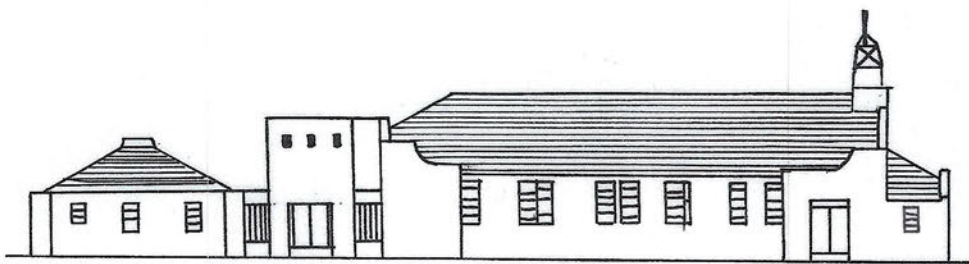


# EBENEZER U.F. CHURCH OF SCOTLAND

Principal Place of Worship and of Congregational Activities:  
31 Bangor Road, Leith, Edinburgh



Notice of Annual General  
Meeting,  
Congregational Report  
and Financial Statement  
Year to 31<sup>st</sup> December 2024

Scottish Registered Charity No. SC010626  
A Congregation of the United Free Church of Scotland,

# Ebenezer United Free Church of Scotland

## Congregational Report and Financial Statements Year to 31<sup>st</sup> December 2024

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Financial Statements:-	
Receipts and Payments, all Funds	8-9
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**Ebenezer United Free Church of Scotland**

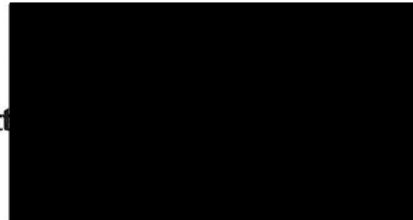
**Office Bearers, Trustees, and Members of the Courts of the  
Congregation  
serving during Year ending 31<sup>st</sup> December 2024**

**Interim Moderator**



**Office Bearers**

**Session Clerk  
Preses  
Clerk to the Committee  
of Management  
Treasurer**

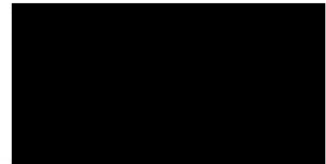
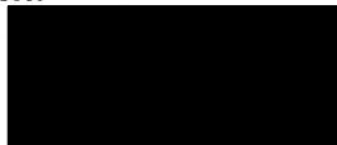


**Trustees (ex Officio)**

**Minister/Interim Moderator, Session Clerk, Preses,  
Clerk to the Committee of Management, Treasurer**

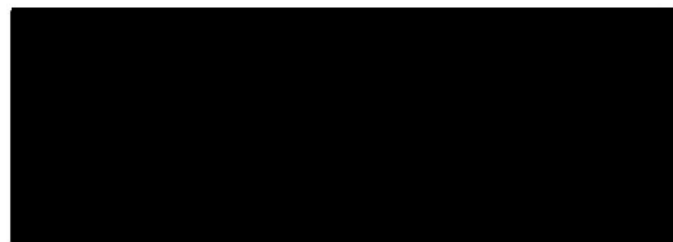
**Kirk Session**

**Minister/Interim Moderator  
Session Clerk  
Elders**



**Committee of Management**

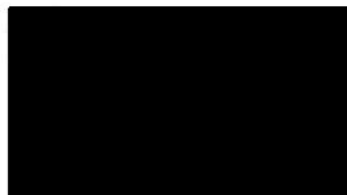
**Preses  
Clerk  
Treasurer  
Members**



**Bankers**

**Bank of Scotland  
13 Newkirkgate  
Edinburgh, EH6 6AD**

**Independent Examiner**



# **Ebenezer United Free Church of Scotland**

## **Congregational Report Year to 31<sup>st</sup> December 2024**

### **Constitution and Principal Activities**

The United Free Church of Scotland, with all the Churches of the Reformation, acknowledges as its Supreme Standard the word of God contained in the Scriptures of the Old and New Testaments.

The Church holds as its Subordinate Standard the Westminster Confession of Faith; by its Declaratory Acts it recognises liberty of judgement on points of doctrine which do not enter into the substance of the faith; and it claims the right as duty may require, to interpret, add to, modify, or change her subordinate standards, under the promised guidance of the Holy Spirit, and with a direct responsibility to her Lord.

The Church approves the emphasis of the Declaratory Acts on the love of God for all mankind, the free offer of salvation to all, the obligation of the Universal Church to make known the Gospel throughout the world, and the renunciation of coercion, persecution and intolerance in matters of religion.

Accordingly, this Church accepts the obligation to witness the truth of the Gospel and to serve men in the name of Christ with regard alike to their spiritual and material welfare, both at home and overseas.

### **Responsibilities of the Congregation**

As a Congregation of the United Free Church of Scotland, this Congregation is under the jurisdiction and oversight of the superior courts of the Denomination i.e. the Presbytery of the East (in which this Congregation operates) and the General Assembly of the United Free Church in all matters pertaining to its spiritual and temporal (including financial) affairs. It seeks to exercise these obligations within its fellowship and to the people in the community of which it is part.

### **Responsibilities and Appointment of Office Bearers**

All matters affecting the spiritual well being and order of the Congregation is exercised by the Kirk Session of this Congregation. The Kirk Session consists of the Minister or Interim Moderator and ruling elders. All temporal affairs (including financial) of the Congregation are administered by the Committee of Management of this Congregation. The Trustees of the Congregation are the Ex Officio Office Bearers named on page 2 of this Report.

The Minister and Interim Moderators of this Congregation are appointed by the Presbytery of the East. Elders are elected in accordance with the Practice and Procedure of the United Free Church of Scotland. The Committee of Management is comprised of members elected as Managers by the Congregation at the Annual General Meeting or at a meeting of the Congregation specifically called for that purpose. Office Bearers are appointed by the congregation at the Annual General Meeting.

All offices of the Church are open to any member in full communion. Each Congregation appoints elders to the Presbytery and to be Commissioners to the General Assembly. 'Presbyterianism' means the government of the Church by elders.

# Ebenezer United Free Church of Scotland

## Activities and Achievements

*Mission Statement – 'United in our love for God, we as a Church, through work and service to others, aim to help each other to grow as Christians and to share the word of God and the benefits of knowing Jesus in our community and the World.'*

In 2024 our minister retired and morning worship is held with visiting preachers, with refreshments being served afterwards to allow visitors and members to chat. Evening worship has been reduced from weekly to monthly. Also held monthly are a service in a nearby sheltered house development, and a coffee morning, the proceeds of which go to other charities.

Midweek activities, to which members and the community are welcome, are "Indoor Kurling" and a monthly card craft class. Until recently we also had a Mainly Music nursery group organised by the Minister's wife, and a pop-in Friday club ran by the Minister and in liaison with Bethany Christian Trust.

During the year the food bank unfortunately had to close due to lack of resources. However, at Christmas we continued to donate gifts to a local hostel for the homeless, and, as can be seen in the accounts, the congregation generously donates to other charities.

Like all charities we are being adversely affected by the current financial situation and rising prices, particularly fuel. As a result, our reserves have again reduced.

## Financial Statements and Funds

In accordance with the Charities and Trustee Investment (Scotland) Act 2005 ('the 2005 Act') and the Charities Accounts (Scotland) Regulations 2006 ('the Regulations') and being a charity with an annual income less than £250,000, the Accounts of this Congregation set out on pages 7 to 10 consist of a Statement of Congregational Funds and movements thereon during the year ending 31<sup>st</sup> December 2024, and details of the Receipts and Payments, Surplus, and Net Movement on Funds during the year with supplementary notes thereon where appropriate.

The Receipts and Payments and Statement of Balances on Congregational Funds are set out on pages 7 to 10. The Receipts and Payments for the regular Congregational activities are shown in the General Fund and in the year amounted to £25,526 and £47,347 respectively resulting in a deficit of £21,821. The total Receipts and Payments in all funds were £28,225 and £57,732 respectively resulting in a deficit of £29,507. The total amount of all Congregational Funds at 31<sup>st</sup> December 2024 is £59,230.

## Accounting Policies

- The main sources of income are the voluntary offerings, donations and other giving of members, adherents, and related organisations, and interest or dividends on Congregation Funds.
- The Receipts and Payments of Congregational Funds are recorded and reported on a cash received and cash paid basis respectively. In the event that a commitment is made after the date of the Statement of Congregation Funds which will materially reflect on the amount of any Fund(s) this will be reported in the accompanying Notes to the Accounts.

## Ebenezer United Free Church of Scotland

- In view of the above accounting policies, a Balance Sheet of the Congregation has not been prepared. The Statement of Congregational Funds gives the sums available for the ongoing work and activities of the Congregation, stating whether each Fund is Unrestricted, Designated, Restricted or Endowment and, where appropriate, for what purpose and how these Funds are held or invested.

### Land and Property

Land and Property consist of the Church and Church Halls, together with fittings and furnishings therein (including communion and other ecclesiastical articles). The Congregation owns a Manse. These are held as functional property for the use of the Congregation in fulfilling its aims and mission, and in which its activities are carried out, and not for investment or resale. No market value has been placed on these assets.

### Independent Examiner

In accordance with the terms of 'the 2005 Act', Section 44 (1) (c), and as a Charity falling under regulation 9 of 'The Regulations', and not required to carry out an audit under paragraph 9(4), an Independent Examiner has been appointed in accordance with regulation 11 of 'The Regulations' to carry out a competent examination of the Report and Accounts of the Congregation. The Independent Examiner's Report for the year to 31<sup>st</sup> December 2024 is on page 6.

### Approval of the Congregational Report and Financial Statements

The Congregational Report and Financial Statements were approved by the Kirk Session and Committee of Management at their meeting on 23<sup>rd</sup> February 2025, and will be presented to the Congregation at the Annual General Meeting held on 16<sup>th</sup> March 2025. The Office Bearers authorised to sign the Report and Financial Statements on behalf of the Congregation are:-

Signed.

**Interim Moderator**

Signed.

**Preses**

Signed.

**Session Clerk and Clerk  
to the Committee of  
Management**

Signed.

**Treasurer**

Date 23<sup>rd</sup> February 2025

# Ebenezer United Free Church of Scotland

## Independent Examiner's Report to the Trustees and Office Bearers Of Ebenezer United Free Church of Scotland

I report on the Report and Financial Statements of the Congregation for the year ended 31<sup>st</sup> December 2024 which are set on pages 3 to 5 and 7 to 10.

### Respective Responsibilities of Office Bearers and Trustees and Examiner

The Congregation's Office Bearers and Trustees are responsible for the preparation of the Report and Accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 regulations"). The Congregation's Office Bearers and Trustees consider the requirements of Regulation 9 apply but not those of paragraph 9(4) of the Accounts Regulations.

It is my responsibility to examine the Report and Accounts as required under section 44(1) (c) of the 2005 Act and to state whether particular matters have come to my attention.

### Basis of Independent Examiner's Statement

My examination is carried out in accordance with Regulation 11 of the 2006 Regulations. An examination includes a review of the accounting records kept by the Congregation and a comparison of the report and accounts presented with those records. It also includes consideration of any unusual items or disclosures in the report and accounts, and seeks explanations from the office bearers and trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the report and accounts.

### Independent Examiner's Statement

In the course of my examination, no matter has come to my attention

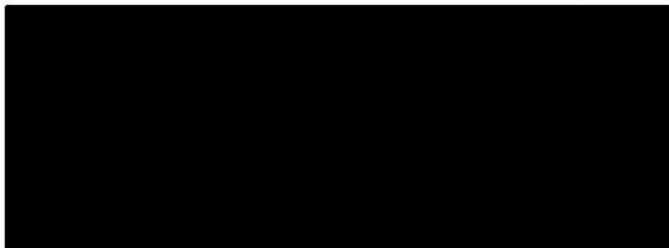
1. which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations and
  - to prepare report and accounts which accord with the accounting Regulation 9 of the 2006 Accounts Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the Report and Accounts to be reached.

Signed

Name :  
Address:



Date 28<sup>th</sup> February 2025

# Ebenezer United Free Church of Scotland

## Statement of Balances and Movement on Congregation Funds for Year ending 31 December 2024

Fund	Nature of Fund	Balance 01.01.24 £	Receipts 2024 £	(Payments) 2024 £	Surplus (Deficit) £	Net Fund Transfers £	Net change on Fund £	Balance 31.12.24 £	Held as follows	£
General	Unrestricted Note 1	2,266.35	25,526.08	(47,347.31)	(21,821.23)	22,000.00	178.77	2,445.12	H.B.O.S. Current	2,445.12
Reserve	Unrestricted Note 2	9,084.75	1,139.79		1,139.79	(3,500.00)	(2,360.21)	6,724.54	Business	6,785.30
Food Bank	Designated Note 3	4,774.40	1,559.55	(6,333.95)	(4,774.40)		(4,774.40)	0.00	Invested through Church Offices	50,000.00
Manse	Designated Note 4	2,612.00		(4,051.24)	(4,051.24)	1,500.00	(2,551.24)	60.76		
Legacy	Restricted Note 5	70,000.00			0.00	(20,000.00)	(20,000.00)	50,000.00	Note 8	
Total Congregation Funds		88,737.50	28,225.42	(57,732.50)	(29,507.08)	0.00	(29,507.08)	59,230.42		59,230.42

### Notes to the Financial Statements for the Year ending 2024

#### Nature of Congregation Funds:

General	Unrestricted	Note 1	Ordinary receipts and payments of the Congregation. Office Bearers may 'designate' unrestricted funds for general reserves or for specified purpose(s).
Reserve	Unrestricted	Note 2	Reserve funds which Office Bearers may transfer to and from the General Fund as required.
Food Bank	Designated	Note 3	To purchase supplies for the Food Bank.
Manse	Designated	Note 4	To fund repairs and other expenses relating to the Manse.
Legacy	Restricted	Note 5	Funds can only be used with the approval of Presbytery.
Governance		Note 6	No governance costs are incurred during the year. Duties relating to governance are provided voluntarily
Property	Church Manse	Note 7	Congregation property is held for the use of the Congregation in fulfilling its aims and mission to its members, adherents and the community it serves; not for investment or resale. No market value is placed on these properties.
Investments		Note 8	The market value, at 31st December 2024 of the sum invested with Denominational Funds, which forms the Legacy Fund, was £55,034 (2023, £72,391).
Contingent Liabilities		Note 9	Financial Statements present the receipts received and payments made during the year. There are no contingent liabilities at the date of this Report and Financial Statement.
Payments to Trustees		Note 10	No payments have been made to any Trustee for the performance of their duties as Trustees of the Congregation.

Approval of Congregation Financial Statements for the Year ending 31 December 2024 as set out on Pages 7-10 by Office Bearers authorised to sign.

Interim Moderator

Preses

Clerk to the Committee of Management

Treasurer

Date 16th March 2025

# Ebenezer United Free Church of Scotland

Receipts and Payments for the Year ending 31 December 2024 (comparative year to 31 December 2023)

Fund		General Unrestricted £	Reserve Unrestricted £	Manse Designated £	Food Bank Designated £	Legacy Restricted £	Total 2024 £	Notes Details	Total 2023 £
Receipts	Offerings								
	Open	1,351.75					1,351.75		1,062.06
	Freewill	5,128.00					5,128.00		5,565.00
	Freewill (gift aid)	11,365.00					11,365.00		13,785.00
	Gift Aid Tax	3,030.96			150.00		3,180.96		4,005.17
	Other	19.00					19.00		31.00
	<b>Sub Totals</b>	<b>20,894.71</b>			<b>150.00</b>		<b>21,044.71</b>		<b>24,448.23</b>
Donations	Organisations	1,154.77					1,154.77	Page10.1	200.00
	Other	1,040.00			1,409.55		2,449.55		3,398.30
	<b>Sub Total</b>	<b>2,194.77</b>			<b>1,409.55</b>		<b>3,604.32</b>		<b>3,598.30</b>
Other	Income from investments		983.44				983.44		1,410.41
	Bank Interest		156.35				156.35		197.58
	<b>Sub Total</b>	<b>0.00</b>	<b>1,139.79</b>				<b>1,139.79</b>		<b>1,607.99</b>
Extra-ordinary	Legacy	0.00					0.00		5,000.00
	<b>Sub Total</b>	<b>0.00</b>					<b>0.00</b>		<b>5,000.00</b>
Missions	Other charities	2,436.60					2,436.60	Page10.2	1,915.70
	<b>Sub Total</b>	<b>2,436.60</b>					<b>2,436.60</b>		<b>1,915.70</b>
<b>Total Receipts</b>		<b>25,526.08</b>	<b>1,139.79</b>	<b>0.00</b>	<b>1,559.55</b>	<b>0.00</b>	<b>28,225.42</b>		<b>36,570.22</b>

# Ebenezer United Free Church of Scotland

Receipts and Payments for the Year ending 31 December 2024 (comparative year to 31 December 2023)

		General Unrestricted £	Reserve Unrestricted £	Manse Designated £	Food Bank Designated £	Legacy Restricted £	Total 2024 £	Notes Details	Total 2023 £
Payments	Ministry	Stipend/Salary & NIC	21,148.03				21,148.03		31,887.84
		Interim Moderator	220.00				220.00		0.00
		Pulpit Supply	1,300.00				1,300.00		450.00
		<b>Sub Total</b>	<b>22,668.03</b>				<b>22,668.03</b>		<b>32,337.84</b>
Other Salaries		Organist	3,060.00				3,060.00		2,890.00
		Cleaner	26.29				26.29		1,816.58
		<b>Sub Total</b>	<b>3,086.29</b>				<b>3,086.29</b>		<b>4,706.58</b>
Property		Insurance	4,488.54	405.14			4,893.68		4,636.44
		Council Tax		2,078.73			2,078.73		3,039.03
		Heat and Light	6,197.00				6,197.00		2,526.36
		Telephone(Manse)		256.00			256.00		384.00
		Repairs and maintenance	2,141.81	1,311.37			3,453.18		3,831.82
		<b>Sub Total</b>	<b>12,827.35</b>	<b>4,051.24</b>			<b>16,878.59</b>	Page10.3	<b>14,417.65</b>
Other		Stationery, Printing & Postage	293.12				293.12	Page10.4	368.76
		Telephone(Church)	152.13				152.13		151.53
		Gifts and Donations	315.00		956.00		1,271.00	Page10.5	154.00
		Miscellaneous	990.79		5,377.95		6,368.74	Page10.6	5,696.51
		<b>Sub Total</b>	<b>1,751.04</b>		<b>6,333.95</b>		<b>8,084.99</b>		<b>6,370.80</b>
Contributions		Denomination	4,524.00				4,524.00		4,670.00
		Presbytery	54.00				54.00		54.00
		<b>Sub Total</b>	<b>4,578.00</b>				<b>4,578.00</b>		<b>4,724.00</b>
Extra-ordinary		Roof Repair (Church)	0.00				0.00		2,208.00
		Boilers	0.00				0.00		8,588.90
		<b>Sub Total</b>	<b>0.00</b>	<b>0.00</b>			<b>0.00</b>		<b>10,796.90</b>
Mission		Other charities	2,436.60				2,436.60	Page10.2	1,915.70
		<b>Sub Total</b>	<b>2,436.60</b>				<b>2,436.60</b>		<b>1,915.70</b>
<b>Total Payments</b>			<b>47,347.31</b>	<b>0.00</b>	<b>4,051.24</b>	<b>6,333.95</b>	<b>57,732.50</b>		<b>75,269.47</b>
<b>(Deficit) Surplus</b>			<b>(21,821.23)</b>	<b>1,139.79</b>	<b>(4,051.24)</b>	<b>(4,774.40)</b>	<b>0.00</b>		<b>(38,699.25)</b>
Transfers between Funds			22,000.00	(3,500.00)	1,500.00		(20,000.00)		0.00
<b>Net Movement on Funds</b>			<b>178.77</b>	<b>(2,360.21)</b>	<b>(2,551.24)</b>	<b>(4,774.40)</b>	<b>(20,000.00)</b>		<b>(38,699.25)</b>

**EBENEZER UNITED FREE CHURCH OF SCOTLAND**  
**Supplementary Sheet and Notes - Year ending 31 December 2024**

Note £ £ £ Note £

**1 Donations - Other**

Use of Premises  
Coffee Mornings  
Retiring Offering  
Other

General	Foodbank	Total
1,040.00		1,040.00
		0.00
		0.00
	1,409.55	1,409.55
<b>1,040.00</b>	<b>1,409.55</b>	<b>2,449.55</b>

**3 Property**

**Church**

Insurance  
Heat and Light  
Repairs, maintenance-  
Extinguisher Service  
Intruder Alarm Contract  
Smoke Alarm Service etc  
Gardener  
Boiler Service & Repair

General	Manse	Total
4,488.54		4,488.54
6,197.00		6,197.00
303.60		303.60
84.00		84.00
551.21		551.21
989.00		989.00
214.00		214.00
<b>12,827.35</b>		<b>12,827.35</b>

**Manse**

Insurance  
Phone and Broadband  
Council Tax  
Repairs, maintenance-  
Boiler Maint. Contract  
Decking Repair

	405.14	405.14
	256.00	256.00
	2,078.73	2,078.73
	311.37	311.37
	1,000.00	1,000.00
<b>0.00</b>	<b>4,051.24</b>	<b>4,051.24</b>
<b>12,827.35</b>	<b>4,051.24</b>	<b>16,878.59</b>

**6 Miscellaneous**

Copyright and PRS Licences  
Zoom Fees  
Commissioners' Expenses  
Paper Towels & Cups  
Food Supplies  
Laptop & Antivirus  
Miscellaneous  
Cyrenians

General	Food Bank	Total
193.72		193.72
86.34		86.34
130.00		130.00
137.02		137.02
	4,417.31	4,417.31
364.98		364.98
78.73	21.04	99.77
	939.60	939.60
<b>990.79</b>	<b>5,377.95</b>	<b>6,368.74</b>

**2 Receipts for and Payments to Missions**

Retiring Offerings & Coffee Mornings  
Contributed to:  
Bethany Christian Trust  
St Columba's Hospice  
UFM (Catherine)  
Leprosy Mission  
Easter Scheme  
Women's Association Appeal  
Christian Aid  
Scripture Union  
Gift to [REDACTED]  
Children 1st  
Fishmen's Mission  
Portobello & Granton Food Banks  
CHAS  
Scottish Bible Society  
Christmas Gifts For Hostel  
PoppyScotland  
Prayer Union  
Our Daily Bread Ministries  
Cogwheel Trust

General
<b>2,436.60</b>
91.00
105.00
187.00
83.00
100.00
90.00
446.00
101.00
305.00
106.00
79.00
60.00
148.00
91.00
178.60
92.00
35.00
37.00
102.00
<b>2,436.60</b>

**4 Stationery, Printing and Postage**

Christmas Literature  
Newsletter Postage  
Offering Envelopes

General
181.65
24.65
86.82
<b>293.12</b>

**5 Gifts and Donations**

PoppyScotland  
Retiral Gifts [REDACTED]  
Our Daily Bread

General
50.00
215.00
50.00
<b>315.00</b>

## Ebenezer United Free Church of Scotland

The ONE HUNDRED AND THIRTY FOURTH ANNUAL BUSINESS MEETING of the Congregation will be held within the Church, Bangor Road, Leith on Sunday 16<sup>th</sup> March 2025 at 12.30pm.

### BUSINESS

1. Minutes of last year's AGM will be read.
2. Consideration of the Treasurer's Statement of the Congregational Accounts for the year, and associated funds.
3. Independent Examiners' Report.
4. Minister's Stipend.
5. Election of four Managers.
6. Election of Preses, Clerk and Treasurer

Committee of Management		
Retiring 2025	Retiring 2026	Retiring 2027

**Ebenezer United Free Church of Scotland**  
**Organisation Funds Year to 31<sup>st</sup> December 2024**

**Flower Fund**

	<u>2024</u>	<u>2023</u>		<u>2024</u>	<u>2023</u>
<u>RECEIPTS</u>			<u>PAYMENTS</u>		
Donations	680.00	531.00	Flowers	721.40	745.60
Coffee Morning	0.00	71.00			
<b>TOTAL RECEIPTS</b>	<u>680.00</u>	<u>602.00</u>	<b>TOTAL PAYMENTS</b>	<u>721.40</u>	<u>745.60</u>
	<u>680.00</u>	<u>602.00</u>	(Deficit)/Surplus for year	<u>(41.40)</u>	<u>(143.60)</u>
(Deficit)/Surplus for year b/d	(41.40)	(143.60)		<u>680.00</u>	<u>602.00</u>
BALANCE at beg. of Year	<u>68.11</u>	<u>211.71</u>	BALANCE at end of year	<u>26.71</u>	<u>68.11</u>
	<u>26.71</u>	<u>68.11</u>		<u>26.71</u>	<u>68.11</u>

**Sunday School**

	<u>2024</u>	<u>2023</u>		<u>2024</u>	<u>2023</u>
<u>RECEIPTS</u>			<u>PAYMENTS</u>		
Interest	12.47	13.04	Transfer to General Fund	1,104.73	
<b>TOTAL RECEIPTS</b>	<u>12.47</u>	<u>13.04</u>	<b>TOTAL PAYMENTS</b>	<u>1,104.73</u>	<u>0.00</u>
	<u>12.47</u>	<u>13.04</u>	(Deficit) Surplus for year	<u>(1,092.26)</u>	<u>13.04</u>
(Deficit) Surplus for year b/d	(1,092.26)	13.04		<u>12.47</u>	<u>13.04</u>
BALANCE at beg. of Year	<u>1,092.26</u>	<u>1,079.22</u>	BALANCE at end of year	<u>0.00</u>	<u>1,092.26</u>
	<u>0.00</u>	<u>1,092.26</u>		<u>0.00</u>	<u>1,092.26</u>

**Mainly Music**

	<u>2024</u>	<u>2023</u>		<u>2024</u>	<u>2023</u>
<u>RECEIPTS</u>			<u>PAYMENTS</u>		
Subs	235.00	444.00	Mainly Music Fees	194.25	305.25
Coffee Morning	0.00	61.50	Name Badges & Mugs	0.00	31.67
Donation	0.39	0.00	Leaving Gifts	0.00	10.85
			Christmas/Easter Gifts	13.75	39.77
			Donation to church	0.00	50.00
			Books	38.95	0.00
			Coffee/Snacks	39.53	43.97
			Bibles	176.32	0.00
			Children 1st	63.00	0.00
<b>TOTAL RECEIPTS</b>	<u>235.39</u>	<u>505.50</u>	<b>TOTAL PAYMENTS</b>	<u>525.80</u>	<u>481.51</u>
	<u>235.39</u>	<u>505.50</u>	Surplus for year	<u>(290.41)</u>	<u>23.99</u>
Surplus for year b/d	(290.41)	23.99		<u>235.39</u>	<u>505.50</u>
BALANCE at beg. of Year	<u>290.41</u>	<u>266.42</u>	BALANCE at end of year	<u>0.00</u>	<u>290.41</u>
	<u>0.00</u>	<u>290.41</u>		<u>0.00</u>	<u>290.41</u>