

**International Association For Community Development  
(A Company Limited by Guarantee)  
Report and Financial Statements  
For the Year Ended  
31 March 2015**

**Company Number: SC187568**

**Charity Number: SC036090**

# **International Association For Community Development**

## **Report and Financial Statements For the Year Ended 31st March 2015**

| <b>Contents</b>   | <b>Pages</b> |
|---|--------------|
| Reference and Administrative Information                                      | 2            |
| Report of the Directors   | 3 – 5        |
| Independent Examiner's Report   | 6            |
| Accounting Policies   | 7            |
| Statement of Financial Activities<br>(including Income & Expenditure Account) | 8            |
| Balance Sheet   | 9            |
| Notes to the Financial Statements   | 10 – 12      |

## **International Association For Community Development**

### **Reference and Administrative Information**

**Company registration:** SC187568  
Company Limited by Guarantee

**Charity registration:** SC036090  
Scottish Charity

**Registered office and principal office address:** The Stables Centre for Stewardship  
Falkland  
Fife  
KY15 7AF

### **Directors**

The following served as directors of the company during the year:

#### *Current Directors:*

Randolph A Adams  
Maryam Ahmadian – appointed 12/06/2014  
Anastasia Crickley – appointed 12/06/2014  
Kwok Kin Fung  
Robert Gregory – appointed 12/06/2014  
Margaret Kroma – appointed 12/06/2014  
Paul Lachapelle – appointed 12/06/2014  
Charlie McConnell  
Stewart MacLeod Murdoch  
Anita Paul  
Mary-Jane Rivers  
Muhammad Bello Shitu

#### *Also serving in the year:*

Ingrid Burkett – resigned 10/06/2014  
Marjorie Mayo – resigned 10/06/2014

**Company Secretary:**  
Gill Musk

**Bankers:** The Co-operative Bank  
PO Box 250  
Southway  
Skelmersdale  
WN8 6WT

**Independent Examiner:** Stanley Wynd ACIS FCIE  
Bonnington Mill  
72 Newhaven Road  
Edinburgh  
EH6 5QG

# **International Association For Community Development**

## **Report of the Directors For the Year Ended 31 March 2015**

The Directors are pleased to present their report and the financial statements for the year ended 31st March 2015.

### **Structure, Governance and Management**

The International Association For Community Development (IACD) is a company limited by guarantee, with the liability of members limited to £1 each. The company is governed by the terms of its Memorandum and Articles of Association and is a registered Scottish charity.

Up to fourteen directors are elected from amongst the membership. At least one director must be from Europe, Asia, Middle East and North Africa, Sub-Sahara Africa, Oceania, Latin America and the Caribbean Islands and North America. Up to six additional directors can be co-opted from amongst the membership by the Board to ensure greater representation from perspectives that are under-represented by members from the various regions.

Directors normally spend a year in a shadow role where they learn from, and are supported by, existing directors. The induction is also supported by a job description for each post. The Board meets a minimum of five times per year and is responsible for the strategic direction and policies of the charity.

The names of those who were members of the Board during the year are shown on page 2 together with other reference and administrative information.

### **Objectives and Review of Activities**

The charity's objectives, as set out in its Memorandum and Articles of Association are:

- (a) To advance the education of the public through the promotion of community development, community capacity building, and other charitable purposes on behalf of the community.
- (b) To represent to international bodies, government, business and non-governmental organisations the importance of community development.
- (c) To research, publish and disseminate information relating to community development.
- (d) To organise international meetings, conferences, training and exchanges in the field of community development.

### **Review of Activities**

#### ***Community is the answer conference and other events***

2014 was defined by the international community development conference we organised in partnership with Community Learning and Development Standards Council in Glasgow, Scotland. The 4-day 'Community is the answer' event focused on the themes of health, wealth and power, and to exploring how community development approaches can catalyse and sustain change.

The conference included keynote addresses by internationally acknowledged speakers: Professor of International Mental Health Vikram Patel, writer Margaret Wheatley, President and CEO of The Reinvestment Funds Donald Hinkle-Brown, and President of the microfinance network ACAF Italia Patricia Rodriguez Pulido; alongside high-profile Scottish presenters: Derek Mackay MSP, Sir Harry Burns and Richard Holloway.

Conference delegates enjoyed a choice of nearly 140 different sessions, covering a rich mosaic of subjects. Alongside academic research we included presentations of case studies, workshops, world café style discussions, and participatory art events. Topics discussed varied from financial inclusion, community well-being and civic participation, to community resilience, gender inequalities, rural and urban regeneration and much more. In addition, the attendees had the opportunity to visit one of 14 different community groups and organisations in and around Glasgow.

# **International Association For Community Development**

## **Report of the Directors (continued)**

### **Objectives and Review of Activities (continued)**

The conference was attended by nearly 500 delegates from 32 countries. The participants ranged from academics and researchers, local authority representatives and policy makers to community development practitioners, students, activists and volunteers. We are particularly grateful to the Joseph Rowntree Trust, Education Scotland and the Scottish Government Equalities Unit for sponsoring a total of 75 places for community leaders and social development experts who would otherwise be unable to attend.

The feedback received after the event was overwhelmingly positive, with many attendees continuing to engage with conference website and materials after the event. The conference continues to be a reference point for many practitioners, and lives on through the connections which it helped to establish, examples of which include the Rural Community Resilience webinar series organised by Scotland's Rural College, University of Edinburgh and University of Missouri, and the Community Comics Power UK established after a workshop led by our member and conference delegate Sharad Sharma.

Additionally, a local extension of the 'Community is the answer' conference took place in Wellington, New Zealand in November 2014. It was hosted by the IACD board member and Regional Director, Mary-Jane Rivers. The seminar attended by 140 change-makers was facilitated by the Glasgow conference speaker Margaret Wheatley. The participants had the opportunity to hear the stories of diverse New Zealand communities who are using community-led approaches, and to explore how we can grow community well-being.

Finally, to mark the International Women's Day, we initiated a series of conversation cafes on gender equality. Around 40 practitioners from Nigeria, Poland, Canada and the UK discussed community-led solutions to everyday and structural inequality issues. Common themes included the need to educate both men and women about gender inequalities and the importance of working with the younger generation to achieve long-lasting change.

### ***Mapping study***

In October 2014 IACD embarked on an ambitious project of mapping community development training programmes and networks globally. Our goal is to better understand how community development train and organise themselves, and what support structures are available to them at regional and national levels. We also aim to create directories of national and regional community development associations and training providers, and expand our network of members and supporters.

The initial results of this work will be presented at Community Development Journal's 50th Anniversary conference in Edinburgh, in July 2015.

### ***Ongoing work***

In 2014/15 we continued to publish our Practice Insights magazine. The third issue explored the theme of community resilience, including examples from Nigeria, New Zealand, UK and Greece. This publication series has been extremely well received and has been distributed via the key community development networks in Scotland and the UK, as well as to our international members and partners.

Throughout the year we continued to work with our members by offering monthly e-bulletin highlighting key developments in the community development field, as well as conducting member surveys to better understand our network.

We would like to express special thanks to the Scottish Government for their on-going support of our work, and commitment to improving the community development field through international practice exchange.

### **Financial review**

At the end of the financial year the carry forward sum is £41,558, of which £28,347 is unrestricted, and £12,901 has been designated to continue the legacy of the 'Community is the answer' conference. This represents an increase in the unrestricted reserves (from £21,079 in 2013/14).

## **International Association For Community Development**

### **Report of the Directors (continued)**

#### **Objectives and Review of Activities (continued)**

The directors have examined the charity's requirements for reserves in light of the main risks to the organisation. In doing so they considered the reason why the charity needs restricted and unrestricted funds, the level of these reserves required and the steps to be taken in order to establish and maintain reserves at the required level.

The target set by the directors is to maintain reserves equivalent to three months running costs and at the end of the financial year, this had been achieved. However, in line with most organisations relying on grant income it is not always easy to retain reserves at this level.

This report has been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies' regime.

#### **By order of the Board of Directors**

**Director**

**Name:**

**Date:**

## **Independent Examiner's Report To the Directors of the International Association For Community Development**

I report on the accounts of the charity for the year ended 31 March 2015 which are set out on pages 7 to 12.

### **Respective responsibilities of directors and examiner**

The charity's directors 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. They consider that the audit requirement of Regulation 10(1) (a) to (c) 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**

My 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 directors 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 8 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.

Stanley Wynd ACIS FCIE  
Bonnington Mill  
72 Newhaven Road  
Edinburgh  
EH6 5QG

Date:

## **International Association For Community Development**

### **Accounting Policies**

#### ***Basis of accounting***

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008) and the Statement of Recommended Practice *Accounting and Reporting by Charities*, issued in March 2005.

#### ***Grants and donations***

Income from annual grants is recognised in the period to which the grant relates. Any annual grants received in advance are included as deferred grants in creditors. Income from other grants and donations is recognised on receipt.

Where a grant or donation is received for a specific purpose, it is included in restricted income and any unexpended portion carried forward as a restricted fund.

#### ***Resources Expended***

All expenditure is accounted for on an accruals basis.

#### ***Governance Costs***

These are the costs associated with the governance arrangements of the charity which relate to the general running of the charity as opposed to those costs associated with fundraising or charitable activity. They include the cost of the annual accounts and independent examination, directors' meetings and travel, and board consultancy and training.

#### ***Taxation***

The company is exempt from corporation tax on its charitable activities.  
The company is not registered for VAT and expenditure includes VAT where relevant.

#### ***Fund Accounting***

*Restricted funds* may only be used for particular purposes within the objects of the charity as specified by the donor or by the terms of an application for the funds.

*Designated funds* are set aside by the Directors out of unrestricted funds for specific purposes or projects.

The *Unrestricted general fund* is available to be used for any of the charitable objects at the discretion of the Directors.

**International Association For Community Development**

**Statement of Financial Activities ( including Income & Expenditure Account )**

**For the Year Ended 31 March 2015**

| <b>Incoming resources:</b>                             | <b>Note</b> | <b>Unrestricted<br/>Funds<br/>£</b> | <b>Restricted<br/>Funds<br/>£</b> | <b>Total<br/>2015<br/>£</b> | <b>Total<br/>2014<br/>£</b> |
|--|-------------|-------------------------------------|-----------------------------------|-----------------------------|-----------------------------|
| <b><i>Incoming resources from generated funds:</i></b> |             |                                     |                                   |                             |                             |
| <i>Voluntary income:</i>                               |             |                                     |                                   |                             |                             |
| Grant funding  | 1           | 20,000                              | 6,702                             | <b>26,702</b>               | 30,954                      |
| Donations and legacies                                 |             | -                                   | -                                 | -                           | 50                          |
| Membership fees and contributions                      |             | 7,827                               | -                                 | <b>7,827</b>                | 9,016                       |
| <i>Incoming resources from charitable activities:</i>  |             |                                     |                                   |                             |                             |
| Fee income and other charges                           |             | 90,294                              | -                                 | <b>90,294</b>               | 4,027                       |
| <i>Investment income:</i>                              |             |                                     |                                   |                             |                             |
| Bank interest  |             | 41                                  | -                                 | <b>41</b>                   | 22                          |
| <b>Total incoming resources</b>                        |             | <u>118,162</u>                      | <u>6,702</u>                      | <u><b>124,864</b></u>       | <u>44,069</u>               |
| <b>Resources expended:</b>                             |             |                                     |                                   |                             |                             |
| <b><i>Charitable activities:</i></b>                   |             |                                     |                                   |                             |                             |
| 2014 Glasgow Conference                                |             | 59,112                              | 5,332                             | <b>64,444</b>               | 4,380                       |
| Staff costs  | 2           | 30,542                              | 2,515                             | <b>33,057</b>               | 33,113                      |
| Insurance  |             | 474                                 | -                                 | <b>474</b>                  | 435                         |
| Printing and promotion                                 |             | 708                                 | -                                 | <b>708</b>                  | 1,560                       |
| Office costs   |             | 709                                 | -                                 | <b>709</b>                  | 1,275                       |
| Website development and maintenance                    |             | 1,057                               | -                                 | <b>1,057</b>                | 388                         |
| Travel and expenses                                    |             | 346                                 | -                                 | <b>346</b>                  | 2,964                       |
| Conference, seminars and events                        |             | 30                                  | -                                 | <b>30</b>                   | 40                          |
| Professional fees                                      |             | 1,209                               | -                                 | <b>1,209</b>                | 244                         |
| Staff training & wellbeing                             |             | 101                                 | -                                 | <b>101</b>                  | 164                         |
| Premises costs   |             | 1,808                               | -                                 | <b>1,808</b>                | 1,685                       |
| Bank interest and charges                              |             | 210                                 | -                                 | <b>210</b>                  | 248                         |
| Depreciation   |             | 689                                 | -                                 | <b>689</b>                  | 688                         |
| Miscellaneous costs                                    |             | 82                                  | -                                 | <b>82</b>                   | 88                          |
| <b>Governance costs</b>                                | <b>6</b>    | <u>793</u>                          | <u>-</u>                          | <u><b>793</b></u>           | <u>909</u>                  |
| <b>Total resources expended</b>                        |             | <u>97,870</u>                       | <u>7,847</u>                      | <u><b>105,717</b></u>       | <u>48,181</u>               |
| <b>Net incoming / (outgoing) resources</b>             |             |                                     |                                   |                             |                             |
| <b>- Net income / (expenditure) for year</b>           |             | <u>20,292</u>                       | <u>(1,145)</u>                    | <u><b>19,147</b></u>        | <u>(4,112)</u>              |
| <b>Transfers</b>                                       |             | <u>(123)</u>                        | <u>123</u>                        | <u>-</u>                    | <u>-</u>                    |
| <b>Net movement in funds</b>                           |             | 20,169                              | (1,022)                           | <b>19,147</b>               | (4,112)                     |
| <b>Funds brought forward</b>                           |             | <u>21,079</u>                       | <u>1,332</u>                      | <u><b>22,411</b></u>        | <u>26,523</u>               |
| <b>Funds carried forward</b>                           | <b>9</b>    | <u><u><b>41,248</b></u></u>         | <u><u><b>310</b></u></u>          | <u><u><b>41,558</b></u></u> | <u><u>22,411</u></u>        |

The notes on pages 10 to 12 and the accounting policies on page 7 form part of these financial statements.

## International Association For Community Development

### Balance Sheet at 31 March 2015

|                                    | Note | 2015<br>£     | 2014<br>£     |
|------------------------------------|------|---------------|---------------|
| <b>Fixed Assets</b>                |      |               |               |
| Tangible assets                    | 3    | <u>1,404</u>  | <u>2,093</u>  |
| <b>Current Assets</b>              |      |               |               |
| Debtors                            | 4    | 704           | 10,621        |
| Cash at bank and in hand           |      | <u>40,893</u> | <u>42,428</u> |
|                                    |      | <u>41,597</u> | <u>53,049</u> |
| <b>Creditors:</b>                  |      |               |               |
| <i>Amounts due within one year</i> | 5    | <u>1,443</u>  | <u>32,731</u> |
| <b>Net Current Assets</b>          |      | <u>40,154</u> | <u>20,318</u> |
| <b>Net Assets</b>                  |      | <u>41,558</u> | <u>22,411</u> |
| <b>Funds</b>                       |      |               |               |
| Unrestricted funds                 | 8    | 41,248        | 21,079        |
| Restricted funds                   | 8    | <u>310</u>    | <u>1,332</u>  |
| <b>Total Funds</b>                 | 9    | <u>41,558</u> | <u>22,411</u> |

For the year ending 31st March 2015 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- the members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- the directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts
- these accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and the Financial Reporting Standard for Smaller Entities (effective April 2008).

The accounts on pages 7 to 12 were authorised for issue by the directors and are signed on their behalf by:

**Director**

**Name**

**Date**

The notes on pages 10 to 12 and the accounting policies on page 7 form part of these financial statements.

# International Association For Community Development

## Notes to the Accounts (continued)

| 1. Grant funding               | Total<br>2015<br>£   | Total<br>2014<br>£   |
|--------------------------------|----------------------|----------------------|
| NHS Health Scotland            | -                    | 8,500                |
| Scottish Government            | 20,000               | 20,000               |
| Community Jobs Scotland        | 2,702                | 2,454                |
| CLD Standards Council          | 2,000                | -                    |
| Creative Scotland              | 2,000                | -                    |
| <b>Total grants receivable</b> | <u><u>26,702</u></u> | <u><u>30,954</u></u> |

Funding was also received for sponsored Glasgow conference places from Education Scotland (£5,000), Joseph Rowntree Foundation (£3,000) and the Scottish Government's Equalities Unit (£2,750). This is included under 'Fee income and other charges'.

| 2. Staff costs           | 2015<br>£            | 2014<br>£            |
|--------------------------|----------------------|----------------------|
| Wages & salaries         | 32,819               | 31,120               |
| Social security costs    | 176                  | 1,993                |
| Recruitment              | 62                   | -                    |
| <b>Total staff costs</b> | <u><u>33,057</u></u> | <u><u>33,113</u></u> |

The full-time equivalent number of employees in the year was 2 (2014 - 2).

No remuneration was paid to the directors of the company during either year.

No expenses were paid to members of the board in the year (2014 - nil).

| 3. Tangible Fixed Assets | Office<br>equipment<br>£ |
|--------------------------|--------------------------|
| <b>Cost:</b>             |                          |
| At 1 April 2014          | 3,444                    |
| Additions                | -                        |
| At 31 March 2015         | <u><u>3,444</u></u>      |
| <b>Depreciation:</b>     |                          |
| At 1 April 2014          | 1,351                    |
| Charge for period        | 689                      |
| At 31 March 2015         | <u><u>2,040</u></u>      |
| <b>Net Book Value:</b>   |                          |
| At 31 March 2015         | 1,404                    |
| At 31 March 2014         | <u><u>2,093</u></u>      |

| 4. Debtors    | 2015<br>£         | 2014<br>£            |
|---------------|-------------------|----------------------|
| Grant income  | 310               | 9,121                |
| Fee income    | -                 | 1,461                |
| Other debtors | 394               | 39                   |
|               | <u><u>704</u></u> | <u><u>10,621</u></u> |

## International Association For Community Development

### Notes to the Accounts (continued)

| 5. Creditors                                | 2015                | 2014                 |
|---|---------------------|----------------------|
| <i>Amounts falling due within one year:</i> | £                   | £                    |
| Deferred income - conference fees received  | -                   | 30,528               |
| Other taxes and social security costs       | 388                 | 448                  |
| Accruals & other creditors                  | <u>1,055</u>        | <u>1,755</u>         |
|   | <u><b>1,443</b></u> | <u><b>32,731</b></u> |

| 6. Governance costs                  | 2015       | 2014       |
|--------------------------------------|------------|------------|
|                                      | £          | £          |
| Accounts and independent examination | 780        | 780        |
| Legal and professional               | 13         | 13         |
| Meetings                             | -          | 116        |
|                                      | <u>793</u> | <u>909</u> |

| 7. Independent Examiner                     | 2015       | 2014       |
|---|------------|------------|
|   | £          | £          |
| Remuneration of independent examiner        | 240        | 240        |
| Independent examiner's fees for accountancy | 540        | 540        |
|   | <u>780</u> | <u>780</u> |

### 8. Movement on Funds

|                                   | Note | At<br>1/4/14<br>£    | Incoming<br>Resources<br>£ | Outgoing<br>Resources<br>£ | Transfers<br>£  | At<br>31/3/15<br>£   |
|-----------------------------------|------|----------------------|----------------------------|----------------------------|-----------------|----------------------|
| <b><i>Restricted funds:</i></b>   |      |                      |                            |                            |                 |                      |
| Praxis                            | (a)  | 1,332                | -                          | (1,332)                    | -               | -                    |
| Community Jobs Scotland           | (b)  | -                    | 2,702                      | (2,515)                    | 123             | 310                  |
| CLD Standards Council             | (c)  | -                    | 2,000                      | (2,000)                    | -               | -                    |
| Creative Scotland                 | (d)  | -                    | 2,000                      | (2,000)                    | -               | -                    |
| <b>Total restricted funds</b>     |      | <u>1,332</u>         | <u>6,702</u>               | <u>(7,847)</u>             | <u>123</u>      | <u>310</u>           |
| <b><i>Designated funds:</i></b>   |      |                      |                            |                            |                 |                      |
| Glasgow conference legacy fund    | (e)  | -                    | -                          | -                          | 12,901          | 12,901               |
| <b>Total designated funds</b>     |      | <u>-</u>             | <u>-</u>                   | <u>-</u>                   | <u>12,901</u>   | <u>12,901</u>        |
| <b><i>Unrestricted funds:</i></b> |      |                      |                            |                            |                 |                      |
| General fund                      |      | 18,986               | 118,162                    | (97,181)                   | (13,024)        | 26,943               |
| Fixed asset fund                  | (f)  | 2,093                | -                          | (689)                      | -               | 1,404                |
| <b>Total unrestricted funds</b>   |      | <u>21,079</u>        | <u>118,162</u>             | <u>(97,870)</u>            | <u>(13,024)</u> | <u>28,347</u>        |
| <b>Total funds</b>                |      | <u><u>22,411</u></u> | <u><u>124,864</u></u>      | <u><u>(105,717)</u></u>    | <u><u>-</u></u> | <u><u>41,558</u></u> |

### Notes on Funds

- (a) Donation from Praxis, Australia, to fund an IACD member from Africa or the Pacific to participate in an IACD event. The selected participant couldn't attend the previous event, hence donation was used as a scholarship for the 2014 Glasgow conference
- (b) Community Jobs Scotland (CJS) is a Scottish Government scheme which helps 16-24 year olds get a paid job in the voluntary sector. The grant covers the costs of the employee hired as a part of the scheme. The transfer represents a contribution from unrestricted funds.

## International Association For Community Development

### Notes to the Accounts (continued)

#### Notes on Funds (continued)

- (c) Contribution received from Community Learning and Development Standards Council towards the cost of producing conference bag.
- (d) A grant awarded by Creative Scotland to support artistic engagement activities at the 'Community is the answer' Glasgow conference.
- (e) A designated fund created after the 'Community is the answer' conference to fund conference legacy work following the event.
- (f) The fixed asset fund corresponds to the net book value of tangible fixed assets. Depreciation is charged to the fund and the cost of fixed assets purchased is transferred into the fund.

#### 9. Analysis of Net Assets Between Funds

|                                    | <b>Unrestricted<br/>Funds</b> | <b>Designated<br/>Funds</b> | <b>Restricted<br/>Funds</b> | <b>Total<br/>Funds</b> |
|------------------------------------|-------------------------------|-----------------------------|-----------------------------|------------------------|
|                                    | <b>£</b>                      | <b>£</b>                    | <b>£</b>                    | <b>£</b>               |
| Tangible assets                    | 1,404                         | -                           | -                           | <b>1,404</b>           |
| Debtors                            | 394                           | -                           | 310                         | <b>704</b>             |
| Bank and cash on hand              | 27,992                        | 12,901                      | -                           | <b>40,893</b>          |
| Creditors                          | (1,443)                       | -                           | -                           | <b>(1,443)</b>         |
| <b>Net assets at 31 March 2015</b> | <b>28,347</b>                 | <b>12,901</b>               | <b>310</b>                  | <b>41,558</b>          |