



# Gloucester DBF Budget 2019

Prepared by: Finance Department

Agreed by: Bishops Council  
Resources Committee

To be agreed by: Diocesan Synod

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## I Summary 2019

Following the activities of the 2019 budget working group (BWG) and discussions at our Resources Committee, the objective for 2019 is to allow for a significant deficit budget.

Our 2019 budget working group membership was as follows:-

Chair of the GDBF

Archdeacon of Cheltenham

Michael Storey – member of Resources Committee and Bishops Council, Lay Chair  
North Cotswolds Deanery

Revd John Swanton – member of Resources Committee, Team Rector, South  
Cotswolds Team

Diocesan Secretary

Director of Resources

Head of Finance

This working group met on three occasions and took their draft budget to the Resources Committee meeting on 10<sup>th</sup> July. Since that meeting a few further changes to the draft budget were made, before its approval by Bishops Council on 25<sup>th</sup> July.

The BWG met on three occasions and from those discussions, the following are to be noted:-

- **Inflation rate** – an inflation rate of 2% has been assumed for the most significant costs – clergy stipends & staff salaries.
- **Parish share** - concerns about how the current parish share model and resulting calculations are cascaded to Deanery then benefice. The real strains around affordability of parish share being felt at parish level may not always be recognised, so the group wanted the finance team to explore how we can assess the financial position of our parishes, looking at some key ratios, level of reserves etc. At present the North Cotswolds Deanery is taking part in a stewardship pilot and the detailed financial information across that Deanery has been collated and shared with the Area Dean and a member of the Deanery Standing Committee.

**Clergy** – the BWG noted that whilst Bishops Council had approved the saving of 5 stipendiary posts, this has not been enacted or budgeted for since 2016. The draft 2019 budget includes a headcount for stipendiary posts of 104.6 at incumbent status & 18.5 for curates. The actual headcount at May 2018 is 88.91 incumbent status & 18.5 curates. The BWG very much wanted to maintain the number of curates we deploy, conscious of the national drive to increase the numbers going into ministry.

Over recent years, whilst the DBF has seen a higher than expected number of vacancies for periods in excess of the “usual” pattern of 9 months, the on-costs associated with such vacancies has added to the strains on the clergy budget.

The draft budget for 2019 includes casual duty reimbursement at 2/3<sup>rd</sup> rather than the current policy of 50% of the statutory DBF funeral fee (currently £51.50 on a statutory fee of £103), following a recommendation from the BWG. This increase would bring us into comparability with neighbouring Dioceses.

The loss of funding for Pioneer posts and time limited grant funding from the Development Fund were discussed in some detail, with the BWG concerned that time limited funding adds further strain to our clergy budget. The Head of Finance and Diocesan Secretary have met with the Bishop of Tewkesbury to discuss how best to take forwards strategic plans for clergy deployment and housing, and shared with him the concerns raised by our BWG. Bishops Council have recently finalised a revised terms of reference for the Diocesan Mission & Pastoral Group (DMPG) and it is envisaged that DMPG will from this autumn take on more responsibility and oversight for clergy costs, including clergy housing.

The BWG recommended we implement just one level of grant regardless of whether the grantee was stipendiary or self-supporting. At present self-supporting ministers receive half the grant payable to a stipendiary minister.

- **Clergy homes** – the draft budget for 2019 is based upon the realistic estimate provided by the Head of Property & Development. As discussed at our budget working group meetings, our Resources Committee and Bishops Council, there is work needed to reduce the number of houses held by the DBF, to ease the strains on this significant area of our Diocesan budget. The BWG acknowledged the significant strains and encouraged and supported the development of a strategy for curates and their housing needs, noting of the 23 curates houses the DBF own, over recent years only around a third of these are being used for pastoral purposes each year.

## 2 How can we manage our budget deficits for 2019 onwards?

### Resources Committee recommendation

At their meeting on 10<sup>th</sup> July, when the draft 2019 budget was considered by our full Resources Committee, members supported putting forward a recommendation to Bishops Council to instruct the Budget Sustainability Group to examine and make proposals as to how the DBF manage the deficit and also what proposals they have to eliminate it over the extended period to 2022.

### Surplus clergy homes

Bishops Council received a presentation from our external auditors, advising that we need to dispose of a number of surplus clergy houses. This strategy is one acknowledged by our BWG and is one of the ways that we can ease the burden on our clergy homes budget.

For 2019, it is planned that house sales will see a surplus of around £350k, which can be earmarked to off-set some of the ongoing clergy homes budget. For 2020 onwards a slightly smaller surplus is to be expected, together with the reduction in the number of properties we own, which will directly reduce maintenance and quinquennial costs. In the projected budgets for 2020 onwards this has been taken into account. The Head of Finance is supporting the Archdeacon and Bishop of Tewkesbury with financial information for consideration by DMPG on both surplus clergy homes and clergy deployment.

### Parish share increases

Parish share increases – Appendix I highlights parish share information across the Church of England, on a Diocese by Diocese basis. It is worth noting that in our Diocese, between 2013 & 2017, parish share contributions have increased by **8.2%**, which ranks Gloucester at number **11**. Contrast this with the parish share requested per member for 2018 (£430), which ranks Gloucester at number **29**. Similarly parish share requested for 2018, expressed as a percentage of PCC unrestricted income for 2016, is 42.8%, which ranks Gloucester at number **26**. So whilst we have seen growth in parish share between 2013 and 2017, the 2018 contributions and giving at parish level remain a serious issue. As a Diocese, we need to recognise that if parish share continues to increase at only 2% each year, this will continue to have a major impact on our Diocese.

**Grateful thanks**

I would like to express my sincere gratitude to the members of our budget working group who approached our task with much energy, ensuring the various perspectives across our whole Diocese were represented.

Julie Ridgway

Head of Finance GDBF

### 3 Financial Summary 2019

The presentation of the 2019 budget follows the same layout as recent years, except for the amalgamation of Churches, HR and Safeguarding, Finance and College Green office costs into the one heading “Other central services”. This layout now mirrors the latest departmental structure of the GDBF. On the next page there is a detailed note to explain the significant changes on the 2018 budget.

As noted in previous years, GDBF is able to adopt a total return on investment policy and whilst this policy needs formal approval by our Resources Committee, additional income has been included to reflect this change.

	2016 Budget	Actual against budget 2016	2017 Actual	2017 budget	2018 Budget	2019 Draft Budget
	£	£	£	£	£	£
<b>Summary</b>						
<b>Expenditure</b>						
Clergy	4,716,652	6,437	4,771,245	4,488,390	4,745,835	5,065,736
Clergy Housing	1,193,203	139,922	1,694,781	1,287,952	1,333,909	1,699,773
Mission & Ministry	624,499	(2,752)	627,920	635,559	654,270	665,315
Ordinand Support	73,824	(12,598)	119,984	103,958	105,939	111,494
<b>Costs of Clergy</b>	<b>6,608,178</b>	<b>131,009</b>	<b>7,213,929</b>	<b>6,515,859</b>	<b>6,839,952</b>	<b>7,542,318</b>
Diocesan Secretariat & Giving	216,690	10,872	228,014	244,642	214,301	321,553
Education	64,906	(24,840)	43,369	48,291	61,188	90,736
Communications	103,032	(1,197)	102,233	96,306	140,810	143,501
Other central services costs	661,014	60,682	811,526	796,508	801,749	839,556
Bishop's Office	33,200	(17,695)	30,241	30,000	19,250	30,500
Legal & Professional	143,237	(53,792)	89,788	121,900	112,900	116,700
National Church	519,451	935	542,027	541,511	562,137	584,835
<b>Support costs</b>	<b>1,741,531</b>	<b>(25,036)</b>	<b>1,847,199</b>	<b>1,879,159</b>	<b>1,912,335</b>	<b>2,127,380</b>
<b>Income</b>						
Parish Share - budget	(6,350,000)	53,569	<b>(6,333,435)</b>	<b>(6,445,250)</b>	(6,670,833)	(6,804,250)
Other Income	(1,999,445)	(83,510)	<b>(1,843,681)</b>	<b>(1,949,760)</b>	(2,081,320)	(2,117,500)
	(8,349,444)	(29,941)	<b>(8,177,116)</b>	<b>(8,395,010)</b>	<b>(8,752,153)</b>	<b>(8,921,750)</b>
<b>Total Income</b>	<b>(8,349,444)</b>		<b>(8,177,116)</b>	<b>(8,395,010)</b>	<b>(8,752,153)</b>	<b>(8,921,750)</b>
<b>Total Expenditure</b>	<b>8,349,709</b>		<b>9,061,128</b>	<b>8,395,017</b>	<b>8,752,288</b>	<b>9,669,698</b>
<b>Deficit/(surplus)</b>	<b>265</b>		<b>884,012</b>	<b>8</b>	<b>134</b>	<b>747,948</b>

## Significant changes on the 2018 budget

To provide narrative to changes over and above inflationary increases, the following are to be noted:-

### **Clergy - £320k (2% inflationary increase on 2018 would equate to £4,841k)**

- The clergy headcount for 2019 is 104.6 incumbent status (2018: 101.7)
- Loss of Archbishops Council grant £40k p.a
- Time limited Development Fund grant ending in June 2018 (£25k p.a)

### **Clergy housing - £367k (2% inflationary increase on 2018 would equate to £1,360k)**

- New Head of property & development has provided a more detailed and realistic estimate for the ongoing clergy housing budget which has been scrutinised by our budget working group. Key way to alleviate the ongoing strains on this key budget area is to reduce the number of surplus clergy houses the DBF owns. Our experience over recent years supports the need for this more realistic budget.

### **Diocesan Secretariat & Giving - £107k (2% inflationary increase on 2018 would equate to £218k).**

- An allocation of £20k for stewardship resources has been included
- Maternity cover of £20k for one member of the Secretariat team has been included for 2019
- New Context Mission Officer post has been established which has been part funded by some re-allocations and the loss of the individual Glebe Secretary and Trust and Governance Officer posts - £17k net additional cost.
- Some re-allocations from other categories of expenditure are now included in this department category.

### **Education - £30k (2% inflationary increase on 2018 would equate to £62k)**

- Our budget working group and others have expressed concern about the over-reliance there has been in recent years on the grants from the Voluntary Schools Fund. For 2019 onwards a further £30k allocation from DBF has been included.

### **Other central services costs - £37k (2% inflationary increase on 2018 would equate to £818k)**

- Our DAC will be celebrating its 100 year anniversary in 2019 and a one-off amount of £3k has been included to cover marking this event.
- The 2018 budget included admin savings of £29k

### **Bishops Office - £11k (2% inflationary increase on 2018 would equate to £20k)**

- In 2019 the next clergy conference takes place and £7k has been allocated to this category. An additional allocation £2k of has been made to Bishop Rachel's discretionary account, with £3.5k added to the overseas group expenses.

## 4 Income

### Parish share

#### I. Summary of parish share contributions to costs of clergy

The budget working group considered a draft parish share budget for 2019 of £6.8m (2% increase on the 2018 budget), noting that simply to cover our costs of clergy would need parish share contributions of £7.5m.

The table below summarises parish share income compared to our costs of clergy for 2016 onwards. Appendix I is an extract from the parish share systems triennial report, prepared by the Church of England's National Stewardship and Resources Officer.

	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
	<b>Actual £'000</b>	<b>Actual £'000</b>	<b>Budget £'000</b>	<b>Draft budget £'000</b>
Parish share	<u>6,296</u>	<u>6,333</u>	<u>6,671</u>	<u>6,804</u>
Clergy	4,723	4,771	4,746	5,066
Clergy housing costs	1,333	1,695	1,334	1,700
Ordinand support	61	120	106	111
Mission & Ministry	622	628	654	665
Costs of clergy	<u>6,739</u>	<u>7,214</u>	<u>6,840</u>	<u>7,542</u>
<b>Shortfall</b>	<b>443</b>	<b>881</b>	<b>169</b>	<b>738</b>

## II. Diocesan Stipends Fund (DSF)

At Synod on 29th June 2016, there was approval for a new method of allocating the Diocesan Stipends Fund (DSF) from 2017.

The first call on the DSF monies is to moderate the increases in parish share seen at benefice level, to 4% plus the inflation rate used in the DBF budget each year.

The remainder of the DSF monies then sees one half of the available funds being allocated to deaneries based on population adjusted for Experian income indexing to provide a clear bias for the poor. The other half of the available funds is allocated at an inter-deanery meeting to be held each summer as the final part of preparing the DBF budget for Synod.

The DSF monies allocated to Deaneries can be used at their discretion and ideally are based on local appreciation of where parish share increases would otherwise cause problems.

For 2019, the Inter Deanery meeting took place on 19<sup>th</sup> June and confirmations have now been sent to each Deanery of the amounts they will receive from the half of the DSF discussed at that meeting, along with provisional figures for the half with the bias to the poor.

The DSF monies for each Deanery for 2019 are as follows:-

Deanery	DSF funds – as discussed at Inter Deanery meeting.		DSF funds – bias to the poor (provisional)		Total DSF funds	
	2019 £'000	2018 £'000	2019 £'000	2018 £'000	2019 £'000	2018 £'000
Cheltenham	16	25	44	33	60	58
Cirencester	9	5	16	12	25	17
Forest South	34	30	20	15	54	45
Gloucester City	37	30	52	39	89	69
North Cotswolds	24	8	12	9	36	17
Severn Vale	25	19	16	12	41	31
Stroud	25	17	23	17	48	34
Tewkesbury & Winchcombe	29	19	17	12	46	31
Wotton	19	7	18	13	37	20
<b>Total</b>	<b>218</b>	<b>160</b>	<b>218</b>	<b>162</b>	<b>436</b>	<b>322</b>

## Other Diocesan Income

- III. **Rental income** – work is continuing to address the surplus clergy houses the DBF currently owns, with the Diocesan Mission and Pastoral Group (DMPG) seeing this as part of their updated terms of reference. Whilst short term lets during a vacancy period are being maximized, the DBF still owns a number of houses that have not been used for pastoral purposes for many years. Additionally the DBF own 23 curates houses and only use a third of these to house curates each year. The DMPG with input from others are progressing a much needed strategy for curates houses, which should be in place by early 2019. As the DBF plan to sell surplus clergy houses, the budgeted rental income for 2019 has been reduced appropriately. Whilst this will be a loss in rental income, a compensatory amount has been included within investment income, as the capital sums received on completion will be invested. Similarly the ongoing strains on the clergy homes budget should be alleviated at least in part as the DBF will be responsible for fewer houses.
- IV. **Parochial fee income** – our experience of seeing a significant reduction in fee income over recent years is one shared by other DBFs. Since 2016, significant efforts by both the finance department and the Area Deans has been put into the monitoring this source of income. In light of the actual amounts received for 2017 seeing a shortfall against budget of £41k, the budget for 2019 is £480k which is an increase on the actual amounts received for 2017, but significantly less than the 2018 budget of £535k.
- V. **Investment income** – as noted above, the 2019 budget for investment income assumes significant new money being invested as a result of the sales of surplus clergy houses. Over the last 4 years the cash-flow for the GDBF has been extremely challenging, with arrears sometimes necessary on the monthly stipend payments to the Church Commissioners. Due to a lack of Glebe and property sales, £4m had to be drawn-down from our investments between 2014 and 2016. It is encouraging that in 2018 we have only had to postpone making the monthly stipends payment once and it is hoped this will not reoccur in 2018.
- VI. **Interest receivable** – in previous years, the most significant element of this has been the interest receivable from Good & Faithful Servant (GFS) Limited. As noted in previous years, there exists an inter-company loan between the DBF and GFS which attracts interest at the HMRC approved rate – 3%. For the 2019 budget it has been assumed that GFS will be self-financing on any developments.
- VII. **Income from shared services** - the 2019 budget includes estimates of the amounts the DBF receive from the Parish Giving Scheme as contributions towards shared services. The amounts receivable from the Ann Edwards Charity and Glebe have been included within the relevant Diocesan departments who directly support these activities – diocesan secretariat, property, finance and HR and Safeguarding.
- VIII. **Other income** – the 2019 budget includes an amount due from Ecclesiastical Insurance Group (Allchurches Trust), but we are aware that they are reviewing their grant making activities and may change how they financially support Dioceses. For 2019 onwards, we have assumed a reduction of £4k in the annual grant we receive from Allchurches Trust.

## 5 Other expenditure

- I. **Education** – our BWG expressed concerns on the over-reliance on the grants provided by the Voluntary Schools Fund (VSF) to support education. It was highlighted as an area of concern and the Director of Education and Head of Finance have agreed to project forwards the ongoing planned grant commitment compared to the investment income being generated. For the time being a figure of £30k has been included to make a contribution from the DBF to reduce the VSF commitment.
- II. **Communications** – the draft 2019 budget includes the costs of the partnership with Cheltenham Festivals. For 2018, this cost was covered by a donation from Good & Faithful Servant Limited.
- III. **Diocesan Secretariat & Giving** – Included in this section is the new role – Diocesan Context Mission Officer, which replaced & is funded by the Trust & Pastoral Officer, together with an allocation from the saving in post arising from the loss of the Development & Glebe Officer. An amount to provide maternity cover for the Assistant to the Diocesan Secretary has been included for 8 months of 2019. Within Stewardship & in light of the work being undertaken by the Stewardship working group, an amount of £20k has been included – as yet it remains to be determined how this allocation might be spent.
- IV. **Other central services** – this comprises the costs of the support services in College Green, namely HR & Safeguarding, finance, churches, IT, office rent & on costs
- V. **National contributions** – having received the final confirmation of the “Diocesan Parish Share” contributions for 2019 these are included in our draft 2019 budget. Our Diocese is one of only nine who will see increases at the maximum increase of 4.3%.
- VI. **Budget projections 2020 to 2022**  
The draft budget schedules below include projected draft budgets for 2020 to 2022. For the majority of areas, these assume an annual inflation rate of 2%, with the same clergy headcount & the same staff headcount. For national contributions, it has been assumed at an increase of 3.5% for 2020 & 3% for the subsequent two years.

## Draft budget projections 2020 to 2022

These projections include actual against budget for 2017, together with budget 2018 & draft budget 2019.

	2017 Actual	2017 budget	2018 Budget	2019 Draft Budget	2020 Draft Budget	2021 Draft Budget	2022 Draft Budget
	£	£	£	£	£	£	£
<b>Summary</b>							
<b>Expenditure</b>							
Clergy	4,771,245	4,488,390	4,745,835	5,065,736	5,161,760	5,265,316	5,370,942
Clergy Housing	1,694,781	1,287,952	1,333,909	1,699,773	1,610,921	1,557,495	1,515,291
Mission & Ministry	627,920	635,559	654,270	665,315	672,502	685,952	699,671
Ordinand Support	119,984	103,958	105,939	111,494	130,000	125,000	135,000
<b>Costs of Clergy</b>	<b>7,213,929</b>	<b>6,515,859</b>	<b>6,839,952</b>	<b>7,542,318</b>	<b>7,575,183</b>	<b>7,633,762</b>	<b>7,720,904</b>
Diocesan Secretariat & Giving	228,014	244,642	214,301	321,553	291,060	295,166	300,324
Education	43,369	48,291	61,188	90,736	93,121	96,053	98,534
Communications	102,233	96,306	140,810	143,501	148,181	151,924	155,733
Other central services costs	811,526	796,508	801,749	839,556	853,923	868,317	885,874
Bishop's Office	30,241	30,000	19,250	30,500	30,600	30,702	30,806
Legal & Professional	89,788	121,900	112,900	116,700	119,034	121,415	123,843
National Church	542,027	541,511	562,137	584,835	605,304	625,044	645,431
<b>Support costs</b>	<b>1,847,199</b>	<b>1,879,159</b>	<b>1,912,335</b>	<b>2,127,380</b>	<b>2,141,222</b>	<b>2,188,621</b>	<b>2,240,546</b>
<b>Income</b>							
Parish Share - budget	(6,333,435)	(6,445,250)	(6,670,833)	(6,804,250)	(6,940,335)	(7,079,142)	(7,220,725)
Other Income	(1,843,681)	(1,949,760)	(2,081,320)	(2,117,500)	(2,077,965)	(2,158,744)	(2,290,039)
	<b>(8,177,116)</b>	<b>(8,395,010)</b>	<b>(8,752,153)</b>	<b>(8,921,750)</b>	<b>(9,018,300)</b>	<b>(9,237,886)</b>	<b>(9,510,763)</b>
<b>Total Income</b>	<b>(8,177,116)</b>	<b>(8,395,010)</b>	<b>(8,752,153)</b>	<b>(8,921,750)</b>	<b>(9,018,300)</b>	<b>(9,237,886)</b>	<b>(9,510,763)</b>
<b>Total Expenditure</b>	<b>9,061,128</b>	<b>8,395,017</b>	<b>8,752,288</b>	<b>9,669,698</b>	<b>9,716,406</b>	<b>9,822,384</b>	<b>9,961,450</b>
<b>Deficit/(surplus)</b>	<b>884,012</b>	<b>8</b>	<b>134</b>	<b>747,948</b>	<b>698,106</b>	<b>584,498</b>	<b>450,687</b>

## Appendix 1

### Extract from the 2018 Review of Parish Share Systems – parish share in relation to parish income

Diocese	Parish Share Requested per 'member' 2018 (£)	Rank	Parish Share Requested / Offered 2018 (£k)	Total PCC Unrestricted Income 2016 (£k)	Share as % PCC Unrest Income	Rank	Increase in Share Paid 2013-2017	Rank
Bath & Wells	£484	15	10,086	21,672	46.5%	19	8.1%	13
Birmingham	£492	12	6,190	16,399	37.7%	38	8.7%	10
Blackburn	£396	35	7,714	17,561	43.9%	23	-4.9%	37
Bristol	£479	19	5,416	12,903	42.0%	29	7.7%	15
Canterbury	£473	20	8,371	14,467	57.9%	5	3.2%	24
Carlisle	£413	31	4,838	9,788	49.4%	11	-3.2%	35
Chelmsford	£540	5	16,194	33,168	48.8%	13	5.2%	22
Chester	£455	22	12,038	25,801	46.7%	17	8.1%	14
Chichester	£408	32	13,545	32,987	41.1%	31	5.1%	23
Coventry	£460	21	5,363	12,260	43.7%	24	7.4%	16
Derby	£437	26	5,108	11,952	42.7%	27	6.8%	18
Durham	£378	38	5,065	11,081	45.7%	21	1.4%	28
Ely	£422	30	5,692	15,082	37.7%	39	10.2%	7
Exeter	£454	23	9,348	19,918	46.9%	16	1.7%	26
<b>Gloucester</b>	<b>£430</b>	<b>29</b>	<b>6,658</b>	<b>15,560</b>	<b>42.8%</b>	<b>26</b>	<b>8.2%</b>	<b>11</b>
Guildford	£583	2	11,430	29,539	38.7%	34	13.3%	4
Hereford	£403	33	3,874	8,315	46.6%	18	6.3%	19
Leeds	£552	4	15,664	28,911	54.2%	6	1.6%	27
Leicester	£385	37	4,565	10,451	43.7%	25	-5.9%	38
Lichfield	£433	28	11,706	23,837	49.1%	12	-2.0%	33
Lincoln	£332	40	4,967	12,465	39.9%	33	-3.8%	36
Liverpool	£444	24	7,737	16,293	47.5%	15	9.7%	8
London	£437	25	24,432	100,478	24.3%	40	13.1%	5
Manchester	£403	34	7,987	17,283	46.2%	20	0.9%	30
Newcastle	£488	14	4,998	7,859	63.6%	2	10.7%	6
Norwich	£492	11	7,872	15,047	52.3%	8	15.9%	3
Oxford	£499	10	20,166	48,424	41.6%	30	7.1%	17
Peterborough	£602	1	7,973	13,026	61.2%	4	18.2%	2
Portsmouth	£479	18	5,004	11,034	45.4%	22	5.3%	21
Rochester	£484	16	9,500	25,132	37.8%	37		
St. Albans	£577	3	13,461	27,636	48.7%	14	9.1%	9
St. Eds. & Ips	£506	9	7,103	11,548	61.5%	3	1.1%	29
Salisbury	£437	27	10,269	20,767	49.5%	10	8.2%	12
Sheffield	£376	39	4,492	11,829	38.0%	36	-0.6%	32
Southwark	£519	7	16,318	42,743	38.2%	35	6.1%	20
S'thwell & N	£531	6	6,692	12,500	53.5%	7	0.2%	31
Truro	£515	8	4,917	7,581	64.9%	1	19.2%	1
Winchester	£483	17	9,888	24,307	40.7%	32		
Worcester	£488	13	5,143	10,167	50.6%	9	-2.2%	34
NATIONAL	£466		355,952	828,333	43.0%		5.9%	