Susila Dharma Canada
building with humanity
bâtir avec humanité

Susila Dharma Canada Annual Report 2020

Generosity in a Pandemic Year

It was a year of hand sanitizing, mask wearing, social distancing, health challenges of a crisis proportion, debilitating isolation, loss of income and livelihoods and more, as the world was shut down by the COVID-19 pandemic. Communities that are most vulnerable were the worst affected, and are still continuing to feel the impact.

Many of the projects that SD Canada funds had to stop their regular services and programs, but in the face of increasing poverty and hardship in the communities they serve, pivoted to take up new forms of service such as the distribution of basic food supplies, sanitation kits, personal protective gear, and information on maintaining positive mental health. This was generosity that kept many vulnerable families fed and cared for.

Project teams became, for many community members, the point of connection with the wider social network. We are grateful to our project leaders and teams in the global Susila Dharma family who, in the face of serious challenges, are continuing to care for their communities. This was generosity of the heart that kept spirit alive.

Our donors, in a year of unpredictability and uncertainty, heard the call for the support that was needed, and we were able to fund our partner projects as well as raise money for disaster relief in Lebanon, and the global Susila Dharma network's Emergency COVID-19 relief. Your generosity made a difference, and on behalf of the thousands of families who benefitted, we thank you.

As we go to press with this Annual Report, the worst of the pandemic seems to have abated. However, the inequities that exclude millions of people from meeting their basic needs have been thrown into sharp relief, and the effect of this year will be felt for many years to come. Please find ways to continue supporting SD Canada and other organizations and projects that are working towards a more equitable and just world. We are, *Spirit in Action*!

Kumari Beck, Chairperson, SD Canada
On behalf of the Board of Directors.

In 2020, SD Canada

- met our commitments to 7 partner projects, forwarded donations to 4 more Susila Dharma projects, and raised funds for SD International's Lebanon Emergency relief and COVID-19 Relief;
- facilitated external funding grants for Health Centres, and Community Learning Centres for women and girls in the DR Congo;
- launched a Canadian Initiative Grant;
- increased our membership from 72 to 81 members who donated in 2020;
- produced three newsletters and an annual report;
- conducted our first virtual AGM;
- participated in the Susila Dharma International virtual AGM and networking sessions;
- partnered with SD International and SD DR Congo to submit a full proposal to Global Affairs Canada for the funding of Community Learning Centres for Women and Girls in the DR Congo.

Cover page photo: *The bounty of a kitchen garden ensures greater food security. Bukit Batu community development project of Yayasan Tambuhak Sinta (YTS), Kalimantan, Indonesia. (Photo credit: YTS)*
Photo above: *The distribution of essential food supplies, Yayasan Usaha Mulia (YUM) project, Indonesia.*

New this year!

Launching our Canadian Initiative Grant!

$1,000

Following suggestions from our members about encouraging local Susila Dharma initiatives and projects, the SD Canada Board designated a Canadian Initiatives Grant, recognizing and honouring the individual acts of generosity that Canadian Subud members carry out.

Our first recipient was Victoria-based artist, Elfrida Schragen.

In her project, called *Admired: Portraits of Women Leaders in our Community*, Elfrida painted 40 portraits of local admired women, who have been influential in the arts, politics, education, business, Indigenous affairs and politics. They were sold in an online fundraiser for *Our Place*, an organization in Victoria that supports vulnerable and homeless people in the community.

The SD Canada grant helped cover the partial costs of art materials that Elfrida usually donates.

This fundraiser raised $35,000 for *Our Place*.

Dr. Bonnie Henry, BC's celebrated Provincial Health Officer, seen here with her portrait and the artist.

Community consultation near the Kingantoko Health Centre, DR Congo

Preparation for a Grant Proposal

In 2019, SD Canada collaborated with SD International and SD DR Congo to submit a Concept Note to Global Affairs Canada, *Small and Medium Organizations for Impact and Innovation Grant* competition. The proposal was for *Learning Centres for Women and Girls in the DR Congo*. Early in 2020, we learned that our proposal was one of 27 selected out of over 300 proposals to advance to the next stage of the competition, which was submitting a full proposal.

SD Canada funded two Board members, Raphaëlle Chapleau (with many years of experience in Africa) and Emaline Gonzalez Thomas (a student of international development) to join the SD International team on a preparatory site visit. **Emaline's participation was partly funded through our Youth Activities Grant ($1,500)** that supports youth to engage in development cooperation activities. The team, led by Virginia Hamida Thomas, consulted women and girls on their needs and priorities at the three proposed sites for learning centres, and met with local service agencies and NGOs. They worked with the SD DRC team in gathering data and information for the proposal.

Raphaëlle, Emaline, Victorine and Virginia prepare for a consultation

Project Support for 2020

Yayasan Tambuhak Sinta (YTS), Indonesia

SD Canada funds two programs of this community development project, which aims to enrich and empower communities in Central Kalimantan, Indonesia.

Kalimantan Kids Club

$7,000

From the Annual Report of YTS.

"In 2020, YTS supported 100 students from poor households in completing their high school and university education. It was a difficult year for students, as all studies had to be conducted remotely and online.

Our apprenticeship program had to be cancelled. However, our Community Development team included KKC scholarship students in their village level computer training sessions.

Normally, we meet with students during the year to see how they are doing and to update our database. This year we had to do much of this work online, except for a few cases in villages with no internet link, where we visited them in their village. In addition, we sent a monthly newsletter to each student letting them know about our activities in the community, and also used social media.

This year's scholarship recipients included 25 university students, 43 senior high school students and 32 students in junior high school."

One of the 100 scholarship recipients receiving her grant at the YTS Office in Palangka Raya, Kalimantan

Bukit Batu Community Development

$ 4,000

Information gathering and consulting with community groups

2020 was a busy year for the Bukit Batu team, who had their regular coordination meetings with government agencies, as well as meetings of the Joint Business Group Forum (FKUB). Their main program activity was exploring market opportunities for vegetable market gardens.

In coordinating with the sub-district and district city government of Palangka Raya every month, the field team worked with agriculture extension officers, sharing information and assisting community groups involved in fisheries and agriculture. This routine coordination can positively impact the future development of these sectors.

In July, they collected data for a vegetable Value Chain Analysis, starting with an inventory of existing farms in five villages. They conducted focus group discussions as well as individual interviews including farmers, traders and sellers. They found that most of the farmers use intermediaries to sell their vegetables, and some get funds from this group to purchase seeds, tools and fertiliser. Others use their own capital. They hope to use the information to strengthen support of the KUBs (business groups).

Project Support for 2020

Keeping the community together through football

Borneo Football International Foundation, Kalimantan, Indonesia

$3,000

The Borneo Football International Foundation is a registered non-profit organization in Central Kalimantan. Its primary mission is to serve underprivileged children and youth through football (soccer) and education. SD Canada has supported the project since 2018.

As they reported :**"…** life as we have known has changed and at Borneo Football International Academy, we have been in the process of adapting to the new arising needs to better serve our young participants. We shifted the focus of our activities to ensure the safety of all of our staff and beneficiaries by providing COVID-19 prevention educational information to all participants."

One of their main concerns was supporting children who were isolated at home, and also supporting families who lost their income because of the pandemic.

The BFIA team supported over 1,200 children and families through distribution of nutritional supplements, educational materials, masks, hygiene kits and food. Using the tagline *#More than Football*, BFIA in cooperation with UNESCO and their program, *Supporting Children in Isolation During COVID-19* ran their own program called ***#Sports At Home***. After distributing balls, hoops, and skipping ropes, the teams kept in touch via FaceBook, ran competitions, and encouraged children and youth to stay active during the lockdown months.

Sports at Home

.

Project Support for 2020

Solar Panels for Kingantoko Health Centre, DR Congo

$3,000

During a visit to the Kingantoko Health Centre, a site also for one of the new Community Learning Centres, the visiting Susila Dharma team (see page 2), discovered that the solar panels were not functioning and electricity was turned off for parts of the day. The team learned that the refrigeration of vaccines was jeopardized, and women were afraid to come to the Health Centre at night for lack of lighting. Through the Chairperson of SD Spain Olga Ramirez, contact was made with Fundacion Eki in Spain, who provided solar equipment, installation and servicing. SD International committed to the cost of approximately US $ 30,000, payable in instalments, for solar panels for the hospital and adjoining Subud building that will be part of the new Community Learning Centre for Women and Girls. Our total contribution was made up of a designated donation ($ 6,543) as well as a SD Canada contribution of $3,000.

Photo above: Installing solar panels under the guidance of a technician from Fundacion Eki in Spain.
Above right: Community members are being trained to assemble and install solar panels

ICDP Teacher Training, La Tebaida, Colombia

$1,400

Collaborating with SD Britain and SD USA, SD Canada supported the training of 42 teachers in the ICDP methodology at the public school *Instituto Tebaida*. The International Child Development Program (ICDP), a methodology developed in Norway, is a member of the global Susila Dharma network. The teachers were trained to apply the ICDP program '***I'm a person too***' and to put in place changes in practice and pedagogy that will transform the school culture to enhance and strengthen child development. The training included theoretical work with the teachers and practical work with children and their parents, working on two sets of relationships which are key to the learning process: teacher/child and parent/child. The goal was to strengthen the skills and abilities of the teachers so that the children could learn in classrooms with positive social interactions, supported by positive parenting by caregivers.

The pandemic posed many challenges with the training having to be delivered online. On the other hand it also brought forward creativity in the training such as the teachers making home-videos demonstrating their learning, interactions with children, and reflections. The increased online interaction resulted in an environment of greater trust and respect between the teachers and coordinators. .

Project Support for 2020

A participant in a community workshop on gender-based violence prevention

I Protect Me, South Africa

$5,000

I Protect Me (IPM), operating in Cape Town and Eastern Cape in South Africa provides Self-Protection Training for school children and vulnerable adults in the community, and education and awareness raising on gender based violence and related issues.

The pandemic and the lockdown in South Africa forced the project to work differently, but it also increased mental health issues such as depression, and domestic violence and gender-based violence (GBV) in general was on the rise at an alarming rate. IPM ran awareness campaigns on COVID-19 prevention as well as GBV. As the IPM team was granted essential worker status they were able to do important community outreach, visit youth and adults who were isolated, and conduct awareness raising and workshops in open spaces.

IPM was able to conduct Train the Trainer workshops, and started a new program for women called 2Train10 where two women trained in addressing domestic violence invited five women each to their back yards to gain support and skills.

Other milestones: IPM was able to get funding from the local Department of Social Development and Welfare for after-school activities, and the Department of Education for in-school activities. They were recognized as a partner by the Nelson Mandela University from which they received resources, marketing and research services. IPM worked in collaboration with the South African Police Service, victim support services, and continued partnerships with the Gold Youth peer-to-peer training program, and many community organizations. In brief, in a very difficult year, IPM was recognized for doing good work in the community.

Self-defence training outdoors and on site.

An Outreach clinic for children and youth to raise awareness of gender based violence and violence prevention in Eastern Cape

Project Support for 2020

Warriors Against Violence Society, Vancouver

$4,800

The Warriors Against Violence Society is committed to helping Aboriginal families stop violence and abuse by reclaiming traditional values of honour, respect and equality. SD Canada is honoured to support this important work; this is the fifth year of our support.

In the beginning of the year, our funds supported the Monday night family and community dinners that preceded healing sessions. When the lockdown began these community programs ceased. Counselling that is compatible with Indigenous ways of being was the primary service that was offered during the pandemic year. Facilitators scheduled sessions with participants as needed and on request. These sessions were set up by phone, meeting in the community or by appointment at Kiwassa Neighbourhood house with safety protocols in place. The program also provided essential supplies to families in need, as well as safety products and information on COVID-19 protocols to individuals and families. Staff worked hard to continue providing the services to help participants avoid or stop violence as well keep the risk of COVID-19 transmission at bay.

Designated Donations to Projects in the Susila Dharma Network

Kingantoko Health Centre, DR Congo

Funds were designated for solar panels.

YUM, Indonesia

Funds were designated for COVID-19 relief.

Mis Corazones Alegres, Colombia

Funds were used to purchase sanitizing supplies and equipment during the pandemic, for this seniors home in Medellin, Colombia.

Care Support funds for Pensioners, Cuba

Pensioners in Cuba get a very small allowance per month that is insufficient for their needs, especially if they have to deal with emergency home repairs, nutritional supplements and other needs. SD Canada forwarded designated funds for Cuban pensioners.

Enthum House, United Kingdom

This project provides a home for young asylum seekers in the UK. During the pandemic lockdown, they put together an emergency intensive English program from May to August. It helped the young people prepare for college, and created community among them.

David Perry teaches English to a young asylum seeker at Enthum House, UK

Project Support for 2020

Personal protective equipment for the health centres in the DR Congo

SD International COVID-19 Emergency Relief

$2,401

Susila Dharma projects worldwide found ways to continue to serve their communities in working for COVID-19 prevention, and also the social issues that arose as a result of the pandemic. To support these projects in the additional work they were doing, Susila Dharma International launched a global appeal for emergency relief. US $15,860 was raised and distributed among 10 projects doing COVID-19 relief. They included the following:

- **Health and Hospital Centres in the DRC**

The 4 community health centres run by SD Congo were left vulnerable without protective equipment for the staff. A high priority shipment of 20 Thermoflash contactless thermometers, 3,000 disposable gloves and 500 medical masks reached the centres in time for them to continue their operations.

- **YUM, Indonesia**

The YUM teams distributed hygiene kits, basic food supplies, information on COVID-19 prevention and sanitizing and maintained contact with vulnerable and isolated families throughout the lockdown. In Java, over 3,000 families were served, with 2,774 hygiene kits and 1,295 food packages distributed. In Kalimantan, 2,000 hygiene kits and 1,600 food packages were delivered to homes.

Susila Dharma International Emergency Relief in Lebanon

$ 4,106

On 4 August 2020, an explosion at the port of the city of Beirut, the capital of Lebanon, caused deaths, injuries, billions of dollars in property damage, and left an estimated 300,000 people homeless. A city whose residents were already bearing many difficulties, Beirut found itself struggling to deal with new psychological and physical injuries in the aftermath of the explosion. Susila Dharma International Association (SDIA) launched an appeal for Emergency Relief funds for the Beirut explosion at the request of Subud members in Lebanon who were organised to help, through reconstruction efforts and working with small, honest, local NGOs.
Thanks to your generous support, sent through SDIA, they were able to help more than 20 families rebuild their homes and their lives. The balance of the funds, after distribution to home owners, was donated to Beirut Relief, an NGO of engineering students, who are continuing to work on the ground rebuilding after the disaster.

- **Mis Corazones Alegres, Colombia**

The staff were able to provide safer care to the seniors with the purchase of an infrared thermometer, a UV lamp to disinfect surfaces, and personal protective gear.

Keeping hearts happy!

Governance

SD Canada is run by a Board of volunteers across Canada, and is chaired by Kumari Beck.

We thank Lambert Bazinet whose 3-year term ended last year. At the virtual AGM in July, Dave Hitchcock and Husein Patel were re-elected to the Board. We are delighted to welcome Emaline Gonzalez Thomas who was also elected at the July AGM. Following the AGM, the Board elected the following Officers: Dave Hitchcock (Secretary) and Husein Patel (Treasurer) for the following two years.

The board, accountable to SD Canada members, meets once a month online, and develops policy, selects projects for funding, fundraises, maintains relationships with project partners and manages the finances of the organization .

Directors for 2020:

Jean-Claude (Lambert) Bazinet (Vancouver)

Kumari Beck (Fraser Valley) ***Chair***

Louise (Raphaëlle) Chapleau (Montreal)

Rosanna Hille (Vancouver)

Dave Hitchcock (Victoria) ***Secretary***

Eliana Macdonald (Vancouver)

Husein Patel (Toronto) ***Treasurer***

Grace Hodgson (Montreal)

Hamilton Schragen (Victoria)

New to the board since July 2020

Emaline Gonzalez Thomas (Montreal)

Financial Officer:

Ana Maria Isabel Alvarez (Montreal)

And this is how we roll! Our monthly board zoom calls.

From left to right, top to bottom: Dave Hitchcock, Kumari Beck, Rosanna Hille, Hamilton Schragen, Husein Patel, Emaline Gonzales Thomas, Raphaëlle Chapleau, Grace Hodgson and Eliana Macdonald

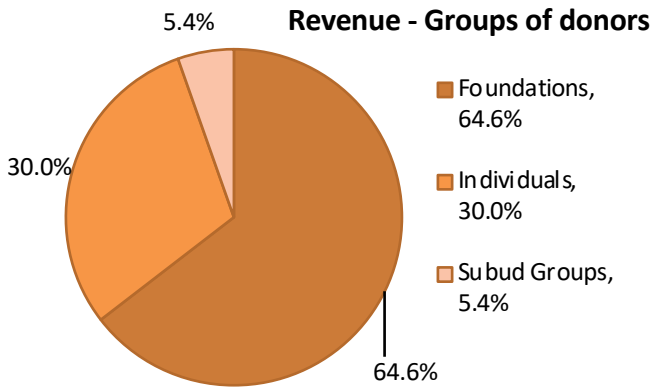
Finances.
How did we do?

Revenue

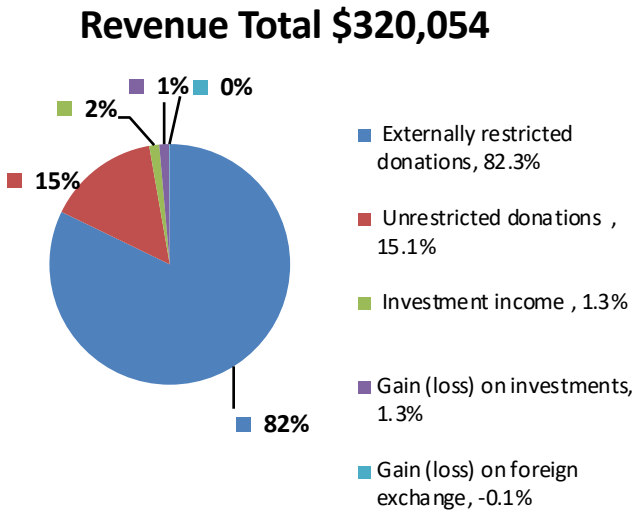
Members of SD Canada: $77,616
Individual members of SD Canada donated $77,616, which is impressive in a pandemic year. Some of these donations were designated by the donor for specific projects, (described as 'restricted donations' in our financial statements).This amount was higher than usual because of large donations made to the SD International Endowment Fund. We received **$38,904 in general donations** (or unrestricted donations). Overall, this is an increase over the previous year.

Group donations: $17,000
We are pleased to report that donations from Subud Groups in Canada continue to sustain us: Subud Quebec ($7,500), Subud Vancouver ($5,000), Subud Toronto ($2,500) and Subud Victoria ($2,000).

We received a total revenue of $320,054 including $203,300 for specific projects from a Foundation and $94,616 raised from SD Canada members and Subud groups!



Foundations: $203,300
The largest amount of our revenue came in from a Foundation – namely, the Buchan International Foundation, who provided funds for construction of classrooms for the newly initiated project, Community Learning Centres for Women and Girls in the DR Congo.



Legacy (Investment) Fund at $142,539 on December 31, 2020

Thanks to wise management and investment by our Investment Sub-Committee, the value of this investment fund increased from the previous year's value of $ 124,671.
Our investment fund generated $4,303 in income in 2020.

Finances.

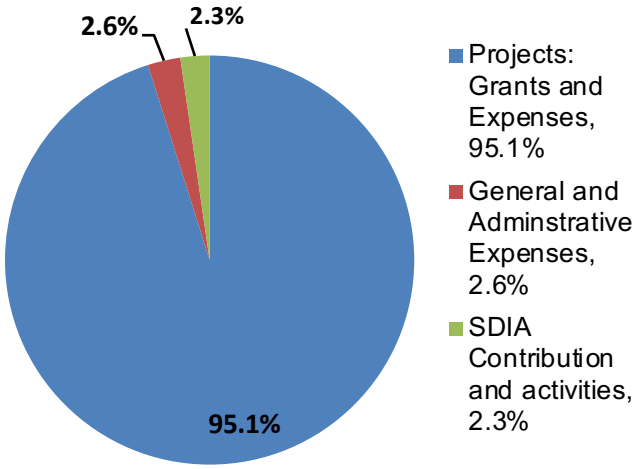
How did we do?

Expenditures

The main areas for use of funds were Project Grants, Network Participation and Administration.

Project Grants: $290,392

We are pleased to report that 95% of our expenditures was spent on grants.



Grants provided to:

Borneo Football Int'l Foundation

Care Support, Cuba

Community Learning Centres, DR Congo

Emergency Relief (SD International global appeal)

Enthum House, UK

I Protect Me, South Africa

Kalimantan Kids Club, Indonesia

Kingantoko Health Centre, DR Congo

Mis Corazones Alegres, Colombia

Warriors Against Violence Vancouver

YTS Bukit Batu Community Development Project, Indonesia

YUM, Indonesia

SDIA Contribution: $7,000

SD Canada relies heavily on SD International for information on projects, the coordination of fundraising and the receiving of grant requests from projects, for expertise on the development approaches and strategies, the coordination of the funding and operations in the DR Congo, and much more. More recently we have partnered with the SDIA team in grant applications and proposals for funding. We would not be able to function without the services provided by SDIA.

Administration & General expenses: $7,875

Our administrative expenses included the Audit and Professional fees, membership fee for the BC Council for International Cooperation, website maintenance, and other expenses. Our administration fees are a very low percent of our expenses in relation to revenue, because we do not manage projects ourselves and we are simply fundraisers.

As always, our thanks to Isabel Ana Maria Alvarez, our Financial Officer, who contributes countless hours, efficiently and cheerfully, keeping track of everything!

Thank you from the SD Canada Board!

The fun continues at the Borneo Football International Foundation

When the pandemic shut down the world as we knew it back in March 2020, we had no idea whether and how we could continue supporting our projects. By the middle of the year, it was clear that the projects were delivering services that kept their communities safe, fed and as well as could be expected. And more than ever, they needed our support. Thanks to you, our generous donors, we were able to meet our funding commitments, and respond to Emergency Appeals. Thank you for your generosity in difficult times.

How To Donate

1. Visit our website:
Donate online at www.susiladharma.ca/donate

2. Mail cheques to:

SDC Treasurer
Husein Patel
2310-131 Beecroft Road
Toronto, ON, M2N 6G9

3. Send an electronic transfer:
Send funds from your financial institution to:

susiladharmacanada.sd@gmail.com

If your donation is for a specific project (or projects), emergency appeal or other purpose, please send a follow-up email to the same address with the details.

CLICK TO DONATE NOW

Contact information

Mailing address

Susila Dharma Canada,
572 rue Empire Greenfield Park,
Quebec J4V 1W2

Email

Dave Hitchcock, Secretary
davehhitchcick@gmail.com

Website

www.susiladharma.ca

SUSILA DHARMA ASSOCIATION (CANADA)
BALANCE SHEET
AS AT DECEMBER 31, 2020

	2020 $	2019 $
ASSETS		
CURRENT ASSETS		
Cash	**31,002**	27,723
INVESTMENTS IN QUOTED SHARES, at market value	**139,283**	124,671
	170,285	152,394
LIABILITIES		
CURRENT LIABILITIES		
Deferred revenue (note 7)	**6,126**	3,022
NET ASSETS		
UNRESTRICTED FUNDS	**164,159**	149,372
	170,285	152,394

SUSILA DHARMA ASSOCIATION (CANADA)
BALANCE SHEET
AS AT DECEMBER 31, 2020

	2020 $	2019 $
REVENUES		
Externally restricted donations (note 4)	255,926	112,290
Unrestricted donations	38,904	35,940
In-kind donations (note 5)	16,982	14,651
Investment income	4,303	4,317
Unrealized gain from investments	3,825	18,966
Realized gain on sale of investments	393	2,367
Loss on foreign exchange	- 279	- 449
	320,054	188,082
EXPENSES		
Project grants (note 6)	290,392	152,425
SDIA annual contribution	7,000	5,000
SDIA delegate at annual general meeting	-	2,595
General and Administrative Expenses (schedule A)	7,875	2,466
	305,267	162,486
EXCESS OF REVENUES OVER EXPENSES	14,787	25,596

CHANGES IN NET ASSETS
FOR THE YEAR ENDED DECEMBER 31, 2020

	2020 $	2019 $
BALANCE. BEGINNING OF YEAR	149,372	123,776
EXCESS OF REVENUES OVER EXPENSES	14,787	25,596
BALANCE. END OF YEAR	164,159	149,372

4. EXTERNALLY RESTRICTED DONATIONS

Externally restricted donations is the addition of last year's deferred revenue and the donations received this year, minus the deferred revenue of current year.

During the year, the association received the externally restricted donations associated with the following projects:

	2020	2019
	$	$
Bright Futures - DRC	210	-
Care Support	3,312	300
Community Learning Centers DRC	218,300	-
CSCOM Kingantoko	6,743	-
CSCOM KwiluNgongo	-	80,100
DRC Programs - Other	200	-
Endowment Fund SDIA	16,000	-
Enthum House	500	-
I Protect ME	300	250
Kalimantan Kids Club	3,000	-
Mis Corazones Alegres	290	240
Nutrition Program DRC	-	6,000
Romanian Abandoned Babies	100	200
SD Cuba	6,074	825
SDIA - DDC	360	860
SDIA Emergency Relief	6,640	-
SDIA - Other	500	985
SEA - SDIA	1,430	-
Warriors Against Violence	-	100
Wawa Illiari Saving Brains	-	8,935
YTS Indonesia	1,207	402
YTS Indonesia - KKC	-	222
YUM	1,207	500
	266,373	99,919

5. IN-KIND DONATIONS

During the year, the association received donated marketable securities at fair market value of $16,982, of which $7,347 were externally restricted donations. ($14,651 as at December 31, 2019).

6. PROJECT GRANTS

During the year, the association distributed grants to the following organizations.

	2020		
	Funded by Restricted Donations	Funded by Unrestricted Donations	Total
	$	$	$
Borneo Football Intl	-	3,000	3,000
Bright Futures - DRC	206	-	206
Care Support	4,743	-	4,743
Community Learning Centers DRC	218,020	-	218,020
CSCOM Kingantoko	6,543	3,000	9,543
CSCOM KwiluNgongo	100	-	100
DDC	706	-	706
DRC Programs - Other	-	2,825	2,825
Endowment Fund SDIA	10,880	-	10,880
Enthum House	490	-	490
ICDP	-	1,400	1,400
I Protect ME	-	5,000	5,000
Kalimantan Kids Club	3,000	4,000	7,000
Mis Corazones Alegres	284	-	284
Our Place Fundraising	-	1,000	1,000
Romanian Abandoned Babies	837	-	837
SD Cuba - Other	6,369	500	6,869
SDIA Emergency Relief	6,507	-	6,507
SEA - SDIA	1,000	-	1,000
Warriors Against Violence	-	4,800	4,800
YTS (Indonesia) - Other	1,183	2,817	4,000
YUM	1,182	-	1,182
	262,050	28,342	290,392

7. DEFERRED REVENUE

The association has recorded deferred revenue associated with the following project grants:

	2020 $	2019 $
Care Support	-	1,443
CSCOM KwiluNgongo	-	100
DRC Programs - Other	196	-
Endowment Fund SDIA	5,000	-
Romanian Abandoned Babies	-	739
SD Cuba - Others	-	387
SDIA - DDC	-	353
SDIA - Other	500	-
SEA - SDIA	430	-
	6,126	3,022

SCHEDULE A - GENERAL AND ADMINISTRATIVE EXPENSES

	2020 $	2019 $
Professional fees	6,729	500
Office stationary and supplies	483	178
Licences, dues and fees	200	200
Website	161	123
Travel expenses	-	1,035
Bank charges	302	430
	7,875	2,466