



Local Councils' Association

**Business Plan
for the
Period**

2025 - 2029

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Table of Contents

Overview and Summary	<i>Page 3</i>
Statement of Income and Expenditure	<i>Page 4</i>
Statement of Financial Position	<i>Page 5</i>
Cash Budget	<i>Page 6</i>
Detailed Estimates of Income	<i>Page 7</i>
Detailed Estimates of Expenditure	<i>Page 8</i>
Detailed Estimates of Statement of Financial Position	<i>Page 10</i>
Depreciation of Property, Plant and Equipment	<i>Page 11</i>
Depreciation of Property, Plant and Equipment	<i>Page 12</i>
Depreciation of Property, Plant and Equipment	<i>Page 13</i>
Depreciation of Property, Plant and Equipment	<i>Page 14</i>
Depreciation of Property, Plant and Equipment	<i>Page 15</i>



Overview and Summary

Dan il-pjan finanzjarju huwa bbażat fuq perjodu ta' bejn is-sena 2025 u s-sena 2029. Id-dhul inżamm wieħed kostanti bbażat fuq l-Estimi Finanzjarji għas-Sena 2025 filwaqt li n-nefqa żdiedet matul is-snin biex tirrifletti r-rata ta' inflazzjoni u anki skond il-pjan ta' ristrutturar li l-Assoċjazzjoni għandha.

Sa sena 2029, l-Assoċjazzjoni qed tipprevista surplus akkumulat ta' EUR 270,867 sakemm ma jgħix implimentati nefqiet oltre minn dak previst kif ukoll proġetti kapitali oħrajn.



Mario Fava
President



Lianne Cassar
Executive Secretary

Statement of Income and Expenditure

DESCRIPTION	A	B	C	D	E	F (A+B+C+D+E)
	BUDGET	BUDGET	BUDGET	BUDGET	BUDGET	BUDGET
	Jan-Dec	Jan-Dec	Jan-Dec	Jan-Dec	Jan-Dec	Period
	2025	2026	2027	2028	2029	2025-2029
€	€	€	€	€	€	
Income						
Funds received from Central Government (1)	900,000	900,000	900,000	900,000	900,000	4,500,000
Income raised from Bye-Laws (2)	-	-	-	-	-	-
Income raised from LES (3)	310,000	310,000	310,000	310,000	310,000	1,550,000
Investment Income (4)	28,000	15,000	15,000	15,000	15,000	88,000
Other Income (5)	70,000	70,000	70,000	70,000	70,000	350,000
TOTAL	1,308,000	1,295,000	1,295,000	1,295,000	1,295,000	6,488,000
Expenditure						
Personal Emoluments (6)	514,000	524,280	534,766	545,461	556,370	2,674,877
Operations and Maintenance (7)	439,000	370,380	336,788	323,223	324,688	1,794,079
Administration (8)	298,500	304,470	310,559	316,771	323,106	1,553,406
Finance Cost (9)	-	-	-	-	-	-
Other Expenditure (10)	46,337	40,390	40,390	38,140	29,515	194,772
TOTAL	1,297,837	1,239,520	1,222,503	1,223,595	1,233,679	6,217,133
Surplus / Deficit	10,163	55,480	72,497	71,405	61,321	270,867

Statement of Financial Position

DESCRIPTION	A	B	C	D	E	F (A+B+C+D+E)
	BUDGET	BUDGET	BUDGET	BUDGET	BUDGET	BUDGET
	Jan-Dec	Jan-Dec	Jan-Dec	Jan-Dec	Jan-Dec	Period
	2025	2026	2027	2028	2029	2025-2029
	€	€	€	€	€	€
Non-current Assets						
Property, Plant and Equipment (16)	1,037,259	1,126,869	1,116,479	1,108,339	1,108,824	5,497,770
Current Assets						
Inventories (11)	-	-	-	-	-	-
Receivables (12)	105,000	80,000	80,000	80,000	80,000	425,000
Cash and Cash Equivalents (13)	3,025,504	2,591,374	2,274,261	1,953,807	1,614,642	11,459,588
Total Current Assets	3,130,504	2,671,374	2,354,261	2,033,807	1,694,642	11,884,588
Current Liabilities (14)						
Payables	2,429,634	2,010,134	1,611,634	1,212,135	812,634	8,076,171
Total Current Liabilities	2,429,634	2,010,134	1,611,634	1,212,135	812,634	8,076,171
Net Current Assets	700,870	661,240	742,627	821,672	882,008	3,808,417
Non-current liabilities (15)	15,500	10,000	8,500	8,000	7,500	49,500
Net Assets	1,722,629	1,778,109	1,850,606	1,922,011	1,983,332	9,256,687
Reserves						
Retained Funds	1,722,629	1,778,109	1,850,606	1,922,011	1,983,332	9,256,687

Financial Situation Indicator

DESCRIPTION	A	B	C	D	E	F (A+B+C+D+E)
	BUDGET	BUDGET	BUDGET	BUDGET	BUDGET	BUDGET
	Jan-Dec	Jan-Dec	Jan-Dec	Jan-Dec	Jan-Dec	Period
	2025	2026	2027	2028	2029	2025-2029
	€	€	€	€	€	€
Current Assets	3,130,504	2,671,374	2,354,261	2,033,807	1,694,642	11,884,588
Current Liabilities	2,429,634	2,010,134	1,611,634	1,212,135	812,634	8,076,171
Working Capital	700,870	661,240	742,627	821,672	882,008	3,808,417
Government Allocation	800,000	800,000	800,000	800,000	800,000	4,000,000
FSI	88 %	83 %	93 %	103 %	110 %	95 %

Cash Budget

DESCRIPTION	A	B	C	D	E	F (A+B+C+D+E)
	BUDGET	BUDGET	BUDGET	BUDGET	BUDGET	BUDGET
	Jan-Dec	Jan-Dec	Jan-Dec	Jan-Dec	Jan-Dec	Period
	2025	2026	2027	2028	2029	2025-2029
	€	€	€	€	€	€
Cash Inflows						
Government cash inflows	900,000	900,000	900,000	900,000	900,000	4,500,000
Cash flows from Bye-Laws & L.N fees						-
Local Enforcement cash flows	310,000	310,000	310,000	310,000	310,000	1,550,000
Finance cash flows						
Loan Proceeds						-
Investment income	28,000	15,000	15,000	15,000	15,000	88,000
	28,000	15,000	15,000	15,000	15,000	88,000
Capital cash flow						
Proceeds from disposal of assets						-
Cash received from EU funds						-
Cash received from Twinning						-
Cash from Community Services						-
Other Cash Inflows	70,000	70,000	70,000	70,000	70,000	350,000
TOTAL Inflows	1,308,000	1,295,000	1,295,000	1,295,000	1,295,000	6,488,000
Cash Outflows						
Personal Emoluments	514,000	524,280	534,766	545,461	556,370	2,674,877
Operations & Maintenance	439,000	370,380	336,788	323,223	324,688	1,794,079
Administration	298,500	304,470	310,559	316,771	323,106	1,553,406
Finance						-
Capital						
Acquisition of property						-
Construction	600,000	100,000				700,000
Improvements	45,000					45,000
Special programmes						-
Office/Computer Equipment/Furniture	90,000	30,000	30,000	30,000	30,000	210,000
	735,000	130,000	30,000	30,000	30,000	955,000
Cash outflows re EU projects						-
Cash outflows re Twinning						-
Cash outflows re Community Services						-
Outflows to Regional Councils/LESA distributions		400,000	400,000	400,000	400,000	1,600,000
	-	400,000	400,000	400,000	400,000	1,600,000
TOTAL Outflows	1,986,500	1,729,130	1,612,113	1,615,455	1,634,164	8,577,362
SURPLUS / (DEFICIT)	(678,500)	(434,130)	(317,113)	(320,455)	(339,164)	(2,089,362)
Brought forward (Bank /Cash Bal.)	3,704,004	3,025,504	2,591,374	2,274,261	1,953,807	3,704,004
Carry forward	3,025,504	2,591,374	2,274,261	1,953,807	1,614,642	1,614,642

Detailed Estimates of Income

DESCRIPTION	A	B	C	D	E	F (A+B+C+D+E)
	BUDGET	BUDGET	BUDGET	BUDGET	BUDGET	BUDGET
	Jan-Dec	Jan-Dec	Jan-Dec	Jan-Dec	Jan-Dec	Period
	2025	2026	2027	2028	2029	2025-2029
	€	€	€	€	€	€
Income						
1 Funds received from Central Government:						
0001 In terms of section 55 CAP 363	800,000	800,000	800,000	800,000	800,000	4,000,000
0002-0004 In terms of section 58 CAP 363	-	-	-	-	-	-
0005-0019 Other Income	100,000	100,000	100,000	100,000	100,000	500,000
	900,000	900,000	900,000	900,000	900,000	4,500,000
2 Bye-Laws & Legal Fees						
0021-0025 Community Services	-	-	-	-	-	-
0026-0035 Income from Permits	-	-	-	-	-	-
	-	-	-	-	-	-
3 Local Enforcement Income						
0037 Commission from Regional Committees	310,000	310,000	310,000	310,000	310,000	1,550,000
0038-0055 Contraventions	-	-	-	-	-	-
	310,000	310,000	310,000	310,000	310,000	1,550,000
4 Investment Income						
0091-0095 Bank Interest	28,000	15,000	15,000	15,000	15,000	88,000
0096-0099 Income received from Government Securities	-	-	-	-	-	-
	28,000	15,000	15,000	15,000	15,000	88,000
5 General Income						
0056-0065 Sponsorships						-
0066-0069 Documents & Information						-
0070-0075 EU Funds						-
0076-0080 Twinning						-
0081-0089 Insurance Claims						-
0100-0109 Donations	-	-	-	-	-	-
0110-0119 Contributions	70,000	70,000	70,000	70,000	70,000	350,000
0120-0129 General Income	-	-	-	-	-	-
	70,000	70,000	70,000	70,000	70,000	350,000
Total	1,308,000	1,295,000	1,295,000	1,295,000	1,295,000	6,488,000

Detailed Estimates of Expenditure

DESCRIPTION	A	B	C	D	E	F (A+B+C+D+E)
	BUDGET	BUDGET	BUDGET	BUDGET	BUDGET	BUDGET
	Jan-Dec	Jan-Dec	Jan-Dec	Jan-Dec	Jan-Dec	Period
	2025	2026	2027	2028	2029	2025-2029
€	€	€	€	€	€	
6 Personal Emoluments						
1100 Mayor's Allowance	25,000	25,500	26,010	26,530	27,061	130,101
1200 Employees' Salaries & Wages	375,000	382,500	390,150	397,953	405,912	1,951,515
1300 Bonuses	32,000	32,640	33,293	33,959	34,638	166,529
1400 Income Supplements	3,500	3,570	3,641	3,714	3,789	18,214
1500 Social Security Contributions	35,000	35,700	36,414	37,142	37,885	182,141
1600 Allowances	35,000	35,700	36,414	37,142	37,885	182,141
1700 Overtime	8,500	8,670	8,843	9,020	9,201	44,234
	514,000	524,280	534,766	545,461	556,370	2,674,877
7 Operations and Maintenance						
2100-2140 Public Utilities						-
2200-2250 Public Materials & Supplies						-
2300-2300 Repairs & Upkeep						-
2400-2440 Rent						-
3010 Street Lighting						-
3020 Lease of Equipment						-
3030 Insurance	3,000	3,060	3,121	3,184	3,247	15,612
3035 Bank Charges	1,000	1,020	1,040	1,061	1,082	5,204
3038 Penalties						-
3040 Waste Disposal						-
3041 Refuse Collection	-	-	-	-	-	-
3042 Bulky Refuse Collection						-
3043 Bins on wheels						-
3045 Bring in sites						-
3051 Road & Street Cleaning						-
3052 Cleaning & Maintenance of Non-Urban Areas						-
3053 Cleaning of Public Conveniences						-
3055 Cleaning of Council Premises						-
3060 Cleaning & Maintenance of Parks & Gardens						-
3061 Cleaning & Maintenance of Soft Areas						-
3062 Cleaning & Maintenance of Beaches & CA						-
3063 Cleaning & Maintenance of Country Non-Urban						-
3064 Other Contractual Services		-	-	-	-	-
3070-3090 Consultation Fees						-
3100-3130 Contract & Project Management	-					-
3300-3370 Hospitality						-
3380-3380 Community	65,000	66,300	67,626	68,979	70,358	338,263
3600-3604 Local Enforcement Expenses						-
3700-3790 EU Projects						-
3800-3890 Twinning						-
LCA Initiatives and Events	370,000	300,000	265,000	250,000	250,000	1,435,000
	439,000	370,380	336,788	323,223	324,688	1,794,079

Detailed Estimates of Expenditure (Continued)

DESCRIPTION	A	B	C	D	E	F (A+B+C+D+E)
	BUDGET	BUDGET	BUDGET	BUDGET	BUDGET	BUDGET
	Jan-Dec	Jan-Dec	Jan-Dec	Jan-Dec	Jan-Dec	Period
	2025	2026	2027	2028	2029	2025-2029
€	€	€	€	€	€	
8 Administration & Other Expenditure						
2150-2199 Office Utilities	8,000	8,160	8,323	8,490	8,659	41,632
2200-2299 Office Materials & Supplies	25,000	25,500	26,010	26,530	27,061	130,101
2450-2499 Office Rent	31,000	31,620	32,252	32,897	33,555	161,325
2500-2599 National & International Memberships	17,000	17,340	17,687	18,041	18,401	88,469
2600-2699 Office Services	17,500	17,850	18,207	18,571	18,943	91,071
2700-2799 Transport	30,000	30,600	31,212	31,836	32,473	156,121
2800-2899 Travel	35,000	35,700	36,414	37,142	37,885	182,141
2900-2999 Information Services	52,000	53,040	54,101	55,183	56,286	270,610
3050 Office Cleaning	6,500	6,630	6,763	6,898	7,036	33,826
3140-3199 Professional Services	55,000	56,100	57,222	58,366	59,534	286,222
3200-3299 Training	7,000	7,140	7,283	7,428	7,577	36,428
3345 Office Hospitality	12,500	12,750	13,005	13,265	13,530	65,051
3400-3499 Incidental Expenses	2,000	2,040	2,081	2,122	2,165	10,408
						-
	298,500	304,470	310,559	316,771	323,106	1,553,406
9 Finance Costs						
3036 Interest on Bank Loan						-
						-
						-
	-	-	-	-	-	-
10 Other Expenditure						
3500-3599 Loss / (Profit) on Disposal of assets						-
3695 Increase/(Decrease) in allowance for bad debts						-
8000-8099 Depreciation (charge for the year)	46,337	40,390	40,390	38,140	29,515	194,772
	46,337	40,390	40,390	38,140	29,515	194,772
Total	1,297,837	1,239,520	1,222,503	1,223,595	1,233,679	6,217,133

Detailed Estimates of Statement of Financial Position

DESCRIPTION	A	B	C	D	E	F (A+B+C+D+E)
	BUDGET	BUDGET	BUDGET	BUDGET	BUDGET	BUDGET
	Jan-Dec	Jan-Dec	Jan-Dec	Jan-Dec	Jan-Dec	Period
	2025	2026	2027	2028	2029	2025-2029
	€	€	€	€	€	€
11 Inventory						
5201-5249 Stationery						-
5250-5299 Consumables						-
	-	-	-	-	-	-
12 Receivables						
0201-0209 Receivables	30,000	30,000	30,000	30,000	30,000	150,000
0210-0219 LES Receivables	-	-	-	-	-	-
0220-0229 Receivables from EU	-	-	-	-	-	-
0250 Prepayments & Accrued income	75,000	50,000	50,000	50,000	50,000	275,000
	105,000	80,000	80,000	80,000	80,000	425,000
13 Cash & Equivalents						
5001-5099 Bank & Cash Balances	3,025,504	2,591,374	2,274,261	1,953,807	1,614,642	11,459,588
	3,025,504	2,591,374	2,274,261	1,953,807	1,614,642	11,459,588
14 Payables						
4000 Payables	45,000	80,000	80,000	87,001	80,000	372,001
4100 Accruals	45,000	95,300	110,906	110,906	110,906	473,018
4150 Deferred Income	40,000	27,000	38,000	38,000	38,000	181,000
Short-term Borrowings						-
Funds in transit/LES/Regions/EU Funds	2,299,634	1,807,834	1,382,728	976,228	583,728	7,050,152
	2,429,634	2,010,134	1,611,634	1,212,135	812,634	8,076,171
15 Non Current Liabilities						
4200 Long Term Borrowings						-
Leases_IFRS16	15,500	10,000	8,500	8,000	7,500	49,500
	15,500	10,000	8,500	8,000	7,500	49,500

16 Depreciation of Property, Plant and Equipment

Asset	Office Furniture	Office Equipment	Computer Equipment	Software	ANYC	Leased Premises	Leased Motor Vehicle	Plant & Machinery	Parking Area	Total
% of depreciation	€	€	€	€	€	€	€	€	€	€
	7.5%	20%	25%	25%	0%					
Cost										
As at 01 January 2025	485,000	95,000	50,000	15,000	43,167	100,000	37,320	-	-	825,487
Additions	70,000	10,000	10,000	-	-	-	-	45,000	600,000	735,000
Disposals	-	-	-	-	-	-	-	-	-	-
As at 31 December 2025	555,000	105,000	60,000	15,000	43,167	100,000	37,320	45,000	600,000	1,560,487
Grants/ other reimbursements										
As at 01 January 2025	97,278	-	-	-	15,099	-	-	30,000	-	112,377
Additions	-	-	-	-	-	-	-	-	-	30,000
Transfers	-	-	-	-	-	-	-	-	-	-
As at 31 December 2025	97,278	-	-	-	15,099	-	-	30,000	-	142,377
Accumulated Depreciation										
As at 01 January 2025	76,418	81,453	42,863	11,487	-	89,875	32,418	-	-	334,514
Charge for the year	16,487	12,987	4,875	2,988	-	-	-	3,000	6,000	46,337
Released on disposal	-	-	-	-	-	-	-	-	-	-
As at 31 December 2025	92,905	94,440	47,738	14,475	-	89,875	32,418	3,000	6,000	380,851
Budgeted NBV 31 Dec 2024	267,653	17,875	15,148	3,780	43,167	12,458	7,445	12,000	594,000	973,526
Budgeted NBV 31 Dec 2025	364,817	10,560	12,262	525	28,068	10,125	4,902	12,000	594,000	1,037,259

16 Depreciation of Property, Plant and Equipment

Asset	Office Furniture	Office Equipment	Computer Equipment	Software	ANYC	Leased Premises	Leased Motor Vehicle	Plant & Machinery	Parking Area	Total
% of depreciation	€	€	€	€	€	€	€	€	€	€
Cost										
As at 01 January 2026	555,000	105,000	60,000	15,000	43,167	100,000	37,320	45,000	600,000	1,560,487
Additions	10,000	5,000	10,000	5,000					100,000	130,000
Disposals										
As at 31 December 2026	565,000	110,000	70,000	20,000	43,167	100,000	37,320	45,000	700,000	1,690,487
Grants/ other reimbursements										
As at 01 January 2026	97,278	-	-	-	15,099	-	-	30,000	-	142,377
Additions										
Transfers										
As at 31 December 2026	97,278	-	-	-	15,099	-	-	30,000	-	142,377
Accumulated Depreciation										
As at 01 January 2026	92,905	94,440	47,738	14,475	-	89,875	32,418	3,000	6,000	380,851
Charge for the year	14,970	10,875	3,000	2,545	-	-	-	3,000	6,000	40,390
Released on disposal										
As at 31 December 2026	107,875	105,315	50,738	17,020	-	89,875	32,418	6,000	12,000	421,241
Budgeted NBV 31 Dec 2025	364,817	10,560	12,262	525	28,068	10,125	4,902	12,000	594,000	1,037,259
Budgeted NBV 31 Dec 2026	359,847	4,685	19,262	2,980	28,068	10,125	4,902	9,000	688,000	1,126,869

16 Depreciation of Property, Plant and Equipment

Asset	Office Furniture	Office Equipment	Computer Equipment	Software	ANYC	Leased Premises	Leased Motor Vehicle	Plant & Machinery	Parking Area	Total
% of depreciation	€	€	€	€	€	€	€	€	€	€
As at 01 January 2027	565,000	110,000	70,000	20,000	43,167	100,000	37,320	45,000	700,000	1,690,487
Additions	10,000	5,000	10,000	5,000						30,000
Disposals										-
As at 31 December 2027	575,000	115,000	80,000	25,000	43,167	100,000	37,320	45,000	700,000	1,720,487
Grants/ other reimbursements										
As at 01 January 2027	97,278	-	-	-	15,099	-	-	30,000	-	142,377
Additions										-
Transfers										-
As at 31 December 2027	97,278	-	-	-	15,099	-	-	30,000	-	142,377
Accumulated Depreciation										
As at 01 January 2027	107,875	105,315	50,738	17,020	-	89,875	32,418	6,000	12,000	421,241
Charge for the year	14,970	10,875	3,000	2,545	-	-	-	3,000	6,000	40,390
Released on disposal										-
As at 31 December 2027	122,845	116,190	53,738	19,565	-	89,875	32,418	9,000	18,000	461,631
Budgeted NBV 31 Dec 2026	359,847	4,685	19,262	2,980	28,068	10,125	4,902	9,000	688,000	1,126,869
Budgeted NBV 31 Dec 2027	354,877	(1,190)	26,262	5,435	28,068	10,125	4,902	6,000	682,000	1,116,479

16 Depreciation of Property, Plant and Equipment

Asset	Office Furniture	Office Equipment	Computer Equipment	Software	ANYC	Leased Premises	Leased Motor Vehicle	Plant & Machinery	Parking Area	Total
% of depreciation	7.5%	20%	25%	25%	0%	0%	0%	0%	0%	
	€	€	€	€	€	€	€	€	€	€
Cost										
As at 01 January 2028	575,000	115,000	80,000	25,000	43,167	100,000	37,320	45,000	700,000	1,720,487
Additions	10,000	5,000	10,000	5,000						30,000
Disposals										-
As at 31 December 2028	585,000	120,000	90,000	30,000	43,167	100,000	37,320	45,000	700,000	1,750,487
Grants/ other reimbursements										
As at 01 January 2028	97,278	-	-	-	15,099	-	-	30,000	-	142,377
Additions										-
Transfers										-
As at 31 December 2028	97,278	-	-	-	15,099	-	-	30,000	-	142,377
Accumulated Depreciation										
As at 01 January 2028	122,845	116,190	53,738	19,565	-	89,875	32,418	9,000	18,000	461,631
Charge for the year	14,970	8,625	3,000	2,545	-	-	-	3,000	6,000	38,140
Released on disposal										-
As at 31 December 2028	137,815	124,815	56,738	22,110	-	89,875	32,418	12,000	24,000	499,771
Budgeted NBV 31 Dec 2027	354,877	(1,190)	26,262	5,435	28,068	10,125	4,902	6,000	682,000	1,116,479
Budgeted NBV 31 Dec 2028	349,907	(4,815)	33,262	7,890	28,068	10,125	4,902	3,000	676,000	1,108,339

16 Depreciation of Property, Plant and Equipment

Asset	Office Furniture	Office Equipment	Computer Equipment	Software	ANYC	Leased Premises	Leased Motor Vehicle	Plant & Machinery	Parking Area	Total
% of depreciation	7.5%	20%	25%	25%	0%	0%	0%	0%	0%	
	€	€	€	€	€	€	€	€	€	€
Cost										
As at 01 January 2029	585,000	120,000	90,000	30,000	43,167	100,000	37,320	45,000	700,000	1,750,487
Additions	10,000	5,000	10,000	5,000						30,000
Disposals										-
As at 31 December 2029	595,000	125,000	100,000	35,000	43,167	100,000	37,320	45,000	700,000	1,780,487
Grants/ other reimbursements										
As at 01 January 2029	97,278	-	-	-	15,099	-	-	30,000	-	142,377
Additions										-
Transfers										-
As at 31 December 2029	97,278	-	-	-	15,099	-	-	30,000	-	142,377
Accumulated Depreciation										
As at 01 January 2029	137,815	124,815	56,738	22,110	-	89,875	32,418	12,000	24,000	499,771
Charge for the year	14,970	-	3,000	2,545	-	-	-	3,000	6,000	29,515
Released on disposal										-
As at 31 December 2029	152,785	124,815	59,738	24,655	-	89,875	32,418	15,000	30,000	529,286
Budgeted NBV 31 Dec 2028	349,907	(4,815)	33,262	7,890	28,068	10,125	4,902	3,000	676,000	1,108,339
Budgeted NBV 31 Dec 2029	344,937	185	40,262	10,345	28,068	10,125	4,902	-	670,000	1,108,824