

**Lochend and New Abbey  
Church of Scotland**

**TRUSTEES' REPORT  
AND  
FINANCIAL STATEMENTS  
FOR  
2023**

**Congregation No: 080474**

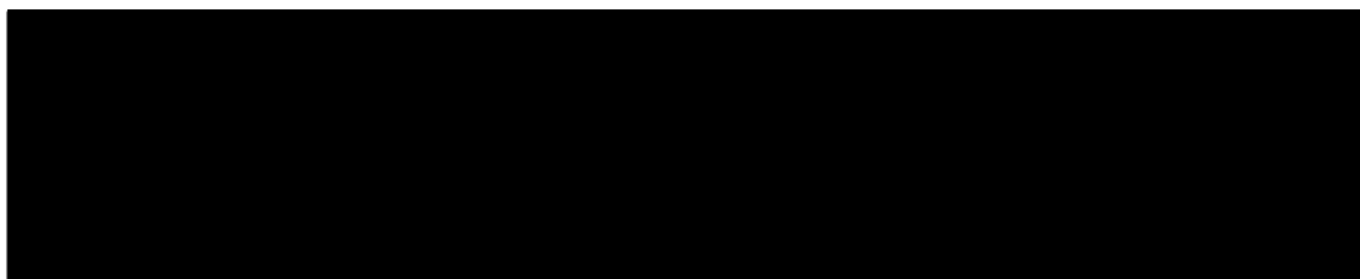
**Charity No: SC 014590**

Charity Name: **Lochend and New Abbey Church of Scotland**

Charity Registration Number: **SC014590**

Congregation Reference No: **080474**

Contact Address: **Overton  
New Abbey  
Dumfries  
DG2 8DQ**



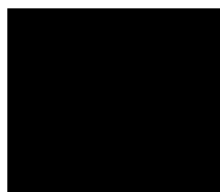
**Principal Office-bearers**

Minister Vacant

Session Clerk

Clerk to the Board:

Church Treasurer:



**Independent Examiner**



**Bankers**

Bank of Scotland,  
91 High Street  
Dumfries  
DG1 2BN

# **Trustees' Annual Report – Year ended 31 December 2023**

## **Structure, Governance and Management**

### **Governing Document**

The Church is administered in accordance with the terms of the Deed of Constitution (or Deed of Constitution (Unitary Form)).

### **Recruitment and Appointment of Trustees**

Members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

### **Organisational**

The Financial Court is chaired by the minister and meets six times in a year (or as required). Certain responsibilities are delegated to the Property Committee as appropriate. The Kirk Session which meets six times a year is responsible for spiritual affairs within the church.

### **Objectives and Activities**

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

The charge of Lochend and New Abbey is on a 50% basis.

Our minister retired in March 2018. Since then we have had the services of a Locum Minister, appointed by the Kirk Session. Presbytery appointed an Interim Moderator who chairs the Kirk Session and oversees its work.

Services of worship are held every Sunday in New Abbey Church at 9.45am.

New Abbey Guild members meet monthly (September to March) in the Church Hall – with usually two open meetings in the Village Hall.

Many members and Office-bearers are involved in local community groups and committees such as the Community Council, Village Hall Committee and the 65 club.

There is a church newsletter produced quarterly. This gives information about forthcoming events as well as reports from Kirk Session, Presbytery, Church, New Abbey School and other organisations. It is delivered to both communities in the parish by hand. Other members and interested parties out with the parish receive the newsletter by post or email.

Members: at 31<sup>st</sup> December 2023 – 158

## **Trustees' Annual Report – Year ended 31 December 2023**

### **Achievements and Performance:**

#### **Vacancy:**

The Presbytery plan for readjustment to resolve the high number of vacant charges in the Church of Scotland, was passed by the Presbytery of Southwest in June 2023. As part of the plan the charge of Lochend and New Abbey will be united with that of Maxwelton West church in Dumfries. Lochend and New Abbey will become a Local Mission Church. The Kirk Sessions will be united and the minister of Maxwelton West church will also become minister of the charge of Lochend and New Abbey.

#### **Small groups of elders and members help in various ways in the life of the church:**

**The worship group** are involved with worship on a regular basis, taking part in services and preparing material for future worship.

**Readers group:** some members of the congregation form a rota to read the scripture lessons each Sunday.

**The stewardship and outreach group** have met and planned events to forge links with the local community. It was felt that fundraising was not a priority in 2023.

In anticipation of the union with Maxwelton West church the two congregations have promoted and attended each other's events and held a joint service.

#### **Worship:**

Worship was held every Sunday in New Abbey Church with the occasional service in Beeswing Village Hall.

Services for Easter, Harvest Thanksgiving and Remembrance Sunday were held as normal. Holy Communion has been celebrated during the year.

There was an act of Remembrance at the War Memorial in New Abbey led by our locum minister.

The worship group prepared a Maundy Thursday supper and service with Communion celebrated by the locum minister.

During December joint Advent mid-week services were shared with St Mary's Catholic Church in New Abbey. The worship team prepared material and led the two services held in New Abbey Church.

A Christmas Eve service was held in the church.

Occasionally a small choir has been formed to take part in worship.

This year we joined with Maxwelton West Church to hold a Songs of Praise with favourite hymns requested.

#### **Young people:**

There have been no children attending worship regularly.

We held two Saturday morning activity sessions for children during 2023 – an Easter Egg Hunt and a Christmas Club. Both were well attended. Each session combined the Biblical story with games and craft activities, and it was encouraging to see the children enjoying the challenges they were set. We would hope to continue, and perhaps extend, these events in 2024. Thank you to all the team who helped in the organisation and delivery.

Our locum minister is invited into New Abbey school to lead assemblies and attend school events. The school holds its end of term services in the church to which the local community are invited.

A children's corner is available if children do attend Sunday worship.

## **Trustees' Annual Report – Year ended 31 December 2023**

### **Fundraising and Outreach:**

Several events were held during 2023:

The church bell, having been installed to commemorate the Platinum Jubilee of H.M. Queen Elizabeth II, was dedicated at a special service during the first service of 2023. It was rung for the first time by our longest serving elder. It is rung every Sunday before the church service.

A “Do you know your Kirk Session” photo competition was held in the window of the village shop.

A fun sports day for families was held during the school summer holidays.

An organ concert, by our own organist, was held with funds raised for RNLI.

Birthday cards continued to be sent to elderly members of the community.

### **Fundraising for others:**

The congregation has a representative on the local Christian Aid committee and has participated in its fundraising events during the year. The members have responded to emergency appeals during 2023. The retiring offering at the Christmas Eve service was donated to Christian Aid.

Donations of dry goods are collected regularly throughout the year for Dumfries First Base food bank.

Donations of dry goods and monies were also collected at the Harvest Thanksgiving were donated to the food bank.

### **Meetings and Communication:**

The Kirk Session met quarterly in 2023.

The quarterly newsletter was distributed by hand, post and email and was published on the New Abbey Facebook page as well as on the church website.

Information about church activities was also available on the church website and New Abbey Facebook page.

The Treasurer circulated a financial statement to the Kirk Session every quarter and gave a report to the congregation via the newsletter. The congregational annual stated meeting was held in March 2023.

### **The Guild:**

2023 has been a much more “normal” year in that the Guild resumed its usual course of meeting in the hall of our church and working with allocated speakers as we did pre- Covid.

This has also been the year in which we have been made aware of our change of status as we move towards being joined to a town church. Their Guild has been very quick to make us feel welcome even as we hope to remain independent, and they supported us in good numbers at our end of season daffodil tea last March. They have welcomed us to their film nights and to any of their own Guild meetings.

At our September meeting money was allocated to all six Guild Projects. We remain a small Guild with, at the moment 10 members.

### **Safeguarding:**

Our safeguarding co-ordinator ensures safe practice at all our events.

### **World Mission:**

The congregation is linked to a mission partner in Malawi, from whom we receive regular information about his work.

### **Web-site:**

[www.lochendnewabbey.org](http://www.lochendnewabbey.org)

# **Trustees' Annual Report – Year ended 31 December 2023**

## **Financial Review**

General Income for the Church, ignoring the monies drawn down from central funds, was £35,376, a decrease of about £5,300 from last year. Donations, including standing orders and weekly offerings, accounted for £27,622 of our income, and Gift Aid raised was £6,292, both slightly lower than last year. No fundraising events for Church funds were held this year.

General expenditure was approximately £30,000 this year, an increase of £2,000 from last year but included expenditure of about £2,500 on tarring round the Church building. We also invested £20,000 from our general fund with Church of Scotland Investors funds.

## **Reserves Policy**

It is the Trustees' policy to hold reserves equivalent to approximately 4 months of General expenditure (currently £10k) plus £5k in the Fabric Fund for contingencies. This year we have been able to achieve this once again with over £44,000 of unrestricted funds.

## **Statement of Trustees' Responsibilities**

The members of the Kirk Session must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf:



## **Independent Examiner's Report to the Trustees of Lochend and NewAbbey Church of Scotland**

I report on the accounts of the charity for the year ended 31st December 2023 which are set out on pages 7 to 10.

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

### **Basis of independent examiner's statement**

An examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any 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 accounts.

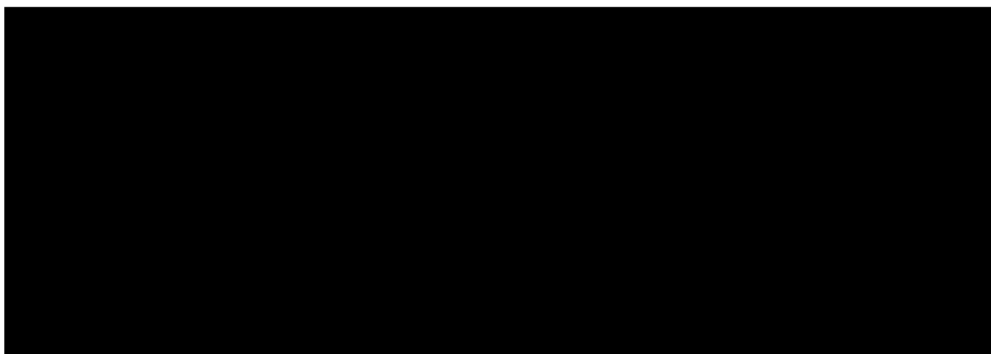
### **Independent examiner's statement**

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 accounts which accord with the accounting records and comply with 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 accounts to be reached.

**Name:**

**Address:**



## **Receipts and Payments Account**

### **Year ended 31 December 2023**

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2023	2023	2023	2023	2022
<b><u>Receipts</u></b>	<b>Note</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Donations	3	27622	716	0	28338	29693
Legacies		0	0	0	0	1000
Activities for Generating Funds		8	0	0	8	1531
Investment income		540	0	2628	3168	2235
Tax recovered from Gift Aid donations		6292	0	0	6292	6850
Stipend Endowment		0	0	3438	3438	3440
Transition Funding		0	7459	0	7459	0
Presbytery allowance		0	0	0	0	2471
Vacancy Allowance		0	11196	0	11196	11196
		<u>34461</u>	<u>19371</u>	<u>6066</u>	<u>59898</u>	<u>58416</u>
Church fees		450	0	0	450	500
Life and Work subscriptions		462	0	0	462	554
From Central Funds		12999	0	0	12999	7820
Other		2	0	0	2	337
sub-total - Church funds		<u>48375</u>	<u>19371</u>	<u>6066</u>	<u>73811</u>	<u>67627</u>
Lochend & New Abbey Young Church		0	0	0	0	50
New Abbey Guild		0	736	0	736	1152
N.A. Women's Guild Hall Trust Fund		0	0	148	148	144
<b><u>Total Receipts</u></b>		<u><u>48375</u></u>	<u><u>20106</u></u>	<u><u>6214</u></u>	<u><u>74695</u></u>	<u><u>68973</u></u>
<b><u>Payments</u></b>	4					
Costs of generating funds		0	0	0	0	0
Charitable activities		50148	19371	3438	72957	65465
Governance costs		0	0	0	0	0
Purchase of Assets		0	0	0	0	0
sub-total - Church Funds		<u>50148</u>	<u>19371</u>	<u>3438</u>	<u>72957</u>	<u>65465</u>
Lochend & New Abbey Young Church		0	0	0	0	19
New Abbey Guild		0	1070	0	1070	781
N.A. Women's Guild Hall Trust Fund		0	0	0	0	800
<b><u>Total Payments</u></b>		<u><u>50148</u></u>	<u><u>20441</u></u>	<u><u>3438</u></u>	<u><u>74027</u></u>	<u><u>67065</u></u>
<b>Excess of Receipts over Payments for the year before transfers</b>		<b>-1773</b>	<b>-335</b>	<b>2776</b>	<b>668</b>	<b>1908</b>
<b>Transfers</b>						
from Organ Endowment to General fund		173	0	-173	0	0
from Fabric Endowment to unrestricted Fabric Fund		50	0	-50	0	0
from Kate Stewart fund to General fund		2068	0	-2068	0	0
from Paul Elliot Memorial fund to General Fund		150	0	-150	0	0
<b>Excess of Receipts over Payments for the year</b>		<b><u>667</u></b>	<b><u>-335</u></b>	<b><u>335</u></b>	<b><u>668</u></b>	<b><u>1908</u></b>



**Statement of Balances**  
**At 31 December 2023**

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2023	2023	2023	2023	2022
Note		£	£	£	£	£
<b><u>Bank &amp; Deposit Balances</u></b>						
Bank & deposit balances						
brought forward	Church	46,246	0	866	47,112	44,949
	Young Church	0	594	0	594	563
	New Abbey Guild	0	1,305	0	1,305	934
	N.A.Guild Hall Trust Fund	0	0	162	162	818
	<b>TOTAL</b>	<b>46,246</b>	<b>1,899</b>	<b>1,027</b>	<b>49,172</b>	<b>47,264</b>

**Movement in year:**

Excess of Receipts over

Payments for the year

	Church	-1,773	0	2,628	854	2,162
	Young Church	0	0	0	0	31
	New Abbey Guild	0	-335	0	-335	371
	N.A.Guild Hall Trust Fund	0	0	148	148	-656
	<b>TOTAL</b>	<b>-1,773</b>	<b>-335</b>	<b>2,776</b>	<b>668</b>	<b>1,908</b>

Bank & deposit balances carried forward

	Church	44,473	0	3,494	47,966	47,112
	Young Church	0	594	0	594	594
	New Abbey Guild	0	970	0	970	1,305
	N.A.Guild Hall Trust Fund	0	0	309	309	162
		<b>44,473</b>	<b>1,564</b>	<b>3,803</b>	<b>49,840</b>	<b>49,172</b>

**Investments at market value**

**Church of Scotland Investors Trust Growth Fund**

Trust Funds 4500 units (At Cost £2914)	26,235	0	0	26,235	24,300
Organ Fund 3000 units (At cost £5325)	0	0	17,490	17,490	16,200
General fund 5197 units (At cost £24998)	30,299	0	0	30,299	28,064
General fund 3616 units (At cost £19996)	21,081	0	0	21,081	19,526
General fund 3565 units (At cost £20000)	20,784	0	0	20,784	19,251
General fund 3603 units (At cost £19996)	21,005	0	0	21,005	0

**Church of Scotland Investors Trust Income Fund**

Fabric Fund 100 units (At cost £712)	0	0	1,096	1,096	1,056
General Fund 300 units (At cost £2070)					
(Kate Stewart Fund)	0	0	3,288	3,288	3,168
Paul Elliot Memorial Fund					
300 units (At cost £3099)	0	0	3,288	3,288	3,168
	<b>119,404</b>	<b>0</b>	<b>25,162</b>	<b>144,566</b>	<b>114,733</b>

**Assets**

Gift Aid Receivable	7	528	0	0	528	585
<b>Total</b>		<b>528</b>	<b>0</b>	<b>0</b>	<b>528</b>	<b>585</b>

**Liabilities**

Cost of repair not yet billed		0	0	0	0	0
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# Lochend and New Abbey Parish Church

## Notes to the Accounts

### 1. Trustee Remuneration and Related Party Transactions

During the year 1 trustee received remuneration for the sum of £1500.

### 2. Movements in Funds

	At 1 Jan 2023 £	Receipts £	Payments £	Transfers £	At 31 Dec 2023 £
<b>Unrestricted funds</b>					
Designated Fabric Fund	0	0	0	0	0
Trust	0	540	0	0	540
General Fund	46246	47835	50148	2441	46373
	<u>46246</u>	<u>48375</u>	<u>50148</u>	<u>2441</u>	<u>46913</u>
<b>Restricted funds</b>					
Locum Allowance	0	11196	11196	0	0
Transition Funding	0	7459	7459	0	0
Other charitable donations	0	716	716	0	0
Church sub-total	0	19371	19371	0	0
Young Church	594	0	0	0	594
New Abbey Guild	1305	736	1070	0	970
	<u>1899</u>	<u>20106</u>	<u>20441</u>	<u>0</u>	<u>1564</u>
<b>Endowment funds</b>					
Stipend	0	3438	3438	0	0
Fabric	0	50	0	-50	0
Organ	866	360	0	-173	1053
Paul Elliot Memorial	0	150	0	-150	0
Kate Stewart	0	2068	0	-2068	0
Church sub-total	866	6066	3438	-2441	1053
New Abbey Guild Hall Trust Fund	162	148	0	0	309
	<u>1027</u>	<u>6214</u>	<u>3438</u>	<u>-2441</u>	<u>1362</u>
<b>Total of Church funds</b>	<b>49172</b>	<b>74695</b>	<b>74027</b>	<b>0</b>	<b>49840</b>

#### Purposes of Designated Funds

**Fabric Fund:** Any funds the Trustees have set aside for the maintenance of the Church property.

**Trust Funds:** 4500 Growth Fund units: an amalgamation of various funds the income from which is used for general purposes.

#### Purposes of Endowment Funds

**Fabric Fund:** 100 Income Fund units - income to be used towards fabric expenses.

**Organ & Music Fund:** 3000 General Fund units provided to keep organ in good repair and replace as and when necessary. At a meeting of the Kirk Session on 01/12/2012 it was agreed to broaden the purposes of this fund to include the provision of music in the Church by other means.

**Paul Elliot Memorial Fund:** 300 Income Fund units - Income to be used to contribute to Beadle's salary; this was put into the Church of Scotland Income Fund in 2005.

**Miss Kate Stewart Fund:** 300 Income Fund units - Income to be used for general expenditure.

**New Abbey Woman's Guild Hall Trust Fund:** was set up in 1974 by an anonymous donor for the well-being of the Woman's Guild Hall. The original endowment was £1,000 of 8¼% Government stock yielding £41.25 twice per year; it was dated till 1990. When it had to be redeemed in 1990, it was invested in M&G Charifund.

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022 £
<b>3. Analysis of Donations</b>					
Ordinary Offerings (Open Plate)	4,517	0	0	4,517	4,816
Standing Orders	21,400	0	0	21,400	23,292
Other Donations	1,705	0	0	1,705	1,585
	<u>27,622</u>	<u>0</u>	<u>0</u>	<u>27,622</u>	<u>29,693</u>

#### 4. Analysis of Payments

<b>Costs of generating funds</b>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

#### Charitable activities

Ministries & Mission payments	10,921	18,655	3,438	33,014	25,555
Locum Salary	3,794	0	0	3,794	3,780
Presbytery Dues	825	0	0	825	0
Other staffing costs	3,060	0	0	3,060	3,120
Fabric repairs & maintenance	4,627	0	0	4,627	7,468
Heat and light	2,956	0	0	2,956	2,010
Insurance	2,298	0	0	2,298	2,136
Organ & music	173	0	0	173	262
Life and Work	546	0	0	546	540
Web-Site expenses	191	0	0	191	229
Hall hire	30	0	0	30	0
Printing costs	202	0	0	202	0
Invested in COS funds	20,000	0	0	20,000	20,000
Sundry expenses	26	0	0	26	30
Christian Aid donations	500	259	0	759	0
Kippford RNLI Donation	0	256	0	256	0
First Base donation	0	201	0	201	210
Malawi Donation	0	0	0	0	125
	<u>50,148</u>	<u>19,371</u>	<u>3,438</u>	<u>72,957</u>	<u>65,465</u>

#### Governance costs

Independent examiner's fees	0	0	0	0	0
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#### Other payments

Purchase of assets	0	0	0	0	0
Purchase of investments	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

#### 5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £30,135 and the maximum stipend (in 5th and subsequent years) £37,032.

#### 6. Collections for Third Parties

	2023	2022
Malawi Appeal	0	125
First base agency	201	210
Christian Aid	259	0
Kippford RNLI	256	0

#### 7. Assets

Gift Aid: still due for 2023 - £528

## APPENDIX

### FUNDS HELD ON BEHALF OF THE CONGREGATION

#### BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2023	2022
	£	£
<b><u>CAPITAL ACCOUNT</u></b>		
Growth fund at cost	128,427	127,229
Income fund at cost	54,034	53,147
Deposit fund at cost	8,711	7,642
Market Value of Fabric Fund units at 31st December		4,720
Market Value of Growth Fund units at 31st December	143,488	130,864
Market Value of Income Fund units at 31st December	51,096	48,134
Market Value of Deposit Fund units at 31st December	<u>8,711</u>	<u>7,642</u>
	203,295	191,360
<b><u>REVENUE ACCOUNT</u></b>		
Credit Balance at 31 December	13,232	13,600
<b><u>Total Value of funds held at 31st December</u></b>	<b><u>216,527</u></b>	<b><u>204,960</u></b>

**LOCHEND and NEW ABBEY PARISH CHURCH**  
**GENERAL FUND BUDGET**

		Budget 2024 £	Actual 2023 £
<b>INCOME</b>			
<b>Offerings</b>			
(a)	Standing orders	20,000	21,400
	Tax Recovered on Gift Aid	6,000	6,292
	Other Offerings, Donations etc	1,500	1,705
	Ordinary Offerings (Open Plate)	<u>4,000</u>	<u>4,517</u>
		<u>31,500</u>	<u>33,914</u>
<b>Other Ordinary General Income</b>			
(b)	Fundraising	0	8
	Fees for Use of Church (Weddings/Funerals)	250	450
	Income from Investments	500	540
	Bank Interest	0	0
		<u>750</u>	<u>998</u>
	<b>Total Ordinary General Income</b>	<u><u>32,250</u></u>	<u><u>34,912</u></u>
<b>EXPENDITURE</b>			
<b>Ministry and Mission &amp; Wider Work</b>			
	National Stipend Fund Allocation	33,820	33,014
	less Transition funding	8,265	7,459
	less Endowment	3,402	3,438
	less Vacancy allowance	<u>11,196</u>	<u>11,196</u>
	Amount paid by congregation	10,957	10,921
	Locum Salary	4,200	3,780
	Presbytery Dues	<u>1,000</u>	<u>825</u>
		<u>16,157</u>	<u>15,526</u>
<b>Local Staffing Costs</b>			
	Minister's Expenses	300	0
	Pulpit Supply	300	0
	Salary of Organist	1,800	1,560
	Salary of Beadle	<u>1,500</u>	<u>1,500</u>
		<u>3,900</u>	<u>3,060</u>
<b>Building Costs</b>			
	Church Heat and Light	3,600	2,956
	Memorial Hall, Beeswing	90	30
	Organ maintenance	300	173
	Insurance	<u>2,500</u>	<u>2,298</u>
		<u>6,490</u>	<u>5,457</u>
<b>Other Local Costs</b>			
	Stationery & News Letter	250	202
	Fundraising costs	0	0
	Web site costs	300	191
	Sundry costs	100	26
	Communion Expenses	<u>20</u>	<u>0</u>
		<u>670</u>	<u>419</u>
	General Maintenance and repairs	5,000	4,627
	<b>Total Ordinary General Expenditure</b>	<u><u>32,217</u></u>	<u><u>29,089</u></u>
	<b>SURPLUS/(DEFICIT)</b>	<u><u>33</u></u>	<u><u>5,823</u></u>