

# Earith Pre-School 7

England & Wales · Charity number 297688

## Details

---

Other names	PLAYGROUP 7
Status	Registered
Legal form	Other
Registered	1987-10-02
Register	<a href="#">View on the Charity Commission register</a>

## Contact

---

Address	Earith Primary School School Road Earith Huntingdon PE28 3QB
Phone	01487841478
Email	<a href="mailto:EARITHPRESCHOOL7@AOL.CO.UK">EARITHPRESCHOOL7@AOL.CO.UK</a>
Website	<a href="http://www.earithpreschool.co.uk/">http://www.earithpreschool.co.uk/</a>

## Activities

---

**Objects:** TO ADVANCE THE EDUCATION OF CHILDREN BELOW COMPULSORY SCHOOL AGE BY (A) PROVIDING SAFE AND SATISFYING GROUP PLAY IN WHICH PARENTS HAVE THE RIGHT TO TAKE PART (B) ENCOURAGING OTHER CHARITABLE ACTIVITIES THROUGH WHICH PARENTS MAY HELP THE CHILDREN (C) FURTHERING THE AIMS OF THE PRE-SCHOOL PLAYGROUPS ASSOCIATION.

**Activities:** We are an established Early Years Setting offering sessional childcare for children aged between 2 1/2 and 5 years. We have exceptional facilities and highly qualified staff.

## Classification

---

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** Education/training
- **Who:** Children/young People

## Geography

- Cambridgeshire

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£111,865	£117,780	-	-
2024-08-31	£110,683	£94,547	-	-
2023-08-31	£93,510	£91,147	-	-
2022-08-31	£129,967	£109,905	-	-
2021-08-31	£78,590	£88,934	-	-
2020-09-08	£71,153	£57,920	-	-

## Trustees

Name	Role	Appointed
Deborah Young	Chair	2024-10-10
Robert Jarvis		2023-11-17

**Earith Pre-School 7**

England & Wales - Charity number 297688

---

# Accounts

---

FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31<sup>ST</sup> AUGUST 2025  
FOR  
EARITH PRE-SCHOOL 7  
CHARITY NUMBER 297688

**EARITH PRE-SCHOOL 7**  
**CONTENTS OF THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31<sup>ST</sup> AUGUST 2025**

---

	Page
Income & Expenditure	1
Balance Sheet	2
Independent Examiners Report	3
Notes to the Accounts	4

**EARITH PRE-SCHOOL 7**  
**INCOME & EXPENDITURE**  
**FOR THE YEAR ENDED 31<sup>ST</sup> AUGUST 2025**

	Notes	2025 £	2024 £
<b>INCOME</b>			
Fees	Parents	7,271	10,560
	Funding	<u>101,606</u>	<u>96,853</u>
		108,877	107,413
Interest		266	250
Fundraising		2,345	2,640
Donations		377	380
<b>TOTAL INCOME</b>		<u>111,865</u>	<u>110,683</u>
<b>EXPENDITURE</b>			
Eco Account		3,000	3,750
Wages & Employers NIC	1	97,829	79,404
Fundraising		0	118
Building Maintenance		5,153	2,677
Equipment/supplies		6,707	4,098
Training		542	417
Insurance		280	383
Professional fees		780	710
Advertising		0	135
Other Expenditure & Child Welfare		3,489	2,855
<b>TOTAL EXPENDITURE</b>		<u>117,780</u>	<u>94,547</u>
<b>SURPLUS/DEFICIT FOR THE YEAR</b>		<u><u>-5,915</u></u>	<u><u>16,136</u></u>

**EARITH PRE-SCHOOL 7**  
**BALANCE SHEET**  
**AS AT 31<sup>ST</sup> AUGUST 2025**

Notes	2025 £	2024 £
<b>FIXED ASSETS</b>	-	-
<b>CURRENT ASSETS</b>		
Current account	36,864	44,496
Reserve accounts	27,454	25,737
Debtors	-	-
	<u>64,318</u>	<u>70,233</u>
<b>CURRENT LIABILITIES</b>		
Creditors & accruals	-	-
<b>NET ASSETS</b>	<u>64,318</u>	<u>70,233</u>
<b>CAPITAL</b>		
Unrestricted funds brought forward	70,233	54,097
Surplus/(deficit) for the year	-5,915	16,136
	<u>64,318</u>	<u>70,233</u>

The financial statements on pages 1 & 2 were approved by the Committee of Management

On *30.03.2026* and were signed on its behalf by:

*R.W. Jarvis*

MEMBER OF THE COMMITTEE OF MANAGEMENT

**EARITH PRE-SCHOOL 7**  
**INDEPENDENT EXAMINERS REPORT**  
**FOR THE YEAR ENDED 31<sup>ST</sup> AUGUST 2025**

---

I report to the committee on my examination of the accounts of the above charity for the year ended 31st August 2025.

**Respective responsibilities of the Committee and examiner**

The organisation's committee are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust'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 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

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.



---

JASON GREEN.

**D. A. GREEN & SONS**  
**12 THE BROADWAY**  
**ST. IVES PE27 5BN**  
**01480 467500**

**EARITH PRE-SCHOOL 7**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE PERIOD ENDED 31<sup>ST</sup> AUGUST 2025**

---

1. **AVERAGE NUMBER OF STAFF**

During the period examined, there were on average 8 (2024 – 6) permanent members of staff.

No members of staff earned an annual salary in excess of £60,000.

2. **RESERVE ACCOUNTS**

	2025	2024
	£	£
Fundraising account	8,740	7,289
Business saver	18,714	18,448
	<u>27,454</u>	<u>25,737</u>

**Earith Pre-School 7**

England & Wales - Charity number 297688

---

# Accounts

---

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31<sup>ST</sup> AUGUST 2024

FOR

EARITH PRE-SCHOOL 7

CHARITY NUMBER 297688

**EARITH PRE-SCHOOL 7**  
**CONTENTS OF THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31<sup>ST</sup> AUGUST 2024**

---

	Page
Income & Expenditure	1
Balance Sheet	2
Independent Examiners Report	3
Notes to the Accounts	4

**EARITH PRE-SCHOOL 7**  
**INCOME & EXPENDITURE**  
**FOR THE YEAR ENDED 31<sup>ST</sup> AUGUST 2024**

	Notes	2024 £	2023 £
<b>INCOME</b>			
Fees	Parents	10,560	20,158
	Funding	96,853	70,413
		<u>107,413</u>	<u>90,571</u>
Interest		250	76
Fundraising		2,640	2,426
Donations		380	437
<b>TOTAL INCOME</b>		<u>110,683</u>	<u>93,510</u>
<b>EXPENDITURE</b>			
Eco Account		3,750	2,800
Wages & Employers NIC	1	79,404	80,611
Fundraising		118	98
Building Maintenance		2,677	837
Equipment/supplies		4,098	1,532
Training		417	764
Insurance		383	333
Professional fees		710	497
Advertising		135	368
Other Expenditure & Child Welfare		2,855	3,307
<b>TOTAL EXPENDITURE</b>		<u>94,547</u>	<u>91,147</u>
<b>SURPLUS/DEFICIT FOR THE YEAR</b>		<u>16,136</u>	<u>2,363</u>

**EARITH PRE-SCHOOL 7**  
**BALANCE SHEET**  
**AS AT 31<sup>ST</sup> AUGUST 2024**

	Notes	2024 £	2023 £
<b>FIXED ASSETS</b>		-	-
<b>CURRENT ASSETS</b>			
Current account		44,496	28,554
Reserve accounts	2	25,737	25,543
Debtors		-	-
		<u>70,233</u>	<u>54,097</u>
<b>CURRENT LIABILITIES</b>			
Creditors & accruals		-	-
<b>NET ASSETS</b>		<u><u>70,233</u></u>	<u><u>54,097</u></u>
<b>CAPITAL</b>			
Unrestricted funds brought forward		54,097	51,734
Surplus/(deficit) for the year		16,136	2,363
		<u><u>70,233</u></u>	<u><u>54,097</u></u>

The financial statements on pages 1 & 2 were approved by the Committee of Management

On 15th May 2025 and were signed on its behalf by: Robert Jarvis - Treasurer

*R.W. Jarvis*

MEMBER OF THE COMMITTEE OF MANAGEMENT

**EARITH PRE-SCHOOL 7**  
**INDEPENDENT EXAMINERS REPORT**  
**FOR THE YEAR ENDED 31<sup>ST</sup> AUGUST 2024**

---

I report to the committee on my examination of the accounts of the above charity for the year ended 31st August 2024.

**Respective responsibilities of the Committee and examiner**

The organisation's committee are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ("the Act).

I report in respect of my examination of the Trust'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 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

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.

D A Green & Sons  
22 April 2025

**D. A. GREEN & SONS**  
**12 THE BROADWAY**  
**ST. IVES PE27 5BN**  
**01480 467500**

**EARITH PRE-SCHOOL 7**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE PERIOD ENDED 31<sup>ST</sup> AUGUST 2024**

---

**1. AVERAGE NUMBER OF STAFF**

During the period examined, there were on average 6 (2023 – 5) permanent members of staff.

No members of staff earned an annual salary in excess of £60,000.

**2. RESERVE ACCOUNTS**

	2024	2023
	£	£
Fundraising account	7,289	7,345
Business saver	18,448	18,198
	<u>25,737</u>	<u>25,543</u>

**Earith Pre-School 7**

England & Wales - Charity number 297688

---

# Accounts

---

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31<sup>ST</sup> AUGUST 2023

FOR

EARITH PRE-SCHOOL 7

CHARITY NUMBER 297688

**EARTH PRE-SCHOOL 7**  
**CONTENTS OF THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31<sup>ST</sup> AUGUST 2023**

---

	Page
Income & Expenditure	1
Balance Sheet	2
Independent Examiners Report	3
Notes to the Accounts	4

**EARITH PRE-SCHOOL 7**  
**INCOME & EXPENDITURE**  
**FOR THE YEAR ENDED 31<sup>ST</sup> AUGUST 2023**

	Notes	2023 £	2022 £
<b>INCOME</b>			
Fees	Parents	20,158	22,853
	Funding	70,413	103,553
		<u>90,571</u>	<u>126,406</u>
Interest		76	3
Fundraising		2,426	2,465
Grants		0	0
Donations		437	1,050
Other		0	43
<b>TOTAL INCOME</b>		<u>93,510</u>	<u>129,967</u>
<b>EXPENDITURE</b>			
Eco Account		2,800	1,700
Wages & Employers NIC	1	60,611	94,255
Fundraising		98	186
Building Maintenance		837	1,792
Equipment/supplies		1,532	5,447
Training		764	346
Insurance		333	1,044
Professional fees		497	979
Advertising		368	814
Other Expenditure & Child Welfare		3,307	3,342
<b>TOTAL EXPENDITURE</b>		<u>91,147</u>	<u>109,905</u>
<b>SURPLUS/DEFICIT FOR THE YEAR</b>		<u><u>2,363</u></u>	<u><u>20,062</u></u>

**EARITH PRE-SCHOOL 7**  
**BALANCE SHEET**  
**AS AT 31<sup>ST</sup> AUGUST 2023**

Notes	2023 £	2022 £
<b>FIXED ASSETS</b>	-	-
<b>CURRENT ASSETS</b>		
Current account	28,552	28,960
Reserve accounts      2	25,543	22,774
Debtors	-	-
	<u>54,095</u>	<u>51,734</u>
<b>CURRENT LIABILITIES</b>		
Creditors & accruals	-	-
<b>NET ASSETS</b>	<u>54,095</u>	<u>51,734</u>
<b>CAPITAL</b>		
Unrestricted funds brought forward	51,734	31,672
Surplus/(deficit) for the year	2,363	20,062
	<u>54,097</u>	<u>51,734</u>

The financial statements on pages 1 & 2 were approved by the Committee of Management

On 15.06.2024 and were signed on its behalf by: *Georgina Telling*

MEMBER OF THE COMMITTEE OF MANAGEMENT

**EARITH PRE-SCHOOL 7**  
**INDEPENDENT EXAMINERS REPORT**  
**FOR THE YEAR ENDED 31<sup>ST</sup> AUGUST 2023**

---

I report to the committee on my examination of the accounts of the above charity for the year ended 31st August 2023.

**Respective responsibilities of the Committee and examiner**

The organisation's committee are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust'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 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

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.

J Green 22.8.24  
JASON GREEN FCA  
FOR D A GREEN + SONS

**D. A. GREEN & SONS**  
**12 THE BROADWAY**  
**ST. IVES PE27 5BN**  
**01480 467500**

**EARITH PRE-SCHOOL 7**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE PERIOD ENDED 31<sup>ST</sup> AUGUST 2023**

---

1. **AVERAGE NUMBER OF STAFF**

During the period examined, there were on average 5 (2022 – 5) permanent members of staff.

No members of staff earned an annual salary in excess of £60,000.

2. **RESERVE ACCOUNTS**

	2023	2022
	£	£
Fundraising account	7,345	4,652
Business saver	18,198	18,112
	<u>25,543</u>	<u>22,764</u>

**Earith Pre-School 7**

England & Wales - Charity number 297688

---

# Accounts

---

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31<sup>ST</sup> AUGUST 2022**

**FOR**

**EARITH PRE-SCHOOL 7**

**CHARITY NUMBER 297688**

**EARITH PRE-SCHOOL 7**  
**CONTENTS OF THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31<sup>ST</sup> AUGUST 2022**

---

	Page
Income & Expenditure	1
Balance Sheet	2
Independent Examiners Report	3
Notes to the Accounts	4

**EARITH PRE-SCHOOL 7**  
**INCOME & EXPENDITURE**  
**FOR THE YEAR ENDED 31<sup>ST</sup> AUGUST 2022**

	Notes	2022 £	2021 £
<b>INCOME</b>			
Fees	Parents	22,853	16,221
	Funding	<u>103,553</u>	<u>59,361</u>
		126,406	75,582
Interest		3	1
Fundraising		2,465	1,504
Grants		-	1,130
Donations		1,050	250
Other		43	123
<b>TOTAL INCOME</b>		<u>129,967</u>	<u>78,590</u>
<b>EXPENDITURE</b>			
Eco Account		1,700	1,841
Wages & Employers NIC	1	94,255	65,177
Fundraising		186	264
Building Maintenance		1,792	10,308
Equipment/supplies		5,447	6,850
Training		346	329
Insurance		1,044	944
Professional fees		979	-
Advertising		814	-
Other Expenditure & Child Welfare		3,342	3,221
<b>TOTAL EXPENDITURE</b>		<u>109,905</u>	<u>88,934</u>
<b>SURPLUS/DEFICIT FOR THE YEAR</b>		<u><u>20,062</u></u>	<u><u>-10,344</u></u>

**EARITH PRE-SCHOOL 7**  
**INDEPENDENT EXAMINERS REPORT**  
**FOR THE YEAR ENDED 31<sup>ST</sup> AUGUST 2022**

---

I report to the committee on my examination of the accounts of the above charity for the year ended 31st August 2022.

**Respective responsibilities of the Committee and examiner**

The organisation's committee are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ("the Act).

I report in respect of my examination of the Trust'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 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

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.

*J Green*

*JACON GREEN  
FOR D A GREEN & SONS*

**D. A. GREEN & SONS**  
**12 THE BROADWAY**  
**ST. IVES PE27 5BN**  
**01480 467500**

*23rd May 2023*

**EARITH PRE-SCHOOL 7**  
**BALANCE SHEET**  
**AS AT 31<sup>ST</sup> AUGUST 2022**

	Notes	2022 £	2021 £
<b>FIXED ASSETS</b>		-	-
<b>CURRENT ASSETS</b>			
Current account		28,960	11,787
Reserve accounts	2	22,774	19,885
Debtors		-	-
		<u>51,734</u>	<u>31,672</u>
<b>CURRENT LIABILITIES</b>			
Creditors & accruals		-	-
<b>NET ASSETS</b>		<u><u>51,734</u></u>	<u><u>31,672</u></u>
<b>CAPITAL</b>			
Unrestricted funds brought forward		31,672	42,016
Surplus/(deficit) for the year		20,062	-10,344
		<u><u>51,734</u></u>	<u><u>31,672</u></u>

The financial statements on pages 1 & 2 were approved by the Committee of Management

On 17/05/2023

and were signed on its behalf by:

*Georgia Telling*

MEMBER OF THE COMMITTEE OF MANAGEMENT

**EARITH PRE-SCHOOL 7**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE PERIOD ENDED 31<sup>ST</sup> AUGUST 2022**

---

1. **AVERAGE NUMBER OF STAFF**

During the period examined, there were on average 5 (2021 – 5) permanent members of staff.

No members of staff earned an annual salary in excess of £60,000.

2. **RESERVE ACCOUNTS**

	2022	2021
	£	£
Fundraising account	4,652	1,766
Business saver	18,112	18,119
	<u>22,764</u>	<u>19,885</u>

**Earith Pre-School 7**

England & Wales - Charity number 297688

---

# Accounts

---

FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31<sup>ST</sup> AUGUST 2021  
FOR  
EARITH PRE-SCHOOL 7  
CHARITY NUMBER 297688

**EARITH PRE-SCHOOL 7**

**CONTENTS OF THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31<sup>ST</sup> AUGUST 2021**

---

	<b>Page</b>
<b>Income &amp; Expenditure</b>	1
<b>Balance Sheet</b>	2
<b>Independent Examiners Report</b>	3
<b>Notes to the Accounts</b>	4

---

---

**EARITH PRE-SCHOOL 7**  
**INCOME & EXPENDITURE**  
**FOR THE YEAR ENDED 31<sup>ST</sup> AUGUST 2021**

	Note	2021 £	2020 £
<b>INCOME</b>			
Fees	Parents	16,221	5,427
	Funding	59,361	59,853
		<u>75,582</u>	<u>65,280</u>
Interest		1	16
Fundraising		1,504	1,372
Grants		1,130	4,353
Donations		250	-
Other		123	132
		<u>78,590</u>	<u>71,153</u>
<b>TOTAL INCOME</b>			
 <b>EXPENDITURE</b>			
Eco Account		1,841	1,750
Wages & Employers NIC	1	65,177	48,971
Fundraising		264	159
Building Maintenance		10,308	765
Equipment/Supplies		6,850	3,447
Training		329	530
Insurance		944	887
Other Expenditure & Child Welfare		3,221	1,411
		<u>88,934</u>	<u>57,920</u>
<b>TOTAL EXPENDITURE</b>			
<b>SURPLUS/DEFICIT FOR THE YEAR</b>		<u><u>(10,344)</u></u>	<u><u>13,233</u></u>

**EARITH PRE-SCHOOL 7**

**BALANCE SHEET**  
**AS AT 31<sup>ST</sup> AUGUST 2021**

	Note	2021 £	2020 £
<b>FIXED ASSETS</b>		-	-
<b>CURRENT ASSETS</b>			
Current Account		11,787	25,642
Reserve Accounts	2	19,885	16,374
Debtors		-	-
		<u>31,672</u>	<u>42,016</u>
<b>CURRENT LIABILITES</b>			
Creditors & accruals		-	-
		<u>31,672</u>	<u>42,016</u>
<b>NET ASSETS</b>			
		<u>31,672</u>	<u>42,016</u>
<b>CAPITAL</b>			
Unrestricted Funds brought forward		42,016	28,783
Surplus/(Deficit) for the year		(10,344)	13,233
		<u>31,672</u>	<u>42,016</u>

The financial statements on pages 1 & 2 were approved by the Committee of Management

On 5/5/22 and were signed on its behalf by:

*N. Vingoe*

Nathan Vingoe  
MEMBER OF THE COMMITTEE OF MANAGEMENT

EARITH PRE-SCHOOL 7

INDEPENDENT EXAMINERS REPORT  
FOR THE YEAR ENDED 31<sup>ST</sup> AUGUST 2021

---

I report to the committee on my examination of the accounts of the above charity for the year ended 31<sup>st</sup> August 2021.

**Respective responsibilities of the Committee and examiner**

The organisation's committee are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ("the Act).

I report in respect of my examination of the Trust'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 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.

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.

D A Green & Sons

Jason Green  
D A Green & Sons  
12 The Broadway  
St Ives  
Cambs  
PE27 5BN

10th May 2022.

**EARITH PRE-SCHOOL 7**

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE PERIOD ENDED 31<sup>ST</sup> AUGUST 2021**

---

1. **AVERAGE NUMBER OF STAFF**

During the period examined, there were on average 5 (2020 – 5) permanent members of staff.

No members of staff earned an annual salary in excess of £60,000.

2. **RESERVE ACCOUNTS**

	2020 £	2020 £
Fundraising Account	2,651	2,651
Business Saver	13,723	13,723
	<u>16,374</u>	<u>16,374</u>