

**Elmwood Presbyterian Church a congregation of the
Presbyterian Church in Ireland**

**Trustees Annual Report and Financial Statements
for the year ended 31 December 2021**

Registered with the Charity Commission for Northern Ireland (NIC105264)

TRUSTEES ANNUAL REPORT

The Trustees present their Annual Report and Financial Statements for the year ended 31 December 2021 including a Balance Sheet as at that date.

REFERENCE AND ADMINISTRATIVE DETAILS

Elmwood congregation of the Presbyterian Church in Ireland
105 Ballymacash Road
Lisburn
Co. Antrim
BT28 3ET

Registered Charity in Northern Ireland (NIC105264)

CHARITY TRUSTEES

The Charity Trustees who served during the year or who were trustees at the date of this report were

Rev. Andrew Thompson	Miss. Helen Johnston
Mr. David Acheson	Mr. Brian Magowan
Rev. David Bruce	Mr. Ian Maxwell
Mr. Colin Campbell	Mr. Gordon McEvoy
Mr. Gareth Connolly	Mr. Peter McKechnie
Mr. Mark Donnell	Mr. Ivan Murdock
Mr. David Graham	Mr. Ronnie Nesbitt
Mr. Nelson Gray	Mr. Mark Noble
Mr. John Henderson	Mr. David Ravey
Mr. Philip Henderson	Mr. Michael Shields
Mr. David Jess	Mr. John Stanage

PRINCIPAL OFFICE BEARERS

Minister
Clerk of Session
Treasurer
Secretary

Rev. Andrew Thompson
Mr. Mark Noble
Mr. Ian Maxwell
Mr. Brian Magowan

INDEPENDENT EXAMINER

John McCleary FCA
McCleary & Company Ltd
Garvey Studios
14 Longstone Street
Lisburn
Co. Antrim
BT28 1TP

BANKERS

Danske Bank
45-48 High Street
Portadown
Craigavon
BT62 1LB

SOLICITORS

WG Maginess & Son
68 Bow Street
Lisburn
BT28 1AL

TRUSTEES ANNUAL REPORT (cont'd)

STRUCTURE AND MANAGEMENT

The Kirk Session

The charity trustees of the congregation are the members of its Kirk Session. Under the congregation's governing document, The Code, the book of the constitution and government of the Presbyterian Church in Ireland, the Kirk Session seeks to watch over and promote the spiritual interest of the congregation and of persons not connected with any congregation who are within its bounds. It ensures pastoral care is in place in the congregation and seeks to further the contribution of the Church to Christian witness and service in the local community. The Kirk Session has delegated to its Congregational Committee the temporal affairs of the congregation including administering all funds and property belonging to the congregation. Members of the Kirk Session are ex-officio members of the Congregational Committee.

The Kirk Session consists of the ordained minister and the ruling elders of the congregation. All members are entitled to propose, speak and exercise equal votes at meetings, except that the Moderator, the ministers in active duty in the congregation, has no deliberative but only a casting vote.

Stated meetings of the Kirk session are held at least eight times each year.

To be chosen for the office of the eldership in the congregation a person must be a voting member and a regular attendant on its ordinances. The selection of those proposed to be called to the office can be either by the congregation or by the Kirk Session. Members are elected if they obtain two-thirds of those who vote.

Presbytery

Under the Presbyterian Church in Ireland's form of governance the corporate oversight of a congregation is the responsibility of a Presbytery which superintends generally the spiritual and temporal affairs of the congregations assigned to it by the General Assembly of the Presbyterian Church in Ireland. Elmwood Presbyterian Church has been assigned to the Dromore Presbytery of the Presbyterian Church in Ireland. The membership of the Presbytery consists mainly of the active ministers of congregations assigned to it by the General Assembly, ministers who have retired from active duty and an elder appointed by the Kirk Session of each congregation.

TRUSTEES ANNUAL REPORT (cont'd)

The General Assembly

The General Assembly is the supreme court of the Church, representing in one body the whole Church and acting as its supreme legislative, administrative and judicial authority, in dealing with all matters brought before it. The General Assembly is normally constituted during the first week in June for worship and to conduct its business. At the end of business it is dissolved. The membership of the General Assembly consists mainly of the active ministers of each congregation, retired ministers and a representative elder appointed by the Kirk Session of each congregation.

DESCRIPTION AND PURPOSE

Elmwood Presbyterian Church is a congregation of the Presbyterian Church in Ireland. The Presbyterian Church in Ireland, as a Reformed Church within the wider body of Christ is grounded in the Scriptures, and exists to love and honour God through faith in His Son and by the power of His Spirit, and to enable her members to play their part in fulfilling God's mission to our world.

The congregation's mission purpose is 'Demonstrating God's presence in our community'. Depending on God's grace, we seek to share Jesus by:

- Celebrating His greatness
- Teaching His Word
- Showing His love
- Equipping His people to serve Him in the world.

In living out its mission and vision as a family of God's people, the congregation seeks to be guided by the following values:

- Prayerful reliance on God
- Helping people to connect with God
- People matter to God, and so they matter to us
- Active membership of the worldwide family of God
- Reflecting God's heart for the world

In all of this we seek to be Biblical, intergenerational, outward-looking and innovative, while at the same time mindful of our heritage and place as part of the wider Presbyterian family in Ireland.

TRUSTEES ANNUAL REPORT (cont'd)

ACTIVITIES AND OBJECTIVES

The congregation meets for worship every Sunday and visitors are welcome to join. The Sacrament of the Lords Supper is observed on several occasions during the year and all those who have been baptised and who have made a profession of faith in the Lord Jesus Christ are admitted to the Lord's Supper. The congregation holds regular bible study meetings, mainly in small groups, and has a wide range of organisations including

- Sunday School
- Youth Club
- Youth Fellowship
- Boys' Brigade
- Girls' Brigade
- Presbyterian Women
- Seniors' Club
- Mothers and Toddlers
- Men's Fellowship
- Young Adults

ACHIEVEMENTS AND PERFORMANCE

Worship and prayer

The congregation normally meets for worship each Sunday at 11.30am and 6.30pm. During the week the Bible Study and Home Group programme provides an opportunity for members to meet together for fellowship, to study the scriptures and for a time of prayer.

As well as our regular services during the year there were 2 marriage services and sought to comfort those who had been bereaved during the year. There were no Sacraments of Baptism during the year, as compared with 2 in the previous year.

At 31 December 2021 there were 229 communicant members and 251 families connected with the congregation. Before the COVID-19 pandemic resulted in the cessation of Sunday services, the average week attendance at morning worship would have been 250. The COVID regulations required there to be online services for a significant part of 2020.

Pastoral care

Members of the congregation who are unable to attend church due to sickness or age are visited on a regular basis by the minister, deaconess, elders or by one of the congregation's pastoral visitors.

TRUSTEES ANNUAL REPORT (cont'd)

Mission and outreach

The congregation supports the United Appeal for Mission which is a central fund of the Presbyterian Church in Ireland. This fund enables congregations to support the wider mission of the denomination and to do mission and outreach on denominational basis beyond what the congregation could do on its own. The United Appeal Fund provides financial support for mission personnel at home and overseas, assists congregations with the deployment of locally based staff, enables church planting, provides grant support for the upkeep of church premises, assists with the running costs of Union Theological College, the Church's training college for ministry students, and financially supports congregations in the areas of worship, discipleship, global mission, outreach, leadership and pastoral care.

Presbytery

The congregation was represented at the regular meetings of Presbytery by our minister and one of the elders. This provides an important link between the congregations and the wider structures of the church.

General Assembly

The minister and one of our elders were nominated to attend the meeting of the General Assembly of the Presbyterian Church in Ireland held in Assembly Buildings, Belfast, in October 2021.

Property

The ongoing presence and effect of the Covid19 pandemic continued to restrict many regular church activities with a consequent reduction in the use of the church buildings during 2021. Naturally, this had an effect on the amount of maintenance and repair work that needed to be carried out. However, regular maintenance continued in areas such as fire services, extinguishers and lighting. Work was carried out also on the AV/sound desk and ceiling tiles in some areas, and guards were provided to protect the recently installed cameras in the Main Hall. In addition, work was undertaken to replace and relocate the main cold water storage tank to a safer location. It should be noted that, on occasion, it proved difficult to engage craftsmen to undertake specialist work.

Some minor maintenance work was carried out also in the manse to provide additional power points and to effect repairs associated with the bathroom shower.

TRUSTEES ANNUAL REPORT (cont'd)

The Covid-19 pandemic which started in March 2020 has had a profound effect on the ongoing work, witness and normal activity of Church life.

During lockdown Sunday services were either pre-recorded or streamed live from the Church building when in-person gatherings were not possible. Members of the congregation responded with their online presence and were very appreciative of the strenuous efforts made by so many who gave of their time and talents to maintain and deliver Sunday worship to a very high standard to God's Glory.

The pastoral care of the congregation has been maintained by the Minister, Rev Andrew Thompson, Deaconess, Margaret Robertson, Elders and a dedicated team of volunteers using regular phone contact and in many instances, door step delivery, whilst maintaining the safe distancing protocols required.

The Kirk Session and Congregational Committee maintained their normal pattern of meetings throughout the year using Zoom technology and face to face meetings.

Elmwood's youth organisations were forced to abandon their weekly meetings and the leaders have used their creative gifts to find ways to maintain contact with the young people in very difficult circumstances. Zoom technology, phone contact and in some instances the church car park has been used to enable contact and the distribution of medals and Christmas gifts. Many thanks to all involved.

The Minister, Kirk Session, Congregational Committee and all Church leaders look to the future with confidence and with the enabling power and presence of God in His service and to His Glory.

TRUSTEES ANNUAL REPORT (cont'd)

Organisations

The regular weekly organisations and activities in the congregation could be categorised in the following broad areas:-

(a) Youth & Children's Ministry

Uniformed organisations seek to provide for the social, physical and spiritual development of children from 3-18 years. The pattern of meetings and numbers attending have been significantly affected by Covid-19. The Girls' Brigade has an average weekly attendance of 130 across the sections, while the equivalent number in Boys' Brigade is just over 100. The Christian education of children is sought through a Sunday School group (JAM; average attendance 30) which meets prior to the morning service; during the service there is also age-appropriate teaching in Children's Church (attendance up to 20 children). Development of young people is further sought through the provision of a Youth Club (The Wood; average attendance 20) and a Sunday evening Youth Fellowship group (average attendance 15).

(b) Outreach

The congregation seeks to build bridges into the local community through a thriving Adult/Toddler group, and a small Parent-Infant project (run in conjunction with Barnardos).

(c) Fellowship

The congregation seeks to offer opportunities for various groups to come together to learn and share with one another. The Presbyterian Women group meets monthly for a varied programme with an average of 50 ladies in attendance. Also meeting monthly, the Just Men group brings an average of 12 men together on a Saturday morning for breakfast and an informative talk given by a member of the congregation. A seniors' group, Young at Heart, also meets weekly, providing a varied programme for a group of around 35 senior members. Finally, up to 100 members of the congregation are involved in a Home Group programme, which sees small groups meeting weekly to study the Bible, pray and share encouragement and fellowship.

Volunteers

The Trustees wish to acknowledge their deep appreciation of those who give freely of their time by serving on committees and helping with organisations and other church activities.

TRUSTEES ANNUAL REPORT (cont'd)

PUBLIC BENEFIT STATEMENT

The Presbyterian Church in Ireland meets the public benefit requirement by providing benefit to its members and the general public by making known the Christian Gospel of the Lord Jesus Christ.

The direct benefits which flow from the purposes of the Church include the gaining of an understanding in Christian beliefs as set out in the Bible and in the Church's subordinate standards (the Westminster Confession of Faith and the Shorter and Larger Catechisms) leading to spiritual and moral development and opportunities for response to Bible teaching. In turn, this framework leads to practical expressions of Christian beliefs and standards in the local community such as through the care of those in need (including the sick, disabled and bereaved).

Generally the above benefits are delivered locally by congregations and their members, or are facilitated through presbyteries or are organised and delivered centrally. Local delivery is facilitated by central resources in almost all cases. Public access is made known through the use of noticeboards, printed material, press advertisement, websites, and social media or in other ways.

The benefits are demonstrated through regular evaluation of the services and informal and ad-hoc feedback from members, their families, and members of the public.

The purpose does not lead to harm. The only private benefit flowing from our purpose is related to Ministers, Missionaries, Deaconesses, Irish Mission workers and Lay Agents who receive benefits as a result of their holding office or employment. However, this is incidental and necessary in order to further our charitable purpose. There are no other private benefits. The beneficiaries of this purpose are members, their families, other individuals that the Presbyterian Church in Ireland is in direct and indirect contact with, the community in which pastoral services are provided and other communities throughout Northern Ireland, the Republic of Ireland, and worldwide which benefit from our engagement with and support for both Christian and other secular organisations, charities and individual members of the public.

The Kirk Session has had regard to the Charity Commissions public benefit requirement statutory guidance.

TRUSTEES ANNUAL REPORT (cont'd)

FINANCIAL REVIEW

The congregation's main source of income is members' contributions through the Weekly Freewill Offering. There were 186 contributors during the year [compared with 161 in 2020] donating a total of £198,092 [£192,711 in 2020]. Despite the church services being cancelled during lockdown periods in 2021, the majority of members paid their offerings through electronic bank transfers which has been a factor in the slight increase in free will offering as compared to 2020.

Total Income of the congregation during the year was £263,350, compared to £263,806 in the previous year.

Total expenditure increased, as a result of the opening up of church activities as compared with 2020, from £204,151 to £212,145.

RESPONSIBILITIES IN RESPECT OF THE FINANCIAL STATEMENTS

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

The Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the congregations and the financial activities for that year. In preparing the financial statements the Trustees are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Funds will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the funds transactions and disclose with reasonable accuracy at any time the financial position of the congregations and enable them to ensure that the financial statements comply with the Statement of Recommended Practice "Accounting and Reporting by Charities (1 January 2015)". They are also responsible for safeguarding the assets of the congregation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

TRUSTEES ANNUAL REPORT (cont'd)

GOING CONCERN

The activities of the congregation are dependent on ongoing contributions from its members. The Trustees are of the opinion that the congregation has sufficient resources at the date of approval of these financial statements to meet commitments which will arise in the year from the date of signing this report and subject to the continuing support from members to fund on an ongoing basis the congregation's current activities and other financial commitments.

RESERVES POLICY

The Trustees have considered the level of unrestricted net current assets that it is appropriate to hold taking account of current and ongoing commitments. It is the policy of the Trustees to hold at least six month's normal expenditure, as the funding of its present activities is dependent of the ongoing financial support of members. At the year-end unrestricted reserves were £102,644, which equates to seven months. The Trustees consider it prudent to have the net current assets at a level equivalent to six month's expenditure.

RISK REVIEW

A review of major risks has been undertaken by the Trustees and systems and procedures implemented to manage identified risks. The principal risks are in relation to the likelihood of reputational damage and financial risks associated with the expectation of ongoing financial support from members. These risks are mitigated by the Trustees, and the Congregational Committee, regularly monitoring the various activities of the congregation at stated meetings and by encouraging members in their regular giving.

Approved by the Kirk Session at a meeting on 24 March 2022 and signed on its behalf by



Mr Mark Noble



Mr Brian Magowan

24 March 2022

24 March 2022

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF ELMWOOD CONGREGATION OF THE PRESBYTERIAN CHURCH IN IRELAND

I report on the accounts for the year ended 31 December 2021 set out on pages 14 to 29.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008.

It is my responsibility to:

- examine the accounts under Section 65 of the Charities Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 65(9)(b) of the Charities Act); and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general directions given by the Charities Commission for Northern Ireland under section 65(9)(b) of the Charities Act.

My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items of disclosures in the accounts and seeking explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. That accounting records were not kept in accordance with section 63 of the Charities Act
2. That the accounts do not accord with those accounting records
3. That the accounts do not comply with the accounting requirements of the Charities Act
4. That there is further information needed for a proper understanding of the accounts to be reached.

**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF ELMWOOD CONGREGATION OF
THE PRESBYTERIAN CHURCH IN IRELAND**

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and in connection with following the Directions of the Charity Commission for Northern Ireland; I have found no matters that require drawing to your attention.



John McCleary FCA
McCleary & Company Ltd
Garvey Studios
14 Longstone Street
Lisburn
Co. Antrim
BT28 1TP

Date 24 March 2022

ELMWOOD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

STATEMENT OF FINANCIAL ACTIVITY
for the year ended 31 December 2021

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Income and Endowments from:					
Donations and legacies	2	158,086	102,427	260,513	252,650
Charitable activities	3	493	1,862	2,355	10,793
Investments	4	343	139	482	363
		-----	-----	-----	-----
Total		158,922	104,428	263,350	263,806
		-----	-----	-----	-----
Expenditure on:					
Raising funds	5	637	490	1,127	1,068
Charitable activities	6	172,899	38,119	211,018	203,083
		-----	-----	-----	-----
Total		173,536	38,609	212,145	204,151
		-----	-----	-----	-----
Net Income / (expenditure)		(14,614)	65,819	51,205	59,655
		-----	-----	-----	-----
Transfers between funds		12,871	(12,871)	-	-
		-----	-----	-----	-----
Net movement in funds		(1,743)	52,948	51,205	59,655
Reconciliation of funds:					
Total funds brought forward		1,813,687	123,830	1,937,517	1,877,862
		-----	-----	-----	-----
Total funds carried forward		1,811,944	176,778	1,988,722	1,937,517
		=====	=====	=====	=====

ELMWOOD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

BALANCE SHEET

As at 31 December 2021

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Fixed assets:					
Tangible assets	9	1,709,300	-	1,709,300	1,736,811
		-----	-----	-----	-----
Total fixed assets		1,709,300	-	1,709,300	1,736,811
		-----	-----	-----	-----
Current assets					
Debtors	10	29,151	13,392	42,543	41,803
Cash at bank and in hand	11	76,432	163,386	239,818	162,657
		-----	-----	-----	-----
Total current assets		105,583	176,778	282,361	204,460
		-----	-----	-----	-----
Liabilities:					
Creditors: Amounts falling due within one year	12	(2,939)	-	(2,939)	(3,754)
		-----	-----	-----	-----
Net current assets		102,644	176,778	279,422	200,706
		-----	-----	-----	-----
		-----	-----	-----	-----
Total net assets		1,811,944	176,778	1,988,722	1,937,517
		-----	-----	-----	-----

ELMWOOD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

BALANCE SHEET (cont'd)
As at 31 December 2021

	Note	Total Funds 2021 £	Total Funds 2020 £
Funds of the charity			
Restricted income funds	13	176,778	123,830
Unrestricted funds	13	1,811,944	1,813,687
		-----	-----
Total charity funds		1,988,722	1,937,517
		-----	-----

Approved by the Kirk Session at a meeting on 24 March 2022 and signed on its behalf by

Mr Mark Noble



Clerk of Session

24 March 2022

Mr Brian Magowan



Congregational Secretary

24 March 2022

ELMWOOD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS
31 December 2021

1. ACCOUNTING POLICIES

BASIS OF FINANCIAL STATEMENTS

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with Financial Reporting Standard applicable in the UK and Ireland (FRS102) (effective 1 January 2015).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the congregation is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

FUND ACCOUNTING

Endowment funds are funds, the capital of which must be retained either permanently or at the congregation's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place. Elmwood does not have any endowment funds at the present time.

Restricted funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor and (b) revenue donations or grants for a specific congregational activity intended by the donor. Where these funds have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average balance basis.

Unrestricted funds are income funds, which are to be spent on the congregation's general purposes. Designated funds are general funds set aside by the congregation for use in the future.

ELMWOOD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS
31 December 2021

1. ACCOUNTING POLICIES(cont'd)

INCOMING RESOURCES

(i) Recognition of incoming resources

These are included in the Statement of Financial Activities (SoFA) when:

- the congregation becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

(ii) Incoming resources with related expenditure

Where incoming resources have related expenditure (as with fundraising income) the incoming resources and related expenditure are reported gross in the SoFA.

(iii) Grants and donations

Grants and donations are only included in the SoFA when the congregation has unconditional entitlement to the resources.

(iv) Tax reclaims on donations and gifts

Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.

(v) Contractual income and performance related grants

This is only included in the SoFA once the related goods or services have been delivered.

(vi) Volunteer help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

(vii) Investment income

This is included in the accounts when receivable.

ELMWOOD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS
31 December 2021

1. ACCOUNTING POLICIES (cont'd)

(viii) Investment gains and losses

This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year

EXPENDITURE AND LIABILITIES

(ix) Liability recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the congregation to pay out resources.

(x) Governance costs

These are shown within charitable activities and include the costs of preparation and examination of accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

(xi) Grants with performance conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

(xii) Grants payable without performance conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

ELMWOOD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS
31 December 2021

1. ACCOUNTING POLICIES (cont'd)

ASSETS

(xiii) Tangible Fixed Assets

Tangible fixed assets for use by charity are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation is recorded on all tangible fixed assets, other than freehold land and the church manse which is recorded at market value, at rates calculated to write off the cost, less estimated residual value of each asset over its expected useful life as follows: -

Buildings:	- over 50 years
Fixtures, fittings and equipment	- over 10 years
Motor Vehicles	- over 4 years
Computers, software and technical equipment	- over 4 years

ELMWOOD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2021

2. DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Recorded giving:				
FWO	129,723	68,369	198,092	192,711
Loose collections	2,338	-	2,338	2,234
Donations and gifts	1,600	19,315	20,915	18,940
Gift Aid	24,425	14,743	39,168	38,765
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	158,086	102,427	260,513	252,650
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3. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Income from charitable activities				
Fees from weddings, funerals and organisations	-	-	-	1,565
Sale of Magazines, Study Books	493	-	493	632
Income from Church Events	-	210	210	880
Miscellaneous Income	-	1,247	1,247	6,626
Grants	-	405	405	1,090
	-----	-----	-----	-----
	493	1,862	2,355	10,793
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ELMWOOD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2021

4. INVESTMENTS

	Unrestricted Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
	£	£	£	£
Deposit interest	343	139	482	363
	-----	-----	-----	-----
	343	139	482	363
	-----	-----	-----	-----

5. RAISING FUNDS

	Unrestricted Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
	£	£	£	£
FWO envelopes	637	490	1,127	1,068
	-----	-----	-----	-----
	637	490	1,127	1,068
	-----	-----	-----	-----

ELMWOOD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2021

6. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
General Assembly Assessments	14,100	-	14,100	17,160
Presbytery fees	850	-	850	833
Ministry and support staff costs	106,463	-	106,463	99,325
Congregational running expenses	17,851	11,992	29,843	34,700
Donations to Missions and charities	4,600	26,127	30,727	26,662
Governance costs	1,524	-	1,524	1,242
Depreciation Charge	27,511	-	27,511	23,161
	-----	-----	-----	-----
	172,899	38,119	211,018	203,083
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ELMWOOD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2021

7. EMPLOYEES

Employment Costs

	Total Funds 2021	Total Funds 2020
	£	£
Wages and Salaries	77,003	70,463
Social Security Costs	7,193	6,635
Pension contributions	14,404	14,189
	-----	-----
	98,600	91,287
	-----	-----

Number of Employees

The average number of employees, including the minister of the congregation, during the year was

	Total Funds 2021	Total Funds 2020
	£	£
Average number of employees	5	5
	-----	-----

There were no employees in receipt of employee benefits in excess of £60,000.

ELMWOOD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2021

8. PENSION COSTS

The minister and deaconess of the congregation are members of the Presbyterian Church in Ireland Pension Scheme (2009). This is a scheme operated by the Presbyterian Church in Ireland, a separate registered charity. The congregation pays an assessment to the Presbyterian Church in Ireland equivalent to the employer's pension contribution for the Scheme and based on the stipend paid to the minister and deaconess. The Presbyterian Church in Ireland Pension Scheme (2009) is a funded Scheme of the defined benefit type, providing defined benefits based on career average revalued salary. The Scheme has assets held in a separately administered fund managed by a board of trustees. The Presbyterian Church and the Scheme Trustees have agreed a funding plan to ensure the Scheme is sufficiently funded to meet current and future obligations. A formal schedule of contributions was drawn up on 25 November 2015 whereby the Presbyterian Church agreed to pay from 31 December 2015 contributions of 24% of pensionable salaries to cover the accrual of benefits for future service, expenses, the cost of insuring death in service benefits and funding the scheme deficit.

The contributions made by the congregation during the year were

	Total Funds 2021	Total Funds 2020
	£	£
Contributions	14,404	14,189
	-----	-----

The congregation operates a defined pension contribution policy for its employees. The scheme and its assets are held by an independent scheme manager. The pension charge represents the contributions due from the congregation during the year

	£	£
Contributions	-	-
	-----	-----

ELMWOOD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2021

9. TANGIBLE FIXED ASSETS

	Land & Buildings	Fixtures and Fittings	Vehicles	Total
	£	£	£	£
Cost or valuation				
At start of year	1,810,000	25,044	8,000	1,845,044
Additions	-	-	-	-
Disposals	-	-	-	-
	-----	-----	-----	-----
At end of year	1,810,000	25,044	8,000	1,845,044
	-----	-----	-----	-----
Depreciation				
At start of year	100,000	4,233	2,000	108,233
Provision for year	20,000	5,511	2,000	27,511
	-----	-----	-----	-----
At end of year	120,000	9,744	4,000	135,744
	-----	-----	-----	-----
Net Book Value				
At start of year	1,710,000	20,811	6,000	1,736,811
	-----	-----	-----	-----
At end of year	1,690,000	15,300	4,000	1,709,300
	-----	-----	-----	-----

10. DEBTORS

	2021	2020
	£	£
Accrued Income	39,732	39,139
Prepayments	2,811	2,664
	-----	-----
	42,543	41,803
	=====	=====

ELMWOOD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland
NOTES TO THE ACCOUNTS (cont'd)
31 December 2021

11. CASH AT BANK AND IN HAND

	2021	2020
	£	£
Danske Bank current accounts	239,777	162,616
Cash in hand	41	41
	-----	-----
	239,818	162,657
	=====	=====

12. CREDITORS: amount falling due within one year

	2021	2020
	£	£
Accruals	2,939	3,754
	-----	-----
	2,939	3,754
	=====	=====

ELMWOOD PRESBYTERIAN CHURCH

a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)

31 December 2021

13. FUND BALANCES AND RECONCILIATION OF FUNDS

Fund	Balance at start £	Income £	Expend. £	Transfer £	Balance at end £
Unrestricted Funds					
General Account	1,813,687	158,922	(173,536)	12,871	1,811,944
	-----	-----	-----	-----	-----
	1,813,687	158,922	(173,536)	12,871	1,811,944
	-----	-----	-----	-----	-----
Restricted Funds					
Building & Maintenance	60,579	58,906	(9,728)	-	109,757
Missionary & Outreach	48,428	22,277	(5,187)	(12,555)	52,963
Sunday School (JAM)	266	-	(186)	-	80
Boy's Brigade	1,627	3,931	(3,930)	318	1,946
Girl's Brigade	7,044	7	(814)	318	6,555
Presbyterian Women	1,326	2,569	(2,162)	-	1,733
Youth Fellowship (Fish)	840	221	-	227	1,288
Youth Club (Wood)	1,432	261	(393)	318	1,618
Community Ministry	72	578	(407)	-	243
Youth Council	1,096	406	(5)	(1,497)	-
Young Adults	244	-	(20)	-	224
Holiday Bible Club	2	-	-	-	2
Special Offerings	874	15,272	(15,777)	-	369
	-----	-----	-----	-----	-----
	123,830	104,428	(38,609)	(12,871)	176,778
	-----	-----	-----	-----	-----
Total	1,937,517	263,350	(212,145)	-	1,988,722
	-----	-----	-----	-----	-----

ELMWOOD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

NOTES TO THE ACCOUNTS (cont'd)
31 December 2021

14. RELATED PARTY TRANSACTION

Two of the Trustees, the minister of the congregation received remuneration of £39,530 and expenses of £6,302 for acting in that capacity. Pension contributions of £9,487 were paid by the congregation in respect of the minister to the Presbyterian Church in Ireland Pension Scheme (2009). The music leader received remuneration of £5,201. No pension contributions were paid in relation to this post. None of the other trustees received any remuneration or expenses during the year in connection with their duties.

During the year the congregation contributed the following amounts to Funds of the General Assembly of the Presbyterian Church in Ireland a separate charity

£15,228 for congregational assessments
£10,613 towards the United Appeal
£766 towards the Presbyterian Children's Society

The congregation contributed £850 towards Presbytery Assessments during the year

There were no other related party transactions.

ELMWOOD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

Appendix 1 – Additional Financial Information

The additional financial information provided on the following pages does not form part of the congregation's independently examined Church Accounts. The figures shown have however, been incorporated into the accounts on which the congregation's independent examiner have given their report.

Elmwood Presbyterian Church

General Fund

Income and Expenditure - Year ended 31st December, 2021.

	Notes	2021 £	2020 £
Income			
Regular Direct Giving	1	-155,627	-147,672
Donations and Legacies	2	-17,732	-12,559
Activities that generate Income	3	-493	-6,273
Investment Income	4	-343	-250
Total Income		<u>-174,195</u>	<u>-166,754</u>
Expenditure			
Central Church Assessments	5	25,565	27,441
Ministry and Support Staff	6	77,185	73,036
Life and Work	7	9,347	9,570
Governance	8	6,585	6,904
Property and Equipment	9	50,254	45,829
Grants to Missions and Charities	10	20,377	21,092
Total Expenditure		<u>189,313</u>	<u>183,872</u>
Net (Income)/ Expenditure		<u>15,118</u>	<u>17,118</u>
Transfers Between Funds		12,871	52,070
Net Movement in Funds		<u>2,247</u>	<u>-34,952</u>

ELMWOOD PRESBYTERIAN CHURCH

a Congregation of The Presbyterian Church In Ireland

Elmwood Presbyterian Church

Building & Maintenance Fund

Income and Expenditure - Year ended 31st December, 2021.

	Notes	2021	2020
		£	£
Income			
Regular Direct Giving		-49,928	-48,716
Gift Aid on Giving		-8,978	-9,291
Donations		0	-1,265
Investment Income		0	0
Insurance Claims Recoverable		0	0
Total Income		<u>-58,905</u>	<u>-59,272</u>
Expenditure			
Loan Interest		0	429
Alarms & Fire Safety		1,177	772
Electrical, inc. Heaters		1,543	1,026
Grass Cutting		1,016	1,075
Repairs etc. - Manse		105	857
Organ Repairs and Maintenance		0	0
Repairs to Church and Halls		1,410	262
Repairs Other Property		0	0
Painting		0	0
Photocopier		0	0
Roof Repairs		540	660
AV System		0	0
Vehicle Repairs		627	0
Church Envelopes		490	466
Professional Fees		0	0
Scripture Union - St. Petersburg		1,410	0
Donabate Presbyterian Church		1,410	0
Bank Interest & Charges		0	0
Total Expenditure		<u>9,728</u>	<u>5,546</u>
Net (Income)/ Expenditure		<u>-49,177</u>	<u>-53,725</u>
Transfers Between Funds		0	42,156
Net Movement in Funds		<u>-49,177</u>	<u>-95,881</u>

ELMWOOD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

ELMWOOD PRESBYTERIAN CHURCH M&O FUND
GENERAL REVENUE ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2021

Receipts	2021	2020	Payments	2021	2020
Regular Direct Giving	18,441.10	23,245.50	Deaconess Costs (50%)	12,555.00	9,663.93
Gift Aid on Giving	3,165.70	5,643.37	Support Gifts	5,150.00	2,000.00
Investment Income	124.91	97.88	Bank Fees	36.80	36.61
Donations	500.00	0.00			
Miscellaneous Income	45.00	20.88			
Total Receipts	22,276.71	29,007.63	Total Payments	17,741.80	11,700.54
Opening Balances c/fd	48,428.41	31,121.32	Closing Balances c/fd	52,963.32	48,428.41
	<u>70,705.12</u>	<u>60,128.95</u>		<u>70,705.12</u>	<u>60,128.95</u>

ELMWOOD PRESBYTERIAN CHURCH
a Congregation of The Presbyterian Church In Ireland

ELMWOOD GENERAL FUND COLLECTIONS 2021

FWO Number	Amount	FWO Number	Amount	FWO Number	Amount	FWO Number	Amount	FWO Number	Amount	FWO Number	Amount	FWO Number	Amount
1	-	51	240.00	101	385.00	151	211.00	201	-	401	2,400.00	451	-
2	600.00	52	-	102	28.00	152	-	202	-	402	1,440.00	452	300.00
3	-	53	180.00	103	2,000.00	153	-	203	-	403	1,800.00	453	4,500.00
4	-	54	-	104	412.00	154	-	204	-	404	1,200.00	454	-
5	-	55	60.00	105	920.00	155	-	205	-	405	1,080.00	455	960.00
6	790.00	56	880.00	106	-	156	-	206	-	406	240.00	456	420.00
7	100.00	57	200.00	107	30.00	157	-	207	-	407	240.00	457	545.00
8	780.00	58	269.00	108	-	158	-	208	-	408	1,288.00	458	600.00
9	1,020.00	59	300.00	109	190.00	159	-	209	-	409	720.00	459	480.00
10	2,480.00	60	-	110	-	160	1,040.00	210	-	410	840.00	460	1,040.00
11	-	61	-	111	500.00	161	-	211	-	411	600.00	461	600.00
12	-	62	5,760.00	112	30.00	162	-	212	-	412	600.00	462	1,440.00
13	200.00	63	270.00	113	-	163	270.00	213	-	413	1,680.00	463	960.00
14	-	64	-	114	-	164	-	214	-	414	240.00	464	600.00
15	100.00	65	-	115	100.00	165	70.00	215	-	415	240.00	465	560.00
16	270.00	66	520.00	116	-	166	340.00	216	-	416	340.00	466	1,050.00
17	245.00	67	120.00	117	-	167	-	217	-	417	-	467	720.00
18	80.00	68	1,190.00	118	-	168	-	218	-	418	780.00	468	320.00
19	40.00	69	720.00	119	-	169	-	219	-	419	3,200.00	469	480.00
20	430.00	70	-	120	-	170	-	220	-	420	1,800.00	470	1,020.00
21	84.00	71	120.00	121	-	171	-	221	-	421	1,800.00	471	960.00
22	-	72	-	122	-	172	200.00	222	-	422	1,020.00	472	500.04
23	500.00	73	620.00	123	180.00	173	1,160.00	223	-	423	1,980.00	473	1,040.00
24	361.50	74	-	124	880.00	174	-	224	-	424	780.00	474	240.00
25	-	75	-	125	100.00	175	960.00	225	-	425	1,200.00	475	1,040.00
26	350.00	76	-	126	-	176	260.00	226	-	426	600.00	476	240.00
27	-	77	-	127	-	177	50.00	227	-	427	840.00	477	-
28	585.00	78	300.00	128	-	178	320.00	228	-	428	1,200.00	478	1,050.00
29	330.00	79	520.00	129	-	179	-	229	-	429	150.00	479	-
30	-	80	-	130	-	180	-	230	-	430	1,382.40	480	560.00
31	-	81	500.00	131	180.00	181	-	231	-	431	120.00	481	1,200.00
32	-	82	-	132	-	182	-	232	-	432	300.00	482	275.00
33	-	83	3,000.00	133	-	183	100.00	233	-	433	1,560.00	483	960.00
34	-	84	375.00	134	1,450.00	184	-	234	-	434	1,200.00	484	800.00
35	-	85	-	135	-	185	-	235	-	435	2,340.00	485	-
36	124.00	86	-	136	510.00	186	100.00	236	-	436	1,080.00	486	-
37	-	87	-	137	1,630.00	187	-	237	-	437	960.00	487	-
38	28.00	88	280.00	138	920.00	188	-	238	-	438	-	488	240.00
39	380.00	89	40.00	139	360.00	189	-	239	-	439	1,440.00	489	240.00
40	106.00	90	-	140	318.00	190	50.00	240	-	440	-	490	-
41	2,640.00	91	120.00	141	75.00	191	-	241	-	441	900.00	491	400.00
42	-	92	100.00	142	-	192	270.00	242	-	442	240.00	492	160.00
43	-	93	100.00	143	296.00	193	510.00	243	-	443	1,040.00	493	-
44	-	94	310.00	144	520.00	194	-	244	-	444	1,040.00	494	-
45	200.00	95	140.00	145	250.00	195	-	245	-	445	960.00	495	-
46	-	96	110.00	146	130.00	196	-	246	540.00	446	1,400.00	496	-
47	-	97	1,200.00	147	-	197	-	247	-	447	900.00	497	-
48	100.00	98	-	148	840.00	198	50.00	248	-	448	360.00	498	-
49	510.00	99	90.00	149	-	199	-	249	-	449	300.00	499	-
50	50.00	100	100.00	150	10.00	200	-	327	1,040.00	450	1,200.00		

ELMWOOD PRESBYTERIAN CHURCH

a Congregation of The Presbyterian Church In Ireland

ELMWOOD BUILDING FUND COLLECTIONS 2021

FWO Number	Amount	FWO Number	Amount	FWO Number	Amount	FWO Number	Amount	FWO Number	Amount	FWO Number	Amount	FWO Number	Amount
1	260.00	51	-	101	-	151	-	201	-	401	-	451	-
2	-	52	140.00	102	454.50	152	-	202	-	402	-	452	240.00
3	-	53	-	103	500.00	153	240.00	203	-	403	600.00	453	1,500.00
4	-	54	-	104	-	154	-	204	-	404	-	454	-
5	130.00	55	-	105	-	155	20.00	205	-	405	480.00	455	960.00
6	280.00	56	120.00	106	-	156	30.00	206	-	406	-	456	200.00
7	-	57	350.00	107	-	157	-	207	-	407	-	457	485.00
8	-	58	-	108	-	158	240.00	208	-	408	5,076.00	458	600.00
9	-	59	100.00	109	80.00	159	-	209	-	409	240.00	459	1,440.00
10	200.00	60	-	110	-	160	-	210	-	410	600.00	460	520.00
11	-	61	-	111	-	161	-	211	-	411	600.00	461	600.00
12	60.00	62	-	112	-	162	-	212	-	412	300.00	462	480.00
13	-	63	-	113	200.00	163	-	213	-	413	600.00	463	20.00
14	-	64	-	114	-	164	110.00	214	-	414	-	464	-
15	-	65	-	115	-	165	-	215	-	415	-	465	560.00
16	-	66	-	116	-	166	-	216	-	416	940.00	466	-
17	300.00	67	-	117	20.00	167	-	217	-	417	-	467	240.00
18	-	68	-	118	1,040.00	168	-	218	-	418	600.00	468	-
19	40.00	69	800.00	119	-	169	70.00	219	-	419	720.00	469	120.00
20	-	70	-	120	-	170	-	220	-	420	-	470	360.00
21	-	71	-	121	-	171	-	221	-	421	660.00	471	-
22	-	72	-	122	-	172	-	222	-	422	-	472	-
23	-	73	-	123	-	173	800.00	223	-	423	600.00	473	1,040.00
24	-	74	-	124	-	174	-	224	270.00	424	540.00	474	60.00
25	-	75	-	125	-	175	-	225	-	425	600.00	475	1,040.00
26	-	76	-	126	-	176	-	226	-	426	300.00	476	-
27	220.00	77	10.00	127	-	177	-	227	-	427	288.00	477	-
28	-	78	280.00	128	-	178	-	228	-	428	960.00	478	750.00
29	-	79	-	129	45.00	179	-	229	-	429	40.00	479	-
30	-	80	-	130	-	180	-	230	-	430	280.00	480	-
31	-	81	-	131	-	181	-	231	-	431	120.00	481	300.00
32	500.00	82	-	132	-	182	-	232	-	432	-	482	-
33	-	83	520.00	133	-	183	70.00	233	-	433	-	483	600.00
34	-	84	-	134	-	184	-	234	-	434	-	484	-
35	-	85	-	135	-	185	-	235	-	435	720.00	485	-
36	-	86	-	136	-	186	-	236	-	436	1,440.00	486	-
37	-	87	200.00	137	40.00	187	250.00	237	-	437	360.00	487	-
38	-	88	-	138	-	188	-	238	-	438	-	488	180.00
39	-	89	-	139	95.00	189	-	239	-	439	960.00	489	-
40	5.00	90	-	140	800.00	190	-	240	-	440	-	490	-
41	500.00	91	460.00	141	-	191	-	241	-	441	780.00	491	-
42	-	92	-	142	-	192	-	242	-	442	240.00	492	-
43	200.00	93	-	143	-	193	-	243	-	443	520.00	493	-
44	-	94	85.00	144	-	194	-	244	-	444	1,040.00	494	-
45	104.00	95	520.00	145	-	195	-	245	-	445	1,200.00	495	-
46	-	96	-	146	-	196	-	246	540.00	446	-	496	-
47	100.00	97	-	147	-	197	-	247	-	447	900.00	497	-
48	-	98	-	148	-	198	-	248	-	448	360.00	498	-
49	-	99	900.00	149	-	199	-	249	-	449	-	499	-
50	-	100	-	150	-	200	-	250	-	450	600.00	500	-

ELMWOOD PRESBYTERIAN CHURCH

a Congregation of The Presbyterian Church In Ireland

ELMWOOD MISSIONARY & OUTREACH FUND COLLECTIONS 2021

FWO Number	Amount	FWO Number	Amount	FWO Number	Amount	FWO Number	Amount	FWO Number	Amount	FWO Number	Amount	FWO Number	Amount
1	0.00	51	0.00	101	0.00	151	0.00	201	0.00	401	0.00	451	0.00
2	0.00	52	0.00	102	0.00	152	0.00	202	0.00	402	0.00	452	120.00
3	0.00	53	30.00	103	0.00	153	0.00	203	0.00	403	1,200.00	453	0.00
4	0.00	54	0.00	104	58.10	154	0.00	204	0.00	404	0.00	454	0.00
5	0.00	55	0.00	105	60.00	155	0.00	205	0.00	405	240.00	455	240.00
6	0.00	56	0.00	106	0.00	156	0.00	206	0.00	406	0.00	456	0.00
7	0.00	57	0.00	107	0.00	157	0.00	207	0.00	407	0.00	457	0.00
8	60.00	58	50.00	108	0.00	158	0.00	208	0.00	408	0.00	458	0.00
9	0.00	59	0.00	109	10.00	159	0.00	209	0.00	409	480.00	459	0.00
10	470.00	60	0.00	110	0.00	160	0.00	210	0.00	410	0.00	460	520.00
11	0.00	61	0.00	111	0.00	161	0.00	211	0.00	411	240.00	461	600.00
12	0.00	62	0.00	112	0.00	162	0.00	212	0.00	412	240.00	462	480.00
13	0.00	63	0.00	113	0.00	163	70.00	213	0.00	413	360.00	463	240.00
14	0.00	64	0.00	114	0.00	164	0.00	214	0.00	414	0.00	464	0.00
15	0.00	65	0.00	115	0.00	165	0.00	215	0.00	415	120.00	465	0.00
16	0.00	66	90.00	116	0.00	166	0.00	216	0.00	416	0.00	466	0.00
17	100.00	67	60.00	117	0.00	167	0.00	217	0.00	417	0.00	467	240.00
18	0.00	68	120.00	118	0.00	168	0.00	218	0.00	418	420.00	468	0.00
19	5.00	69	0.00	119	0.00	169	0.00	219	0.00	419	1,440.00	469	120.00
20	120.00	70	0.00	120	0.00	170	0.00	220	0.00	420	0.00	470	240.00
21	0.00	71	0.00	121	0.00	171	0.00	221	0.00	421	540.00	471	0.00
22	0.00	72	0.00	122	0.00	172	50.00	222	0.00	422	420.00	472	0.00
23	0.00	73	0.00	123	0.00	173	60.00	223	0.00	423	1,128.00	473	600.00
24	0.00	74	0.00	124	120.00	174	0.00	224	0.00	424	120.00	474	60.00
25	0.00	75	0.00	125	0.00	175	0.00	225	0.00	425	600.00	475	240.00
26	0.00	76	0.00	126	0.00	176	0.00	226	0.00	426	0.00	476	0.00
27	0.00	77	0.00	127	0.00	177	0.00	227	0.00	427	240.00	477	0.00
28	0.00	78	0.00	128	0.00	178	0.00	228	0.00	428	100.00	478	675.00
29	0.00	79	35.00	129	0.00	179	0.00	229	0.00	429	0.00	479	0.00
30	0.00	80	0.00	130	0.00	180	0.00	230	0.00	430	0.00	480	0.00
31	0.00	81	0.00	131	50.00	181	0.00	231	0.00	431	120.00	481	1,500.00
32	0.00	82	0.00	132	0.00	182	0.00	232	0.00	432	0.00	482	0.00
33	0.00	83	0.00	133	0.00	183	0.00	233	0.00	433	0.00	483	240.00
34	0.00	84	0.00	134	0.00	184	0.00	234	0.00	434	0.00	484	0.00
35	0.00	85	0.00	135	0.00	185	0.00	235	0.00	435	0.00	485	0.00
36	0.00	86	0.00	136	10.00	186	0.00	236	0.00	436	240.00	486	0.00
37	0.00	87	0.00	137	60.00	187	0.00	237	0.00	437	240.00	487	0.00
38	0.00	88	0.00	138	200.00	188	0.00	238	0.00	438	0.00	488	0.00
39	0.00	89	0.00	139	100.00	189	0.00	239	0.00	439	480.00	489	0.00
40	0.00	90	0.00	140	0.00	190	0.00	240	0.00	440	0.00	490	0.00
41	0.00	91	0.00	141	0.00	191	0.00	241	0.00	441	300.00	491	0.00
42	0.00	92	0.00	142	0.00	192	120.00	242	0.00	442	60.00	492	0.00
43	0.00	93	0.00	143	0.00	193	0.00	243	0.00	443	0.00	493	0.00
44	0.00	94	0.00	144	0.00	194	0.00	244	0.00	444	0.00	494	0.00
45	0.00	95	0.00	145	0.00	195	0.00	245	0.00	445	0.00	495	0.00
46	0.00	96	0.00	146	20.00	196	0.00	246	0.00	446	0.00	496	0.00
47	0.00	97	0.00	147	0.00	197	0.00	247	0.00	447	360.00	497	0.00
48	100.00	98	0.00	148	50.00	198	0.00	248	0.00	448	120.00	498	0.00
49	0.00	99	0.00	149	0.00	199	0.00	249	0.00	449	0.00	499	0.00
50	0.00	100	0.00	150	0.00	200	0.00	250	0.00	450	240.00		