

KL 8  
 $A^2 + B$

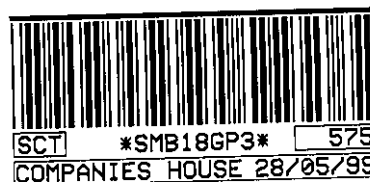
**GRAMPIAN TEST & CERTIFICATION LIMITED**

(Company Number: 122818)

**DIRECTORS' REPORT AND ABBREVIATED ACCOUNTS**

30 NOVEMBER 1998

L



**Anderson Anderson & Brown**  
*Chartered Accountants*

**GRAMPIAN TEST & CERTIFICATION LIMITED**  
**DIRECTORS' REPORT**

Directors: A M Melville  
D T Melville

Secretaries: Iain Smith and Company

Registered office: 20 Queens Road, Aberdeen

The directors submit their report and the audited accounts of the company for the year ended 30 November 1998.

**RESULTS AND DIVIDENDS**

The profit for the year, amounting to £210,032 (1997 - £269,536), has been dealt with as shown in the profit and loss account. Dividends of £2,474 have been paid in the year and £36,564 have been proposed (1997 - £1,631 paid; £45,261 proposed).

**PRINCIPAL ACTIVITY AND REVIEW OF BUSINESS DEVELOPMENTS**

The principal activity of the company is the testing, repair and maintenance of containers, lifting equipment, etc, and the manufacture of ancillary equipment.

The directors are pleased with the results for the year and are confident that the level of activity will continue to increase.

**PURCHASE OF SHARES**

During the year the company has redeemed 44,985 Cumulative Convertible Participating Preferred Ordinary Shares of £1 each for a consideration of £500,000. This represents 100% of this class of shares.

**DIRECTORS AND DIRECTORS' INTERESTS**

The directors of the company during the year ended 30 November 1998 were as noted above.

According to the register maintained as required under the Companies Act 1985, the directors' interests in the share capital of the company throughout the year were as follows:

	Ordinary shares of £1 each
A M Melville	30,000
D T Melville	30,000

**GRAMPIAN TEST & CERTIFICATION LIMITED**  
DIRECTORS' REPORT (continued)

**A<sup>2</sup>+B**

**YEAR 2000 PLANNING**

The directors have undertaken an assessment of the risk that the company's business and operations will be adversely affected by what is known as the Year 2000 problem.

The directors believe that all of the company's systems and equipment have been updated and do not anticipate problems in connection with customers, suppliers or service providers.

**AUDITORS**

Anderson Anderson & Brown have expressed their willingness to continue in office and a resolution proposing their re-appointment will be submitted at the annual general meeting.

By order of the board

Secretaries

**GRAMPIAN TEST & CERTIFICATION LIMITED**  
**STATEMENT OF DIRECTORS' RESPONSIBILITIES**

**A<sup>2</sup>+B**

Company law requires the directors to prepare accounts for each financial year which give a true and fair view of the state of affairs of the company and of the profit or loss of the company for that period. In preparing those accounts, the directors are required to:

- (a) select suitable accounting policies and then apply them consistently;
- (b) make judgements and estimates that are reasonable and prudent;
- (c) state whether or not applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts; and,
- (d) prepare the accounts on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and which enable them to ensure that the accounts comply with the Companies Act 1985. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

A<sup>2</sup>+B

ANDERSON  
ANDERSON  
& BROWN

CHARTERED  
ACCOUNTANTS

**AUDITORS' REPORT TO GRAMPIAN TEST & CERTIFICATION LIMITED  
UNDER SECTION 247B OF THE COMPANIES ACT 1985**

We have examined the abbreviated accounts on pages 5 to 19 together with the full accounts of the company prepared under Section 226 of the Companies Act 1985 for the year ended 30 November 1998.

**Respective responsibilities of directors and auditors**

The directors are responsible for preparing the abbreviated accounts in accordance with Section 246A of the Companies Act 1985. It is our responsibility to form an independent opinion as to the company's entitlement to deliver abbreviated accounts and whether or not the abbreviated accounts have been properly prepared in accordance with those provisions.

**Basis of opinion**

We have carried out the procedures we considered necessary to discharge our responsibilities set out above. The scope of our work for the purpose of this report does not include examining or dealing with events after the date of our report on the full accounts.

**Opinion on the abbreviated accounts**

In our opinion the company is entitled to deliver abbreviated accounts prepared in accordance with Section 246A(3) of the Companies Act 1985 in respect of the year ended 30 November 1998 and the abbreviated accounts on pages 5 to 19 have been properly prepared in accordance therewith.

*Anderson Anderson - Brown*

Registered Auditors  
Aberdeen

*28 May 1999*

**GRAMPIAN TEST & CERTIFICATION LIMITED**  
**ABBREVIATED PROFIT AND LOSS ACCOUNT**  
**FOR THE YEAR ENDED 30 NOVEMBER 1998**

<sup>2</sup>  
**A + B**

	Note	1998 £	1997 £
GROSS PROFIT		3,292,481	2,467,682
Operating costs	2	2,885,678	2,042,138
OPERATING PROFIT	3	406,803	425,544
Other income	6	4,766	29,230
Interest payable	7	(135,421)	(108,827)
PROFIT BEFORE TAXATION		276,148	345,947
Taxation	8	66,116	76,411
PROFIT FOR FINANCIAL YEAR		210,032	269,536
Dividends on non-equity shares	9	39,038	46,892
RETAINED PROFIT FOR YEAR		<u>£ 170,994</u>	<u>£ 222,644</u>

The company has made no gains or losses other than as reported above.

Movements on reserves are as set out in Note 18.

**GRAMPIAN TEST & CERTIFICATION LIMITED**  
**ABBREVIATED BALANCE SHEET – 30 NOVEMBER 1998**

**A<sup>2</sup>+B**

	Note	1998 £	1997 £
<b>FIXED ASSETS</b>			
Tangible assets	10	1,452,204	1,356,301
<b>CURRENT ASSETS</b>			
Stocks and work in progress	11	715,743	478,755
Debtors	12	1,354,725	1,413,341
Cash at bank and in hand		17,598	26,726
		2,088,066	1,918,822
<b>CREDITORS: amounts falling due within one year</b>	13	2,987,626	2,242,864
<b>NET CURRENT LIABILITIES</b>		(899,560)	(324,042)
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		552,644	1,032,259
<b>CREDITORS: amounts falling due after more than one year</b>	14	145,526	307,934
<b>PROVISION FOR LIABILITIES AND CHARGES</b>	16	64,275	52,476
		<u>£ 342,843</u>	<u>£ 671,849</u>
<b>CAPITAL AND RESERVES</b>			
Equity share capital		105,000	105,000
Non-equity share capital		-	44,985
Called up share capital	17	105,000	149,985
Capital redemption reserve	18	104,285	59,300
Profit and loss account	18	133,558	462,564
<b>SHAREHOLDERS' FUNDS</b>	18	<u>£ 342,843</u>	<u>£ 671,849</u>
Equity		342,843	626,864
Non-equity		-	44,985
	18	<u>£ 342,843</u>	<u>£ 671,849</u>

The accounts have been prepared in accordance with the special provision of Part VII of the Companies Act 1985 applicable to medium sized companies.

*A. M. Melville*

Director – A M Melville

*D. T. Melville*

Director – D T Melville

18 - 5 - 99 Date

**GRAMPIAN TEST & CERTIFICATION LIMITED**  
**ABBREVIATED CASH FLOW STATEMENT**  
**FOR THE YEAR ENDED 30 NOVEMBER 1998**

	Note	1998 £	1997 £
Cash from operating activities	21	812,348	683,020
Returns on investments and servicing of finance	22	(184,074)	(167,222)
Taxation		(87,004)	(14,773)
Capital expenditure	22	(283,876)	(454,518)
		<u>257,394</u>	<u>46,507</u>
Financing – (Decrease)/increase in debt	22	(681,340)	54,524
<b>(Decrease)/increase in cash in the year</b>		<u>£ (423,946)</u>	<u>£ 101,031</u>

**RECONCILIATION OF NET CASH FLOW TO MOVEMENT IN NET DEBT**

	Note	1998 £	1997 £
<b>(Decrease)/increase in cash in the year</b>		(423,946)	101,031
Cash outflow from decrease in debt		81,619	87,358
Cash outflow from decrease in lease financing		110,945	79,412
		<u>(231,382)</u>	<u>267,801</u>
Change in net debt resulting from cash flows		(231,382)	267,801
New finance lease		(11,224)	(250,944)
		<u>(242,606)</u>	<u>16,857</u>
<b>Movement in net debt in year</b>		(242,606)	16,857
<b>Net debt at 30 November 1997</b>		(583,239)	(600,096)
<b>Net debt at 30 November 1998</b>	23	<u>£ (825,845)</u>	<u>£ (583,239)</u>



1. ACCOUNTING POLICIES

(a) *Basis of accounts preparation*

The accounts are prepared under the historical cost convention and in accordance with applicable accounting standards.

(b) *Depreciation*

The cost of fixed assets is written off by equal monthly instalments over their expected useful lives as follows:

Freehold buildings	5-20 years
Plant and machinery	8-10 years
Computers, furniture and fittings	5-10 years
Motor vehicles	4-6 years

(c) *Stocks and work in progress*

Stocks are valued at the lower of cost and net realisable value with due allowance for any obsolete or slow-moving items. In the case of work in progress, cost comprises direct materials and labour.

(d) *Deferred taxation*

Provision is made for deferred taxation, using the liability method, on all timing differences to the extent that it is probable that the liability will crystallise.

(e) *Hire purchase and lease commitments*

Assets held under finance leases and hire purchase contracts are capitalised in the balance sheet and are depreciated over their useful lives. The interest element of the rental obligations is charged to the profit and loss account over the period of the lease on a straight line basis.

Rentals paid under operating leases are charged to income over the term of the lease.

(f) *Pensions*

The company operates and contributes towards defined contribution pension schemes. Contributions are charged to the profit and loss account as they become payable in accordance with the rules of the scheme.

# GRAMPIAN TEST & CERTIFICATION LIMITED

NOTES ON THE ABBREVIATED ACCOUNTS – 30 NOVEMBER 1998

A<sup>2</sup>+B

## 2. OPERATING COSTS

	1998 £	1997 £
Staff costs - salaries	1,531,031	1,265,031
- social security costs	148,251	94,659
- other pension costs	177,394	20,674
Depreciation - owned assets	138,828	59,459
- assets held under hire purchase and finance leases	50,406	35,162
Other operating charges	839,768	567,153
	<u>£ 2,885,678</u>	<u>£ 2,042,138</u>

## 3. OPERATING PROFIT *is stated after charging:*

	1998 £	1997 £
Auditors' remuneration - audit services	7,900	7,425
- non-audit services	17,840	16,075
Operating lease - equipment	22,508	23,814
- land and buildings	76,781	71,000
	<u></u>	<u></u>

## 4. STAFF NUMBERS

The average number of persons employed by the company during the year, including the directors, was as follows:

	1998 No	1997 No
Management, administration and sales	25	20
Workshop	59	51
	<u>84</u>	<u>71</u>

**GRAMPIAN TEST & CERTIFICATION LIMITED**  
**NOTES ON THE ABBREVIATED ACCOUNTS – 30 NOVEMBER 1998**

**A<sup>2</sup>+B**

**5. DIRECTORS' REMUNERATION**

The remuneration paid to the directors of the company was:

	1998	1997
Emoluments (including pension contributions and benefits in kind)	<u>£ 359,816</u>	<u>£ 118,978</u>
Company contributions paid to defined contribution pension schemes	<u>£ 146,900</u>	<u>£ 9,300</u>
	1998 No	1997 No
Members of defined contribution pension schemes	<u>2</u>	<u>2</u>

The amounts in respect of the highest paid director are as follows:

Emoluments	<u>£ 124,231</u>	<u>£ 70,195</u>
Company contributions paid to defined contribution pension schemes	<u>£ 103,000</u>	<u>£ 6,000</u>

**6. OTHER INCOME**

	1998 £	1997 £
Rent receivable	4,053	29,167
Interest receivable	713	63
	<u>£ 4,766</u>	<u>£ 29,230</u>

# GRAMPIAN TEST & CERTIFICATION LIMITED

NOTES ON THE ABBREVIATED ACCOUNTS – 30 NOVEMBER 1998

A<sup>2</sup>+B

## 7. INTEREST PAYABLE

	1998 £	1997 £
Bank overdraft and factoring	96,077	69,502
Bank loan	14,686	20,500
Other loan	-	(36)
Hire purchase and finance leases	21,833	17,688
Late payment of tax	2,825	1,173
	<u>£ 135,421</u>	<u>£ 108,827</u>

## 8. TAXATION *charge for the year comprises:*

	1998 £	1997 £
UK corporation tax	48,130	53,608
Transfer to deferred tax	17,647	22,531
	<u>65,777</u>	<u>76,139</u>
<i>Prior year adjustment:</i>		
Corporation tax	(2,182)	272
Deferred tax	2,521	-
	<u>£ 66,116</u>	<u>£ 76,411</u>

## 9. DIVIDENDS ON NON-EQUITY SHARES

	1998 £	1997 £
11% Cumulative redeemable preference shares - paid	2,474	1,631
- proposed	574	-
11% Cumulative convertible participating preferred shares		
- proposed	35,990	45,261
	<u>£ 39,038</u>	<u>£ 46,892</u>

# GRAMPIAN TEST & CERTIFICATION LIMITED

NOTES ON THE ABBREVIATED ACCOUNTS – 30 NOVEMBER 1998

<sup>2</sup>  
A + B

## 10. TANGIBLE FIXED ASSETS

	Freehold Buildings £	Plant & machinery £	Computers, furniture & fittings £	Motor Vehicles £	Total £
<b>COST</b>					
At 30 November 1997	445,635	910,883	110,843	228,257	1,695,618
Additions	36,270	179,066	31,142	49,405	295,883
Disposals	-	-	-	(30,739)	(30,739)
At 30 November 1998	481,905	1,089,949	141,985	246,923	1,960,762
<b>DEPRECIATION</b>					
At 30 November 1997	66,856	161,849	43,420	67,192	339,317
Charge for year	13,357	120,976	19,408	35,493	189,234
Relating to disposals	-	-	-	(19,993)	(19,993)
At 30 November 1998	80,213	282,825	62,828	82,692	508,558
Net book amounts at:					
30 November 1998	£ 401,692	£ 807,124	£ 79,157	£ 164,231	£ 1,452,204
30 November 1997	£ 378,779	£ 749,034	£ 67,423	£ 161,065	£ 1,356,301

The net book value of tangible fixed assets includes an amount of £310,383 (1997 - £379,137) in respect of assets held under hire purchase and lease contracts.

## 11. STOCKS AND WORK IN PROGRESS

	1998 £	1997 £
Raw materials and consumables	714,253	469,909
Work in progress	1,490	8,846
	<u>£ 715,743</u>	<u>£ 478,755</u>

**GRAMPIAN TEST & CERTIFICATION LIMITED**

NOTES ON THE ABBREVIATED ACCOUNTS – 30 NOVEMBER 1998

 $A^2 + B$ 

## 12. DEBTORS

	1998 £	1997 £
Trade debtors	1,331,040	1,345,017
Prepayments and accrued income	13,283	25,489
Other debtors	10,402	23,040
Directors loan	-	19,795
	<u>£ 1,354,725</u>	<u>£ 1,413,341</u>

13. CREDITORS: *amounts falling due within one year*

	1998 £	1997 £
Bank overdraft	561,649	146,831
Bank loan (Note 14)	46,000	46,000
Trade creditors	1,082,511	794,593
Factoring creditor	596,507	665,752
Hire purchase and finance lease creditor (Note 15)	90,268	109,200
Advance corporation tax	81,908	37,728
Corporation tax	2,292	79,159
Other taxes and social security	242,596	142,535
Accruals and deferred income	247,331	160,128
Dividends payable	36,564	46,892
Other creditors	-	14,046
	<u>£ 2,987,626</u>	<u>£ 2,242,864</u>

The bank borrowings are secured by a standard security over the company's property and by a bond and floating charge over the assets of the company.

There is also a letter of waiver releasing book debts from the amount of the bond and floating charge granted in favour of Royal Bank Invoice Finance Limited.

**GRAMPIAN TEST & CERTIFICATION LIMITED**

NOTES ON THE ABBREVIATED ACCOUNTS – 30 NOVEMBER 1998

**A<sup>2</sup>+B**

14. CREDITORS: *amounts falling due after more than one year*

	1998 £	1997 £
Bank loan	60,411	142,030
Hire purchase and finance lease creditor (Note 15)	85,115	165,904
	<u>£ 145,526</u>	<u>£ 307,934</u>

The bank loan is repayable as follows:

	1998 £	1997 £
In one year or less	46,000	46,000
Between one and two years	46,000	46,000
Between two and five years	14,411	96,030
	<u>£ 106,411</u>	<u>£ 188,030</u>

15. OBLIGATIONS UNDER HIRE PURCHASE AND FINANCE LEASE CONTRACTS

	1998 £	1997 £
<i>Amounts repayable:</i>		
Within one year (Note 13)	90,268	109,200
Between two and five years (Note 14)	85,115	165,904
	<u>£ 175,383</u>	<u>£ 275,104</u>

# GRAMPIAN TEST & CERTIFICATION LIMITED

NOTES ON THE ABBREVIATED ACCOUNTS – 30 NOVEMBER 1998

A<sup>2</sup>+B

## 16. PROVISION FOR LIABILITIES AND CHARGES *comprises deferred taxation as follows:*

	1998 £	1997 £
Accelerated capital allowances	84,367	64,199
Less: advance corporation tax recoverable	(20,092)	(11,723)
	<u>£ 64,275</u>	<u>£ 52,476</u>

Deferred taxation has been provided in full.

## 17. CALLED UP SHARE CAPITAL

	1998 £	1997 £
<b>Authorised:</b>		
105,000 Ordinary shares of £1 each	105,000	105,000
44,985 Cumulative Convertible Participating Preferred Ordinary shares of £1 each	44,985	44,985
59,300 11% Cumulative Redeemable Preference shares of £1 each	59,300	59,300
	<u>£ 209,285</u>	<u>£ 209,285</u>
	1998 £	1997 £
<b>Allotted, called up and fully paid:</b>		
105,000 Ordinary shares of £1 each	105,000	105,000
44,985 Cumulative Convertible Participating Preferred Ordinary shares of £1 each	-	44,985
	<u>£ 105,000</u>	<u>£ 149,985</u>



**GRAMPIAN TEST & CERTIFICATION LIMITED**

NOTES ON THE ABBREVIATED ACCOUNTS – 30 NOVEMBER 1998

$A^2 + B$

17. CALLED UP SHARE CAPITAL (continued)

- (a) Profits are applied, as available, in the following order:

Cumulative redeemable preference shares – 11 pence per share.

Cumulative convertible participating preferred ordinary shares (CCPPO) – fixed dividend of 11 pence per share followed by a participating dividend which together with the fixed dividend equals 11% of net profit divided by 44,985.

Ordinary shares – dividend per share equal to total dividend per share payable on CCPPO shares.

The balance is distributed to the holders of the CCPPO and ordinary shares according to the amounts paid up on each category.

- (b) On liquidation assets are applied, as available, in the following order:

Cumulative redeemable preference shares - £1.25 per share plus arrears of dividends.

CCPPO shares – an amount equal to subscription price plus arrears of dividends. Ordinary shares - £1 per share.

The balance is payable to the holders of the CCPPO and ordinary shares according to the amounts paid up on each category.

- (c) Any holder of the cumulative convertible participating preferred ordinary shares can at any time or times convert all or part of the shares into the same number of ordinary shares.

The cumulative redeemable preference shares were redeemed at a price of £1.25 per share in equal tranches on 30 April 1996 and 30 November 1996.

- (d) All CCPPO and ordinary shares hold one vote.

**GRAMPIAN TEST & CERTIFICATION LIMITED**  
**NOTES ON THE ABBREVIATED ACCOUNTS – 30 NOVEMBER 1998**

**A<sup>2</sup>+B**

**18. RECONCILIATION OF SHAREHOLDERS' FUNDS  
AND MOVEMENTS ON RESERVES**

	Share capital £	Capital redemption reserve £	Profit and loss account £	Total £
At 30 November 1996	179,635	29,650	269,570	478,855
Profit for year	-	-	269,536	269,536
Dividends	-	-	(46,892)	(46,892)
Redemption of shares	(29,650)	-	-	(29,650)
Transfer to capital Redemption reserve	-	29,650	(29,650)	-
At 30 November 1997	149,985	59,300	462,564	671,849
Profit for year	-	-	210,032	210,032
Dividends	-	-	(39,038)	(39,038)
Redemption of shares	(44,985)	-	(455,015)	(500,000)
Transfer to capital redemption reserve	-	44,985	(44,985)	-
At 30 November 1998	<u>£ 105,000</u>	<u>£ 104,285</u>	<u>£ 133,558</u>	<u>£ 342,843</u>

**19. CAPITAL COMMITMENTS**

	1998	1997
Amounts contracted for but not provided in the accounts at 30 November 1998	<u>£ -</u>	<u>£ 5,154</u>

**20. OTHER FINANCIAL COMMITMENTS**

At 30 November 1998 the company had annual commitments under non-cancellable operating leases as follows:

	<b>Equipment</b>		<b>Land &amp; buildings</b>	
	1998	1997	1998	1997
	£	£	£	£
<i>Operating leases which expire:</i>				
In less than one year	6,529	469	4,083	-
Within two to five years	21,782	21,688	-	7,000
After five years	-	-	70,000	70,000
	<u>£ 28,311</u>	<u>£ 22,157</u>	<u>£ 74,083</u>	<u>£ 77,000</u>

**GRAMPIAN TEST & CERTIFICATION LIMITED**

NOTES ON THE ABBREVIATED ACCOUNTS – 30 NOVEMBER 1998

<sup>2</sup>  
**A+B****21. RECONCILIATION OF OPERATING PROFIT TO  
NET CASH INFLOW FROM OPERATING ACTIVITIES**

	1998 £	1997 £
Operating profit	410,856	454,711
Depreciation charge	189,234	94,621
Profit on sale of tangible fixed assets	(1,261)	(4,381)
Decrease/(increase) in debtors	58,616	(317,804)
Increase in creditors	391,891	512,991
Increase in stock	(236,988)	(57,118)
Net cash inflow	<u>£ 812,348</u>	<u>£ 683,020</u>

**22. ANALYSIS OF CASH FLOWS FOR HEADINGS  
NETTED IN THE CASH FLOW STATEMENT**

	1998 £	1997 £
<b>Returns on investments and servicing of finance</b>		
Interest received	713	63
Interest paid	(135,421)	(108,827)
Non equity dividend paid	(49,366)	(58,458)
<b>Net cash outflow from returns on investments and servicing of finance</b>	<u>(184,074)</u>	<u>(167,222)</u>
<b>Capital expenditure</b>		
Purchase of tangible fixed assets	(295,883)	(472,948)
Sale of plant and machinery	12,007	18,430
<b>Net cash outflow from capital expenditure</b>	<u>(283,876)</u>	<u>(454,518)</u>
<b>Financing</b>		
Repayment of loan	(81,619)	(87,358)
Redemption of shares	(500,000)	(29,650)
Capital element of finance lease rental payments	(99,721)	171,532
	<u>£ (681,340)</u>	<u>£ 54,524</u>

**GRAMPIAN TEST & CERTIFICATION LIMITED**

NOTES ON THE ABBREVIATED ACCOUNTS – 30 NOVEMBER 1998

**A<sup>2</sup>+B****23. ANALYSIS OF NET DEBT**

	At 30 November 1997 £	Cash flow £	At 30 November 1998 £
Cash at bank and in hand	(120,105)	(423,946)	(544,051)
Loan	(188,030)	81,619	(106,411)
Finance leases	(275,104)	99,721	(175,383)
Total	<u>£ (583,239)</u>	<u>£ (242,606)</u>	<u>£ (825,845)</u>

	At 30 November 1996 £	Cash flow £	At 30 November 1997 £
Cash at bank and in hand	(221,136)	101,031	(120,105)
Loan	(275,388)	87,358	(188,030)
Finance leases	(103,572)	(171,532)	(275,104)
Total	<u>£ (600,096)</u>	<u>£ 16,857</u>	<u>£ (583,239)</u>

**24. RELATED PARTIES****Control**

During the year the company was controlled by Mr and Mrs Melville, both of whom are directors of the company. The directors' interests in the share capital throughout the year are as stated in the directors' report.

**Transactions**

During the year the company had the following transactions with a related party:

Related party	Transaction	£	Balance at year end £
A M Melville, director	Loan repayments	(10,810)	-
D T Melville, director	Loan repayments	(8,985)	-