2025
Date

COLLINGWOOD AND LONGSTAFFE'S CHARITY

INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF COLLINGWOOD AND LONGSTAFFE'S CHARITY

FOR PERIOD ENDED 5 NOVEMBER 2024

I report to the trustees on my examination of the accounts of Collingwood and Longstaffe's Charity for the period ended 5 November 2024, which are set out on pages 5 to 7.

Responsibilities and basis of report

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011('the Act').

I report in respect of my examination of the Trustee's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

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 giving me cause to believe that in any material respect:

- (1) accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- (2) the accounts do not accord with those records; or

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.

Douglass Grange
Chartered Accountants
Meadowbank House
Meadowbank Business Park
Shap Road
Kendal

Michael Ben Moffat FCCA

Ben Moffat

Date 29 August 2025

COLLINGWOOD AND LONGSTAFFE'S CHARITY

RECEIPTS AND PAYMENTS ACCOUNT

FOR PERIOD ENDED 5 NOVEMBER 2024

	Unrestricted funds £	Restricted funds £	Total funds £
<u>Voluntary Receipts</u>			
Residents' Maintenance Contributions	22,515.00	-	22,515.00
<u>Investment Income</u>			
Bank Interest			
M&G Endowed Income	277.58		277.58
TOTAL RECEIPTS	22,792.58		22,792.58
<u>Payments</u>			
Buildings Insurance	1,291.18		1,291.18
Water Rates	1,761.66		1,761.66
Alarm Monitoring and Maintenance	730.08		730.08
General Repairs and Maintenance	4,268.57		4,268.57
Electric and Gas	376.78		376.78
Clerk's Expenses	4,666.72		4,666.72
Chair & Vice Chair Expenses	-		-
Garden Maintenance and Gritting	848.25		848.25
Almshouse Association Subs	-		-
Independent Examination Fees	864.00		864.00
Sundries	136.27		136.27
Trustees Insurance	332.64		332.64
CIO Registration Costs	952.20		952.20
TOTAL PAYMENTS	16,228.35		16,228.35
Transfers out/in			
Almshouse Association Loan repayment	2,625.00		2,625.00
Cyclical Maintenance Fund - NS&I	-		-
Extraordinary Repair Fund - M&G multi asset	5,250.00		5,250.00
	7,875.00		7,875.00
Excess of (Payments over Receipts)/Receipts over Payments			(1,310.77)
Opening Balance Cash Funds - Natwest Current			13,431.44
Closing Balance Cash Funds - Natwest Current			12,120.47

COLLINGWOOD AND LONGSTAFFE'S CHARITY

STATEMENT OF ASSETS AND LIABILITIES

AS AT 5 NOVEMBER 2024

Cyclical Maintenance Fund (unrestricted fund)

<u>National Savings and Investments Account</u>		£
Opening Balance		33,235
Transfer from General Fund		
Interest Received		-
Transfer to General Fund		-
Closing Balance c/f		33,235

Extraordinary Repair Fund (unrestricted fund)

Opening Balance - Market Value	(606.57 shares x £114.61)	69,518
Purchase from General Fund	(44.805 shares x £117.17)	5,250
Increase/(Decrease) in share values		3,333
Closing Balance c/f - Market Value	(651.37 shares x £119.9017)	78,101

Permanent Endowment (restricted fund)

Opening Balance - Market Value	(9866 x £0.9091)	8,969
Transfer from General Fund		-
Increase/(Decrease) in share values		101
Closing Balance c/f - Market Value	(9866 x £0.9193)	9,070

COLLINGWOOD AND LONGSTAFFE'S CHARITY

STATEMENT OF ASSETS AND LIABILITIES

AS AT 5 NOVEMBER 2024

Assets	£	£
Cash Funds		
Natwest Current Account - unrestricted	12,120	
Natwest Reserve Account - unrestricted	-	
		<hr/> 12,120
Investment Assets		
Cyclical Maintenance Fund - NS&I - unrestricted	33,235	
Extraordinary Repairs Fund - M&G Accum - unrestricted	78,101	
Permanent Endowment - M&G Income - unrestricted	9,070	
		<hr/> 120,406
Assets Retained for Charity's own use		
Housing properties 1-9 Collingwood Terrace		
Market value of Properties	1,016,000	
		<hr/> 1,016,000
		<hr/> <hr/> 1,148,527
Liabilities		
Creditors and Accruals		900
Almshouse Association Loan		13,125
		<hr/> 14,025
		<hr/> <hr/> 14,025