

# Capital Trust Agency, Inc.

## Meeting of the Board of Directors

As Manager of CTA CDE, LLC and CTA CDE – Sub  
1,2,3,4,5

Thursday, May 9, 2024

9:00AM.

315 Fairpoint Drive  
Gulf Breeze, FL 32561

Meeting called by: Denis A. McKinnon, III

Type of meeting: Regular

Facilitator: Gary Michaels  
Vice-Chairman

Note Taker: Connie Beargie  
Office Administrator

Attendees: Gary Michaels (Vice Chairman), Bob Cleveland (Secretary), Burt Snooks (Board Member), Cherry Fitch (Mayor/Board Member), Harrison Wilder (Board Member), Christy Larkins (Board Member), Kareem Spratling (General Counsel), Brooke Gonzalez (General Counsel), Samantha Abell (City Manager), and Denis McKinnon, III (Executive Director).

Please bring: Attached supplements

## Agenda

<u>Item:</u>	<u>Description:</u>	<u>Presenter:</u>
1.	Call to Order	Gary Michaels
2.	Approval of Minutes: 2-8-2023	Denis McKinnon, III
3.	Approval of Minutes: 3-21-2023	Denis McKinnon, III
4.	Donation Request – Gulf Breeze Optimist Foundation	Denis McKinnon, III
5.	Donation Request – Gulf Breeze Rotary Foundation	Denis McKinnon, III
6.	FYE 3-31-24 Financials	Denis McKinnon, III
7.	Adjourn	Gary Michaels

**MINUTES OF THE  
CAPITAL TRUST AGENCY, INC.**

The 234th meeting of the Capital Trust Agency, Inc., Gulf Breeze, Florida, was held at 315 Fairpoint Dr, Gulf Breeze, Florida and on Thursday, February 8th, 2024 at 10:30 a.m.

The following Board Members were present: Chris Kemp (Chairman), Gary Michaels (Vice-Chairman), Bob Cleveland (Secretary), Deborah Roche (Assistant Secretary), Christy Larkins (Board Member), Bobby Potomski (Board Member), Burt Snooks (Board Member), Harry Wilder (Board Member), and Mayor Cherry Fitch (Board Member). Also attending was Denis McKinnon (Executive Director), Connie Beargie (Office Administrator) and Samantha Abell (City Manager). Attending via telephone conference was Kareem Spratling (Bond Counsel), Brooke Gonzalez (Bond Counsel).

**AGENDA ITEM:**

Approval of Minutes – 07/20/2023

**DISCUSSION:**

No Discussion

**MOTION/ACTION:**

Deborah Roche made a motion to approve the 07/20/2023 minutes as presented. Mayor Cherry Fitch seconded the motion. Vote for approval was 9-0.

**AGENDA ITEM:**

Donation Request – Children’s Home Society

**DISCUSSION:**

The Children’s Home Society of Florida has approached CTA with a charitable donation request in the amount of \$5,000.

Mayor Cherry Fitch asked for a refresher on the two charitable donation funds that CTA can draw from. Denis McKinnon replied that CTA has an annual budgeted line item called the Charitable Giving Fund. The second fund, called the Education Fund came from an unexpected 2019 LURA payoff and the funds were restricted to organizations inside Gulf Breeze and Santa Rosa County, with approved outside organizations that can show a direct benefit to Gulf Breeze residents or students. Denis further stated the Education Fund has provided donations to the

Optimist Club of Gulf Breeze, the Gulf Breeze Rotary Club and Children's Home Society of Florida.

Bobby Potomski asked why we need to have the two accounts. Denis replied that the Education Fund was a finite amount of money received by CTA. The balance is approximately \$160,000. This account can be added to, if desired. The Charitable Giving Fund is included in the budget every year.

Bobby Potomski asked if it is possible to ask the CHS organization to direct funds to Gulf Breeze residents. Bob Cleveland replied that it did not seem likely that they would be able to provide separate accounting for this purpose.

Gary Michaels is a board member for this organization; therefore, he will be recusing himself from voting on this request.

**MOTION/ACTION:**

Christy Larkins made a motion to approve the CHS donation request in the amount of \$5,000 and to request the organization, to the best of their ability, to direct our contribution to the Gulf Breeze community; Furthermore, funds are to be allocated from the general Charitable Funds Account. Bob Cleveland seconded the motion. Vote for approval was 8-0.

**AGENDA ITEM:**

Donation Request – Rally Foundation

**DISCUSSION:**

The Rally Foundation is a non-profit organization dedicated to funding research and providing support for families affected by childhood cancer. The Rally Foundation is seeking a donation in the amount of \$5,000 from Capital Trust Agency.

Burt Snooks asked who does the research for the Rally Foundation. Denis McKinnon replied that he does not have this information, but that, in addition to directing funds toward research, the organization raises funds to assist families undergoing childhood cancer through housing, travel expenses and others.

Deborah Roche asked if the director and the board are compensated by the foundation. Denis replied that the Director is a paid employee, but the board is strictly volunteer.

Gary Michaels asked if the funds can be directed to Gulf Breeze. Samantha Abell replied that leadership members are located in Gulf Breeze and Gulf Breeze families are affected by

childhood cancers. Samantha Abell further stated that the Rally program is in our schools and they have a Junior Rally Group. Samantha Abell stated that Gulf Breeze resident, Jeff Hendricks is personally affected by childhood cancer and supports this organization. She will ask him to write a letter of support.

**MOTION/ACTION:**

Bob Cleveland made a motion to approve the donation contingent upon receipt of Gulf Breeze resident Jeff Hendricks letter of support; Funds are to be allocated from the general Charitable Funds Account. Christy Larkins seconded the motion. Vote for approval was 9-0.

**AGENDA ITEM:**

Capital Trust Agency Financials – FYE 12/31/2023

**DISCUSSION:**

No discussion.

**MOTION/ACTION:**

No motion required.

No other formal business of the board was taken and the meeting adjourned at approximately 10:45 am.

Minutes submitted by: \_\_\_\_\_ Connie Beargie, Office Administrator

Approved by: \_\_\_\_\_ Chris Kemp, Chairman

**MINUTES OF THE  
CAPITAL TRUST AGENCY, INC.**

The 235th meeting of the Capital Trust Agency, Inc., Gulf Breeze, Florida, was held at 315 Fairpoint Dr, Gulf Breeze, Florida and on Thursday, March 21st, 2024 at 9:30 a.m.

The following Board Members were present: Bob Cleveland (Secretary), Deborah Roche (Assistant Secretary), Bobby Potomski (Board Member), Burt Snooks (Board Member), Harry Wilder (Board Member), and Mayor Cherry Fitch (Board Member). Also attending was Denis McKinnon (Executive Director), and Connie Beargie (Office Administrator). Attending via telephone conference was Kareem Spratling (Bond Counsel), Brooke Gonzalez (Bond Counsel).

**AGENDA ITEM:**

Amending Resolution 1-24 – Babcock Neighborhood School, Inc.

**DISCUSSION:**

Denis McKinnon stated the 2018 Babcock Neighborhood School Bond program is performing as agreed. The investor has asked for clarification to the Loan Agreement and Trust Indenture language regarding the Capital Maintenance Reserve Fund Requirement. The investor has requested the Capital Maintenance Fund Requirement should be amended to describe the total projected cost of the Borrowers capital needs with respect to the Facilities as of the most recent Capital Needs Assessment or such other amount approved by the Majority Bondholder with respect to a Capital Needs Assessment Period. Furthermore, the Capital Needs Assessment Period means the five-year period commencing on September 15, 2023 and each fifth anniversary thereafter.

**MOTION/ACTION:**

Harrison Wilder made a motion to approve the language clarification as stated. Bobby Potomski seconded the motion. Vote for approval was 6-0.

No other formal business of the board was taken and the meeting adjourned at approximately 10:00 am.

Minutes submitted by: \_\_\_\_\_ Connie Beargie, Office Administrator

Approved by: \_\_\_\_\_ Chris Kemp, Chairman

# OPTIMIST CLUB OF GULF BREEZE

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P.O. BOX 687  
GULF BREEZE, FL 32562



March 28, 2024

Capital Trust Agency  
C/O Denis McKinnon  
315 Fairpoint Dr  
Gulf Breeze, FL 32561

Re: Annual Matching Funds Award

Dear Mr. McKinnon,

The Gulf Breeze Optimist Club is a registered 501 (c) (3) non-profit, charitable organization of approximately 75 men and women who raise and distribute funds for our youth and our community. Last year, with your generous support, we raised over \$55,000 to award eleven \$5,000 scholarships.

The club is pleased to announce that it has raised \$ 15,000 in scholarship funds to go towards our matching scholarship program with Capital Trust Agency. Your matching \$15,000 will allow us to award six \$5,000 scholarships in 2023.

We thank you for your generous support of the Gulf Breeze Optimist Club Scholarship program.

Sincerely,

Deb Andrews  
Scholarship Chairman

*Forward. Request approval*

*Tom Aile*  
*GBOC*

Monday, March 25, 2024

Dear Capital Trust Agency Board of Directors:

Thank you for the opportunity to provide this letter of appreciation and hope! My words will mimic my past correspondence, as they remain consistent with our relationship of past years. We at Gulf Breeze Rotary have repeatedly been blessed to be a part of an incredible community that considers our home and its youth worthy of our best efforts of support. And, with commendable humility, Capital Trust Agency has been an incredible partner to our city and Gulf Breeze Rotary. In that regard, our club offers our sincere appreciation to each of you for that commitment!

The purpose of this letter is to follow up with our many years of past partnering for the benefit of the Gulf Breeze Rotary Club's scholarship fundraising efforts. The benefit of this effort continues to prevail as one the top scholarship opportunities serving our Gulf Breeze High School seniors as evidenced by the numerous reports of success of the scholarship recipients. As you will recall from our past years, several whom have chosen to return to Gulf Breeze for their careers and opportunities to give back to the home that supported them!

This year's event was held on March 16, 2024, at the events home located on the grounds of our city's awesome recreation park on Shoreline Drive. Gulf Breeze Rotary respectfully request that you consider our purpose for this event and rejoin us with your commitment to provide us an accompanying grant. Please be reminded that all of the proceeds for this effort benefit the scholarship funding!

With your past most generous support we have been able to not only sustain our ability to gift student scholarships, we have been able to substantial improve our ability to create a financial base that will allow our club to facilitate annual scholarship gifting at minimum level. All the while giving us the ability to grow this campaign to accommodate the continuous increases in cost and our every growing community of Gulf Breeze. In addition to simply keeping up with the status quo, our hope is to continue our traditional support for paths to college as well as supplement additional support for those who may seek careers in a trade through appropriate trade schools.

Again, this past year we were able to award 8 scholarships valued at \$6,000.00 totaling \$48,000.00. As with any good initiative, we want to improve every year! With your continued support, we will endeavor to make improvement to this awesome program our priority! Please know that while I would like our conversations to be fresh and current, the consistency of our success and our relationship with CTA is indicative of my repetitive comments and information. We are grateful to any, and all consideration for support! As with all partnerships, your input, questions or otherwise are always welcome. I look forward to your favorable response!

Yours Truly,



Lee Brown  
Gulf Breeze Rotary Club

Personal Cell 850-336-2335

**Capital Trust Agency, Inc.**  
**Balance Sheet**  
 As of March 31, 2024

	Mar 31, 24
<b>ASSETS</b>	
<b>Current Assets</b>	
<b>Checking/Savings</b>	
1011350 · CASH IN BANK/HANCOCK BANK	272,391.27
1011910 · HANCOCK BANK OF FLORIDA	1,500,456.78
1011950 · HANCOCK BANK - MM	161,289.65
1011970 · HANCOCK BANK CD	1,052,591.58
<b>Total Checking/Savings</b>	2,986,729.28
<b>Accounts Receivable</b>	
1159001 · ACCOUNT RECEIVABLE	91,524.04
<b>Total Accounts Receivable</b>	91,524.04
<b>Other Current Assets</b>	
1159400 · PETTY CASH	250.00
<b>Total Other Current Assets</b>	250.00
<b>Total Current Assets</b>	3,078,503.32
<b>Other Assets</b>	
1519000 · INVESTMENT - CTA CDE	99.00
1519010 · UNDISTRIBUTED PTR INC CTA CDE	910,712.79
<b>Total Other Assets</b>	910,811.79
<b>TOTAL ASSETS</b>	<b>3,989,315.11</b>
<b>LIABILITIES &amp; EQUITY</b>	
<b>Liabilities</b>	
<b>Current Liabilities</b>	
<b>Accounts Payable</b>	
2020200 · ACCOUNTS PAYABLE	6,392.72
<b>Total Accounts Payable</b>	6,392.72
<b>Total Current Liabilities</b>	6,392.72
<b>Total Liabilities</b>	6,392.72
<b>Equity</b>	
2420000 · RETAINED EARNINGS	3,621,969.69
Net Income	360,952.70
<b>Total Equity</b>	3,982,922.39
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>3,989,315.11</b>



Capital Trust Agency, Inc.  
Profit & Loss Budget vs. Actual  
October 2023 through March 2024

Ordinary Income/Expense	Oct '23 - Mar 24	Budget	\$ Over Budget	% of Budget
Income				
3611000 · INTEREST INCOME	48,366.05	300.00	48,066.05	16,122.0%
3690300 · REIMBURSEMENT INCOME	0.00	0.00	0.00	0.0%
3698011 · ORIGINATION FEE INCOME	0.00	0.00	0.00	0.0%
3698340 · AERO TERM - MIAMI INCOME	5,690.28	6,492.00	-801.72	87.7%
3698610 · ATLANTIC HSING FNDATION INCOME	31,635.51	32,268.00	-632.49	98.0%
3698700 · STONYBROOK INCOME	0.00	0.00	0.00	0.0%
3698710 · WINDSOR COVE INCOME	0.00	0.00	0.00	0.0%
3698720 · JACKSONVILLE POOL INCOME	0.00	19,368.00	-19,368.00	0.0%
3698780 · HOLLEY NAVARRE	6,000.00	6,000.00	0.00	100.0%
3698790 · FOUNTAINS OF HOPE 2017	0.00	14,988.00	-14,988.00	0.0%
3698791 · BAD DEBT - FOUNTAINS OF HOPE	0.00	-14,988.00	14,988.00	0.0%
3698820 · RIVER CITY SCIENCE ACADEMY	0.00	6,006.00	-6,006.00	0.0%
3698830 · TUSCAN GARDENS	0.00	13,962.00	-13,962.00	0.0%
3698831 · BAD DEBT - TUSCAN GARDENS	0.00	-13,962.00	13,962.00	0.0%
3698840 · GLORIETTA LTD	0.00	0.00	0.00	0.0%
3698850 · TAPESTRY TALLAHASSEE	15,780.00	15,780.00	0.00	100.0%
3698855 · TAPESTRY WALDEN	0.00	9,924.00	-9,924.00	0.0%
3698890 · ODYSSEY CHARTER SCHOOL	7,755.00	7,758.00	-3.00	100.0%
3698891 · TUSCAN GARDENS PALM COAST	0.00	17,508.00	-17,508.00	0.0%
3698892 · MISSION SPRINGS	0.00	0.00	0.00	0.0%
3698893 · VIERA	14,537.28	14,580.00	-42.72	99.7%
3698894 · RENAISSANCE 2017	11,806.50	11,806.00	0.50	100.0%
3698895 · HEATHER GLENN	0.00	0.00	0.00	0.0%
3698896 · ELIM SENIOR HOUSING	11,655.00	11,802.00	-147.00	98.8%
3698897 · ST JOHNS CLASSICAL ACADEMY	10,131.00	10,236.00	-105.00	99.0%
3698898 · AVIVA	12,000.00	12,000.00	0.00	100.0%
3698899 · PINEAPPLE COVE	8,128.00	8,262.00	-134.00	98.4%
3698900 · SEASIDE	0.00	54,378.00	-54,378.00	0.0%
3698901 · CORAL GARDENS	7,500.00	7,500.00	0.00	100.0%
3698902 · BABCOCK RANCH	13,839.96	13,842.00	-2.04	100.0%
3698905 · SOMERSET	7,500.00	7,500.00	0.00	100.0%
3698906 · FIU UNIVERSITY BRIDGE	29,711.50	45,060.00	-15,348.50	65.9%
369890A · H-BAY MINISTRIES	10,057.98	10,430.00	-372.02	96.4%
369890B · BAD DEBT - H BAY PRRPERTIES	0.00	24,456.00	-24,456.00	0.0%
3698912 · PINEAPPLE COVE 2	0.00	-24,456.00	24,456.00	0.0%
3698914 · SUNSHINE PARAGON	7,871.64	11,226.00	-3,354.36	70.1%
3698915 · TREASURE COAST	3,000.00	6,000.00	-3,000.00	50.0%
3698916 · RENAISSANCE 2019	9,787.50	9,786.00	1.50	100.0%
3698917 · ADVANTAGE ACADEMY	18,901.14	19,060.00	-158.86	99.2%
3698918 · ODYSSEY 2019	9,570.00	9,570.00	0.00	100.0%
3698919 · ALURA SENIOR LIVING	3,750.00	3,750.00	0.00	100.0%
369891A · SAWGRASS	20,166.00	20,166.00	0.00	100.0%
369891B · BAD DEBT - SAWGRASS	0.00	17,898.00	-17,898.00	0.0%
3698920 · GW REAL ESTATE LLC	0.00	-17,898.00	17,898.00	0.0%
	7,500.00	0.00	7,500.00	100.0%

**Capital Trust Agency, Inc.**  
**Profit & Loss Budget vs. Actual**  
October 2023 through March 2024

	Oct '23 - Mar 24	Budget	\$ Over Budget	% of Budget
3698921 · FRANKLIN ACADEMIES	22,166.28	22,164.00	2.28	100.0%
3698922 · IMAGINE SCHOOLS	8,497.50	8,496.00	1.50	100.0%
3698923 · COUNCIL TOWERS	0.00	0.00	0.00	0.0%
3698924 · LLT ACADEMY	7,758.34	7,854.00	-95.66	98.8%
3698930 · CAD HIGH SCHOOL	0.00	7,500.00	-7,500.00	0.0%
3698931 · BAD DEBT - CAD HIGH SCHOOL	0.00	-7,500.00	7,500.00	0.0%
3698932 · CAD BROWARD COUNTY	0.00	7,500.00	-7,500.00	0.0%
3698933 · BAD DEBT - CAD BROWARD COUNTY	0.00	-7,500.00	7,500.00	0.0%
3698934 · AMERICAN EAGLE	0.00	0.00	0.00	0.0%
3698936 · PROVISION PROTON THERAPY	0.00	0.00	0.00	0.0%
3698937 · BAD DEBT - PROVISION PROTON	0.00	0.00	0.00	0.0%
3698938 · PEPIN ACADEMIES	7,500.00	7,500.00	0.00	100.0%
3698940 · WONDERFUL FOUNDATION	17,106.42	17,418.00	-311.58	98.2%
3698942 · LIZA JACKSON SCHOOL	7,931.28	7,932.00	-0.72	100.0%
3698944 · TEAM SUCCESS ACADEMY	9,600.00	7,500.00	2,100.00	128.0%
3698946 · DISCOVERY EDUCATION HOLDINGS	11,091.48	11,088.00	3.48	100.0%
3698948 · SOUTH TECH	7,500.00	7,500.00	0.00	100.0%
3698950 · LUTZ PREPARATORY SCHOOL	7,500.00	7,500.00	0.00	100.0%
3698952 · PINEAPPLE COVE WEST MELBOURNE	7,500.00	7,500.00	0.00	100.0%
3699010 · BUILDING HOPE	24,453.46	24,744.00	-290.54	98.8%
3699020 · ACADMIR CHARTER SCHOOL	10,737.48	24,744.00	-14,006.52	43.4%
3699030 · WONDERFUL II	8,326.83	8,970.00	-643.17	92.8%
3699040 · IMAGINE SCHOOL N MANATEE ABC&D	9,000.00	9,000.00	0.00	100.0%
3699060 · PINEAPPLE COVE LOCKMAR	7,500.00	7,500.00	0.00	100.0%
3699080 · IMAGINE SCHOOL N MANATEE C&D	0.00	0.00	0.00	0.0%
3699090 · KINGDOM DEVELOPMENT WPB	19,485.00	19,482.00	3.00	100.0%
3699110 · KINGDOM KENSINGTON VILLAS	11,997.96	12,000.00	-2.04	100.0%
3699120 · MARIE SELBY BOTANICAL GARDENS	9,483.00	9,480.00	3.00	100.0%
3699130 · LAKE OSBORNE	10,362.00	9,912.00	450.00	104.5%
3699140 · LAKE WORTH	21,044.28	21,042.00	2.28	100.0%
3699150 · TALLAHASSEE CLASSICAL SCHOOL	7,500.00	7,500.00	0.00	100.0%
3699160 · NEW SPRINGS	7,500.00	7,500.00	0.00	100.0%
3699170 · LEGENDS ACADEMY	7,500.00	7,500.00	0.00	100.0%
3699180 · IMAGINE SCHOOLS WEST MELBOURNE	8,677.50	8,676.00	1.50	100.0%
3699200 · BUILDING FAITH EGF	0.00	0.00	0.00	0.0%
<b>Total Income</b>	<b>610,359.15</b>	<b>698,860.00</b>	<b>-88,500.85</b>	<b>87.3%</b>
<b>Gross Profit</b>	<b>610,359.15</b>	<b>698,860.00</b>	<b>-88,500.85</b>	<b>87.3%</b>
<b>Expense</b>				
5121200 · SALARY EXPENSE	105,106.83	131,454.00	-26,347.17	80.0%
5121210 · MATCHING FICA & BENEFITS	7,661.66	0.00	7,661.66	100.0%
5121220 · RETIREMENT BENEFIT	10,590.10	0.00	10,590.10	100.0%
5121230 · HEALTH INSURANCE PREMIUM	16,696.59	0.00	16,696.59	100.0%
5193110 · LEGAL SERVICES	8,810.00	600.00	8,210.00	1,468.3%
5193120 · PRECLOSING EXPENSE				

**Capital Trust Agency, Inc.**  
**Profit & Loss Budget vs. Actual**  
October 2023 through March 2024

	Oct '23 - Mar 24	Budget	\$ Over Budget	% of Budget
5193124 · PRECLOSING - COMM/POSTAGE	50.00			
<b>Total 5193120 · PRECLOSING EXPENSE</b>	<b>50.00</b>			
5193140 · PROFESSIONAL SERVICES	50,327.65	81,468.00	-31,140.35	61.8%
5193145 · SPECIAL CONSULTANTS	12,000.00	11,250.00	750.00	106.7%
5193200 · ACCOUNTING & AUDITING	3,000.00	5,000.00	-2,000.00	60.0%
5193300 · BANK CHARGES	1,521.45	2,400.00	-878.55	63.4%
5194010 · FOOD AND TRAVEL	3,198.56	6,000.00	-2,801.44	53.3%
5194110 · COMMUNICATIONS/TELEPHONES	3,686.13	3,600.00	86.13	102.4%
5194120 · COMMUNICATIONS/POSTAGE	120.00	180.00	-60.00	66.7%
5194310 · UTILITIES	2,330.23	2,100.00	230.23	111.0%
5194610 · REPAIRS & MAINT/R & E BUILDINGS	2,285.32	7,500.00	-5,214.68	30.5%
5195100 · OFFICE SUPPLIES	1,889.69	1,200.00	689.69	157.5%
5195200 · OPERATING SUPPLIES	1,190.94	9,000.00	-7,809.06	13.2%
5195300 · OFFICE EXPENSE	218.86	0.00	218.86	100.0%
5195400 · MEMBERSHIPS, ADS & SUBSCRIPTION	9,342.07	7,200.00	2,142.07	129.8%
<b>Total Expense</b>	<b>240,026.08</b>	<b>268,952.00</b>	<b>-28,925.92</b>	<b>89.2%</b>
<b>Net Ordinary Income</b>	<b>370,333.07</b>	<b>429,908.00</b>	<b>-59,574.93</b>	<b>86.1%</b>
<b>Other Income/Expense</b>				
Other Expense				
3690500 · CTA CDE PARTNERSHIP INCOME	-3,869.63	0.00	-3,869.63	100.0%
5199100 · CHARITABLE EDUCATION FUND	0.00	30,000.00	-30,000.00	0.0%
5199130 · PAYMENT TO CITY OF GULF BREEZE	0.00	500,000.00	-500,000.00	0.0%
5200100 · CHARITABLE GIVING	13,250.00	10,002.00	3,248.00	132.5%
<b>Total Other Expense</b>	<b>9,380.37</b>	<b>540,002.00</b>	<b>-530,621.63</b>	<b>1.7%</b>
<b>Net Other Income</b>	<b>-9,380.37</b>	<b>-540,002.00</b>	<b>530,621.63</b>	<b>1.7%</b>
<b>Net Income</b>	<b>360,952.70</b>	<b>-110,094.00</b>	<b>471,046.70</b>	<b>-327.9%</b>