



# Official Gazette

No. 57

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Published by Authority

Monday 8th June 2020

## GOVERNMENT NOTICES

The following Government Notices are published by Order of the President.

No. 398 of 2020

## GAZETTE SUPPLEMENTS

The following Order and Regulations are published as Legal Supplements to this number of the Official Gazette.

Gazette	Description	Price
57	International Trade Zone Employment (Coronavirus Special Leave) (Temporary measures) Order, 2020. (S.I. 75 of 2020)	13.00
	Birds' Eggs (Collection) (Amendment) Regulations, 2020. (S.I. 76 of 2020)	1.15

No. 399 of 2020

## SEYCHELLES PENSION FUND ACT

*(Cap 220)*

### RATE OF INTEREST

In exercise of the powers conferred by section 28(3) of the Seychelles Pension Fund Act, the Minister responsible for Finance determines that the rate of interest payable to members on their contributions to the pension fund are as follows —

- (i) 2.72% on mandatory contributions; and
- (ii) 5% on voluntary contributions.

The rates of interest specified above shall be applicable from 1st April, 2020 until a further notice is published.

Dated this 5th day of June, 2020.

**MAURICE LOUSTAU-LALANNE**  
**MINISTER OF FINANCE, TRADE,**  
**INVESTMENT AND ECONOMIC PLANNING**

No. 400 of 2020

**FOUNDATIONS ACT****Section 95(4)**

Notice is hereby given pursuant to Section 95(4) of the Foundations Act, 2009 that **Potario Foundation, No. 000247** have been struck off the register owing to dissolution, with effect from 28th May, 2020.

Financial Services Authority

No. 401 of 2020

**INTERNATIONAL BUSINESS COMPANIES ACT***(Act 15 of 2016)***Sections 297(3)(a) and 297(5)**

Notice is hereby given pursuant to Section 297(5) of the International Business Companies Act, 2016 (the Act) the following companies have been struck off the register owing to dissolution, with effect from 27th May, 2020 in accordance with Section 297(3)(a) of the Act.

<u>Company Name</u>	<u>IBC No.</u>
ABLE KIND MANAGEMENT LTD. 能友管理有限公司	148811
PONDER UPON INT'L INC.	148809
Wonderful Planet Group Ltd.	134008
Mighty Hero International Limited	108317
AB ASIA PACIFIC LIMITED	154686
LANEPORT INTERNATIONAL LTD.	140303
Nidden Waves Co., Ltd	136860
HANMI Co., Ltd	136859
SHINY CRESCENT HOLDINGS LIMITED 朗弦控股有限公司	146599

Financial Services Authority

No. 402 of 2020

**INTERNATIONAL BUSINESS COMPANIES ACT***(Act 15 of 2016)***Sections 297(3)(a) and 297(5)**

Notice is hereby given pursuant to Section 297(5) of the International Business Companies Act, 2016 (the Act) that **Core Prime Limited, No. 165588** has been struck off the register owing to dissolution, with effect from 28th May, 2020 in accordance with Section 297(3)(a) of the Act.

Financial Services Authority

No. 403 of 2020

**NOTICE OF LIQUIDATOR APPOINTMENT AND OF  
COMMENCEMENT OF WINDING UP****Section 286 of the International Business Companies Act 2016 (the "Act")**

**Kuang Fu Co., Ltd.**  
**Company No.: 214580**

**Relating to Kuang Fu Co., Ltd. (the "Company"), incorporated under the Act with IBC Registration No. 214580.**

I, Ms. Tung, Wan-Ling of 12F.-2, No. 135, Sec. 2, Fuxing Rd., Xinzhuang Dist., New Taipei City 242, Taiwan (R.O.C.), hereby give my notice that I have been appointed to act for as the

Liquidator of the Company, hereby give notice in accordance with section 286 of the Act that the voluntary winding up of the Company under Sub-Part II of Part XVII of the Act has been commenced.

Dated 28th day of May, 2020.

**Ms. Tung, Wan-Ling**  
**LIQUIDATOR**

No. 404 of 2020

**NOTICE OF LIQUIDATOR APPOINTMENT AND OF  
COMMENCEMENT OF WINDING UP**

**Section 286 of the International Business Companies Act 2016 (the “Act”)**

**of**

**Country Star Co., Ltd.**  
**Company No.: 129910**

**Relating to Country Star Co., Ltd. (the “Company”), incorporated under the Act with  
IBC Registration No. 129910.**

I, MR. WANG, MING-HUNG of No. 258, Daren Rd., Yancheng Dist., Kaohsiung City 803, Taiwan (R.O.C.), hereby give my notice that I have been appointed to act for as the Liquidator of the Company, hereby give notice in accordance with section 286 of the Act that the voluntary winding up of the Company under Sub-Part II of Part XVII of the Act has been commenced.

Dated 1st day of June, 2020.

**MR. WANG, MING-HUNG**  
**LIQUIDATOR**

No. 405 of 2020

**NOTICE**

Notice is hereby given in pursuance of Section 96 of the Civil Status Act (Cap. 34) that the Chief Officer of the Civil Status has granted the under noted applications made under section 94 of Cap. 34.

Ms Ketty Hall authorized to change her son’s name from Asher Zion Rhameek Marday to Asher Zion Rhameek Marday-Hall.

Ms Grace Traore authorized to change her name from Grace Nifa Queenly Traore to Grace Nifa Queenly Lesperance.

N. Flore  
For: Chief Officer of the Civil Status

No. 406 of 2020

**CHANGE OF NAME**

Notice is hereby given that I have applied to the Chief Officer of the Civil Status to change my name from France Matatikane to France Matatiken agreeable with sections 94-99 of Cap. 34. Any person interested may oppose such application by filing a protest in writing setting forth his/her grounds of objections.

Mr France Matatiken  
Cascade  
Mahe

No. 407 of 2020

CHANGE OF NAME

Notice is hereby given that I have applied to the Chief Officer of the Civil Status to change my name from Rita Agnes Erica Derjacques to Rita Agnes Derjacques-Inacio agreeable with sections 94-99 of Cap. 34. Any person interested may oppose such application by filing a protest in writing setting forth his/her grounds of objections.

Ms Erica Derjacques  
Sea View Estate  
Glacis / Anse Etoile  
Mahe

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No. 408 of 2020

CHANGE OF NAME

Notice is hereby given that I have applied to the Chief Officer of the Civil Status to change my name from Amosavaly Carolus nee Naiken to Amosavaly Sarah Carolus nee Naiken agreeable with sections 94-99 of Cap. 34. Any person interested may oppose such application by filing a protest in writing setting forth his/her grounds of objections.

Mrs Amosavaly Carolus nee Naiken  
Anse Royale  
Mahe  
Seychelles

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No. 409 of 2020

CHANGE OF NAME

Notice is hereby given that I have applied to the Chief Officer of the Civil Status to change my daughter's name from Julienne Ernesta to Julianne Ernesta agreeable with sections 94-99 of Cap. 34. Any person interested may oppose such application by filing a protest in writing setting forth his/her grounds of objections.

Mrs Joan Khan  
Rochon  
Mahe

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No. 410 of 2020



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 Victoria, Seychelles

## SEYCHELLES COMMERCIAL BANK LIMITED

### INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS

This report is made solely to the members of **SEYCHELLES COMMERCIAL BANK LIMITED** (hereafter referred to as the "Bank"), as a body, in terms of our engagement to conduct the audit on their behalf. Our audit work has been undertaken so that we might state to the Bank's members those matters which we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Bank or the Bank's members as a body, for our audit work, for this report, or for the opinions we have formed.

#### Report on the audit of the Financial Statements

##### Opinion

We have audited the financial statements of **SEYCHELLES COMMERCIAL BANK LIMITED** set out on pages 4 to 64 which comprise the Statement of Financial Position as at December 31, 2019, the Statement of Profit or Loss and Other Comprehensive Income, Statement of Changes in Equity and the Statement of Cash Flows for the year then ended and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the financial statements give a true and fair view of the financial position of the Bank as at December 31, 2019 and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards and comply with the Seychelles Companies Act, 1972.

##### Emphasis of Matter

###### *(i) Effects of COVID-19 pandemic*

We draw attention to Note 28(a) of the financial statements which describes a material uncertainty regarding the Coronavirus pandemic which is affecting Seychelles severely. Actions adopted by countries such as closing borders, grounding flights and discouraging people from travelling abroad are impacting heavily on all industries thereby raising a significant uncertainty on going concern of the Bank.

The Directors together with Management are confident that they will continue to have the financial and otherwise support from their Shareholders and are therefore of the opinion that the going concern basis of preparation of these financial statements remains appropriate.

###### *(ii) Losses of Correspondent Bank*

We also draw attention to note 28(b) regarding losses of correspondent banks. The Directors are confident that the new correspondent banking relationships will be reached in the foreseeable future.

###### *(iii) Compliance with the Financial Institutions-Credit Classification and Provisioning Regulations 2010, as amended 2011*

The Financial Institutions - Credit Classification and Provisioning Regulations 2010 as amended in 2011, are still broadly based on the requirements of IAS 39 and are in the process of being updated for those of IFRS 9. As such, in adopting IFRS9 - "Financial Instruments" and as reported in the monthly returns to the Central Bank of Seychelles, the Bank is adhering to IFRS 9 in lieu of the provisions of the Financial Institutions - Credit Classification and Provisioning Regulations 2010 as amended in 2011.

*Our opinion is not qualified in respect of the matters above.*

BDO Associates, a partnership registered in Seychelles, is a member of BDO International Limited, a UK company limited by guarantee, and forms part of the international BDO network of independent member firms.

BDO is the brand name for the BDO network and for each of the BDO Member Firms.





**SEYCHELLES COMMERCIAL BANK LIMITED**

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS**

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Bank in accordance with the International Ethics Standards Board for Accountants' *Code of Ethics for Professional Accountants (IESBA Code)* together with the ethical requirements that are relevant to our audit of the financial statements in Seychelles, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Key Audit Matters**

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

**(i) Adoption of IFRS 16 - Leases**

The Bank adopted IFRS 16 Leases effective January 1, 2019 which modifies the classification and measurement of leases, with the recognition on the Statement of Financial Position of a right-of-use asset and a lease liability. The right-of-use asset and liability are unwound over the term of the lease, giving rise to an amortisation charge and interest expense respectively.

In order to compute the transition impact of IFRS 16, a significant data extraction exercise was undertaken by Management to summarise all the leased assets of the Bank such that the respective inputs could be uploaded into the IFRS 16 model. Since the implicit rates of interest in the leases were not readily available, the Bank upon first time implementation of IFRS 16 adopted the modified retrospective transitional approach as permitted by the standard. This approach mandates that the right-of-use asset is recognised at the date of initial application at an amount equal to the lease liability using the Bank's prevailing incremental borrowing rate as at the date of initial application, adjusted for any prepaid or accrued payments relating to that lease that were previously recognised in the Statement of Financial Position immediately before the date of initial application.

***The following were the key audit matters identified under IFRS 16;***

<ul style="list-style-type: none"> <li>▪ Determination of all the leasing arrangements to ensure that they fall within the scope of IFRS 16 and whether they were appropriately included in the computation at transition date;</li> </ul>
<ul style="list-style-type: none"> <li>▪ To ensure the appropriateness of assumptions used to determine the present value using the relevant discount rates for each lease;</li> </ul>
<ul style="list-style-type: none"> <li>▪ To ensure completeness and accuracy of the underlying available data and information for each lease used to calculate the transitional impact; and</li> </ul>
<ul style="list-style-type: none"> <li>▪ To ensure completeness of disclosures with respect to IFRS 16 and relevant corresponding standards in the financial statements.</li> </ul>



**SEYCHELLES COMMERCIAL BANK LIMITED**

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS**

**Key Audit Matters (Cont'd)**

**(i) Adoption of IFRS 16 - Leases (Cont'd)**

**Response to Key Audit Matters**

✓	Assessed the design and implementation of key controls pertaining to the determination IFRS 16 transition impact disclosures;
✓	Assessed the appropriateness of the discount rates applied in determining the present value of lease liabilities with input from our technical department;
✓	Verified the accuracy of the underlying lease data by agreeing a representative sample of leases to original contract or other supporting information, and checked the integrity and accuracy of the IFRS 16 calculations for each lease sampled through recalculation of the expected IFRS 16 adjustments;
✓	Reviewed the journal entries with respect to the impact of implementation of the right-of-use assets and lease liabilities; and
✓	Assessed whether the disclosures within the financial statements are appropriate and sufficient.

**(ii) Computation of Expected Credit losses per IFRS 9 - Financial instruments**

The Bank adopted the accounting standard IFRS 9 'Financial instruments' effective January 1, 2018. The standard introduced new requirements around two main aspects of how financial instruments are treated - measurement and classification and impairment.

This standard also introduced new impairment rules which prescribed a new, forward looking, expected credit loss ('ECL') impairment model which takes into account reasonable and supportable forward looking information, which will generally result in the earlier recognition of impairment provisions.

**The following were the key audit matters identified under IFRS 9;**

•	There are a number of significant management determined judgements including: the reclassification of financial assets in accordance with the Bank's business model; determining the criteria for a significant increase in credit risk; techniques used to determine probability of default (PDs) and loss given default (LGD); and factoring forward looking assumptions.
•	IFRS 9 implementation requires complex technical modelling based on subjective data and assumptions. Consequently, the inherent credit risk embedded in the data assumptions is high.



**SEYCHELLES COMMERCIAL BANK LIMITED**

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS**

**Key Audit Matters (Cont'd)**

**(ii) Computation of Expected Credit losses per IFRS 9 - Financial instruments (Cont'd)**

**Response to Key Audit Matters**

✓	We reviewed for any changes in the Bank's key processes comprising granting, booking, monitoring and provisioning and tested the operating effectiveness of key controls over these processes;
✓	We reviewed for any changes in the Bank's provisioning methodology, assessed the reasonableness of the underlying assumptions and the sufficiency of the data used by the Management.
✓	<p><b>With respect to classification and measurement of financial assets and financial liabilities, our audit procedures comprised the following;</b></p> <p>We reviewed the Bank's IFRS 9 classification and measurement of financial assets and financial liabilities policies for the year under review for any changes and compared them with the requirements of IFRS 9; and</p> <p>Reconfirmed and checked the Bank's business model assessment and the test on the contractual cash flows, which give rises to cash flows that are 'solely payments of principal and interest [SPPI test].</p>
✓	<p><b>With respect to impairment methodology, our audit procedures comprised the following;</b></p> <p>We obtained an understanding of the Bank's internal rating models for loans and advances and reviewed the rating validation report prepared by the Bank's Management to gain comfort that the discrimination and calibration of the rating model is appropriate.</p>
✓	We checked the appropriateness of the Bank's determination of significant increase in credit risk and the resultant basis for classification of exposures into various stages.
✓	For a sample of exposures, we checked the appropriateness of the Bank's staging.
✓	We checked and understood the key data sources and assumptions for data used in the Expected Credit Loss (ECL) models used by the Bank's to determine impairment provisions.
✓	For assumptions used by the Bank's management in its Loss Given Default (LGD) calculations, we held discussions with Management and corroborated the assumptions where publicly available information was used.
✓	We checked the calculation of the LGD used by the Bank in the ECL calculations, including the appropriateness of the use of collateral and the resultant arithmetical calculations.
✓	We checked the completeness of loans and advances, off balance sheet items, investment securities, placements and other financial assets included in the ECL calculations as of 31 December 2019.
✓	We checked consistency of various inputs and assumptions used by the Bank's management to determine impairment provisions; and
As a result of the above audit procedures, no material differences were noted.	





## **SEYCHELLES COMMERCIAL BANK LIMITED**

### **INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS (CONT'D)**

#### **Responsibilities of Directors and Those Charged with Governance for the Financial Statements**

The Directors are responsible for the preparation and fair presentation of the financial statements in accordance with International Financial Reporting Standards and in compliance with the Companies Act, 1972, the Financial Institutions Act 2004, as amended and the Regulations and Directives of the Central Bank of Seychelles, and for such internal control as the directors determine is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Directors are responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the Bank or to cease operations, or have no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

#### **Auditor's Responsibilities for the Audit of the Financial Statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Directors.
- Conclude on the appropriateness of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.



**SEYCHELLES COMMERCIAL BANK LIMITED**

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS (CONT'D)**

**Auditor's Responsibilities for the Audit of the Financial Statements (Cont'd)**

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

**Report on Other Legal Regulatory Requirements**

***Companies Act, 1972***

We have no relationship with, or interests in, the Bank, other than in our capacity as auditors and dealings in the ordinary course of business.

We have obtained all information and explanations we have required.

***Financial Institutions Act 2004, as amended and Regulations and Directives of the Central Bank of Seychelles***

The Financial Institutions Act 2004, as amended and Regulations and Directives of the Central Bank of Seychelles requires that in carrying out our audit, we consider and report to you the following matters. We confirm that:

- In our opinion, the financial statements have been prepared on a basis consistent with that of the preceding year and are complete, fair and properly drawn up and comply with the Financial Institutions Act 2004, as amended and Regulations and Directives of the Central Bank of Seychelles *except as discussed under the Emphasis of Matter paragraph.*
- The explanations or information called for or given to us by management and employees of the Bank were satisfactory.
- The Bank did not carry out any fiduciary duties during the year under review.

**BDO ASSOCIATES**

*Chartered Accountants*

Dated: **29 MAY 2020**  
Victoria, Seychelles

## SEYCHELLES COMMERCIAL BANK LIMITED

## STATEMENT OF FINANCIAL POSITION AS AT DECEMBER 31, 2019

	Notes	2019 SR	2018 SR
<b>ASSETS</b>			
Cash and cash equivalents	5	577,111,325	537,382,792
Loans and advances	6	830,370,044	709,865,109
Investment in Financial assets at amortised cost	7	349,768,517	304,193,732
Right-of-use assets	8(b)	1,865,228	-
Property and equipment	9	57,818,090	53,477,666
Intangible assets	10	6,104,007	6,801,301
Other assets	11	19,591,558	13,692,793
Deferred tax asset	17(a)	3,124,770	1,424,978
<b>Total assets</b>		<b>1,845,753,539</b>	<b>1,626,838,371</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES</b>			
Deposits from customers	12	1,641,619,243	1,444,192,676
Retirement benefit obligations	13	8,854,473	7,153,856
Lease liabilities	8(c)	2,234,262	-
Dividends payable	14	-	6,000,000
Current tax liabilities	15(a)	2,826,487	1,690,124
Other liabilities	16	21,097,850	14,157,724
<b>Total liabilities</b>		<b>1,676,632,315</b>	<b>1,473,194,380</b>
<b>EQUITY</b>			
Share capital	18	60,000,000	60,000,000
Statutory reserve	19	30,616,141	27,520,694
Revaluation reserve		27,473,588	27,473,588
Retained earnings		51,031,495	38,649,709
<b>Total equity</b>		<b>169,121,224</b>	<b>153,643,991</b>
<b>Total liabilities and equity</b>		<b>1,845,753,539</b>	<b>1,626,838,371</b>
<b>CONTINGENT LIABILITIES</b>			
Loan commitments	6(c)	170,484,766	175,446,765

These financial statements have been approved for issue by the Board of Directors on:

**Mr. Patrick Payet**  
Chairman

**Mrs. Annie Vidot**  
Managing Director

**Ms. Esther Boniface**  
Director

**Mr. Robert Morgan**  
Director

**Mr. Sandy Mothee**  
Director

**Mrs. Jenna Thelermont**  
Director

**Mr. Jamshed Pardiwalla**  
Director

## SEYCHELLES COMMERCIAL BANK LIMITED

## STATEMENT OF PROFIT OR LOSS &amp; OTHER COMPREHENSIVE INCOME - YEAR ENDED DECEMBER 31, 2019

	Notes	2019 SR	2018 SR
Interest income	2.15/20	119,073,504	100,015,986
Interest expense	2.15/21	(41,161,589)	(35,147,096)
<b>Net interest income</b>		<u>77,911,915</u>	<u>64,868,890</u>
Fee and commission income	2.16/22	15,895,492	16,236,790
<b>Net interest, fee and commission income</b>		93,807,407	81,105,680
Net foreign exchange gain		2,548,880	3,820,918
Sundry income	23	318,325	1,179,904
<b>Operating income</b>		<u>96,674,612</u>	<u>86,106,502</u>
Employee benefit expense	24	(34,065,348)	(29,887,036)
Amortisation of right-of-use assets	8(b)	(2,062,223)	-
Depreciation of equipment	9	(3,304,686)	(3,148,305)
Amortisation of intangible assets	10	(1,568,522)	(1,413,197)
Other operating expenses	25	(28,347,447)	(27,427,044)
<b>Total operating expenses</b>		<u>(69,348,226)</u>	<u>(61,875,582)</u>
<b>Operating profit before impairment</b>		27,326,386	24,230,920
Allowance for credit impairment	6(d)	(4,164,086)	(3,939,024)
<b>Profit before taxation</b>		23,162,300	20,291,896
Tax charge	15(b)	(7,685,067)	(7,293,950)
<b>Profit for the year</b>		<u>15,477,233</u>	<u>12,997,946</u>
<b>Other comprehensive income</b>			
<i>Items that will not be reclassified to profit or loss</i>			
Revaluation on buildings	17(b)	-	642,491
<b>Total comprehensive income</b>		<u>15,477,233</u>	<u>13,640,437</u>