

**BOARD OF FINANCE  
TOWN OF BRANFORD, BRANFORD, CONNECTICUT 06405**

**JOSEPH W. MOONEY, CHAIRMAN**

**HARRY DIADAMO, JR.  
VICTOR J. CASSELLA  
Vacancy (Imperato)  
CHARLES F. SHELTON, JR.  
JEFFREY E. VAILETTE**



**EX-OFFICIO  
JAMES B. COSGROVE,  
First Selectman**

**CLERK  
LISA E. ARPIN, CMC CCTC  
Town Clerk**

**BOARD OF FINANCE  
REGULAR MEETING MINUTES  
March 15, 2022**

RECEIVED  
 2022 MAR 16 P 3:40  
 Lisa E. Arpin  
 BRANFORD TOWN CLERK

Chairman Joseph Mooney called the in-person meeting to order at 7:00 p.m. at Fire Headquarters. The meeting was also available for remote public viewing via BCTV/Comcast Channel 20 and Facebook Live.

Board members present: Victor Cassella, Pamela DeLise, Harry DiAdamo, Joseph Mooney, Charles Shelton, Jr., and Jeffrey Vailette. Also present were James Cosgrove, First Selectman; Jim Finch, Finance Director, Kathryn LaBanca, Assistant Finance Director; Lisa Arpin, Town Clerk and Deborah Conklin, Town Treasurer, and Margaret Lubberda, Director of Human Resources. RTM reps in attendance were Judith Barron, Peter Black (arrived 7:20), Don Conklin, Linda Erlanger, Tracy Everson, Dennis Flanigan, Kevin Healy, Chris Hynes, Ray Ingraham, Ed Prete, Marc Riccio, Carolyn Sires, and Frank Twohill.

The continuance of budget hearing presentations to the Board of Finance for fiscal year 2022-2023 took place after Chairman Mooney gave a summary of budget requirements (see attached summary pages from the budget book.) The following departments presented with an opportunity for Q&A by the Board, the RTM and the public. No votes were taken during the hearings.

**DEPARTMENT**

**PRESENTER**

*(RTM- PUBLIC SERVICES COMMITTEE)*

Engineering.....	John Hoefflerle
Public Works.....	Gary Zielinski
Docks & Recreational Facilities.....	Gary Zielinski
Police Services.....	Chief Jon Mulhern & Deputy Chief John Alves
Police Service Special Detail.....	Chief Jon Mulhern & Deputy Chief John Alves
Emergency Management.....	Fire Chief Tom Mahoney & Deputy Fire Chief Gary Bloomquist
Fire Services.....	Fire Chief Tom Mahoney & Deputy Fire Chief Gary Bloomquist
Animal Control.....	Laura Burban
Municipal Gov't. Buildings.....	Brian Droney
Solid Waste Management & Recycling.....	Jamie Cosgrove & Paul Muniz

*(RTM-WAYS & MEANS COMMITTEE)*

Conservation & Environment.....Dan Fitzgerald & Heather Wells-Sweeney

*(RTM-WAYS & MEANS COMMITTEE)*

Recreation Department.....Alex Palluzzi & Paul Criscuolo

Parks & Open Space Authority.....Richard Shanahan

Branford Cable Television.....Jamie Cosgrove

Board of Finance.....Jim Finch

Fiscal Services.....Jim Finch

Public Celebration.....Jim Finch

Sewer Assessment Fund.....Jim Finch

Pensions & Contributions.....Jim Finch

Employee Group Insurance.....Jim Finch/Margaret Luberda

\*Mr. Finch made reference to, and re-distributed a handout of a 2/22/2021 memo from First Selectman Cosgrove to Hamlet Hernandez, Superintendent of Schools; attached.

*(RTM-WAYS & MEANS COMMITTEE-Continued)*

Municipal Insurance.....Jim Finch & Margaret Luberda

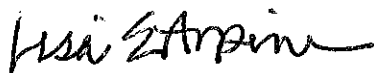
*(RTM-ADMINISTRATIVE SERVICES COMMITTEE)*

Labor Relations.....Margaret Luberda

Human Resources.....Margaret Luberda

Chairman Mooney called for a recess of the budget hearings to be continued on March 21, 2022. Motion from Mr. Cassella, seconded by Mr. DiAdamo, the meeting recessed at 9:54 p.m.

Dated this 16<sup>th</sup> day of March, 2022



Lisa E. Arpin, CMC CCTC  
Board of Finance Clerk

TOWN OF BRANFORD  
MILL RATE CALCULATION  
(PROPOSED BUDGET)  
FISCAL YEAR 2022 - 2023

	2021/2022	2022/2023	Change Amount	%
<b>Budget Requirements</b>				
	\$120,965,315	\$127,024,327	\$6,059,012	5.0%
Less: Annual Receipts Other Than Taxes				
Interest & Penalties on Back Taxes	\$1,516,500	\$1,842,169	\$325,669	21.5%
State & Federal Grants	2,994,769	\$3,021,698	\$26,929	0.9%
Departmental Receipts	6,137,272	\$6,326,720	\$189,448	3.1%
Fund Balance Brought Forward	\$4,282,736	\$3,400,000	(\$882,736)	-20.6%
	\$14,931,277	\$14,590,587	(\$340,690)	-2.3%
<b>Net to be raised from Taxation</b>	<b>\$106,034,038</b>	<b>\$112,433,740</b>	<b>\$6,399,702</b>	<b>6.0%</b>

	2021/2022	2022/2023	Change Amount	%
<b>NET GRAND LIST</b>	\$3,693,499,815	\$3,810,911,114	\$117,411,299	3.2%

<b>Mill Rate</b>	<b>29.45</b>	<b>30.25</b>	0.8	2.7%
<b>Gross Taxes Available</b>	\$108,758,142	\$115,281,793	\$6,523,651	6.0%
Less: State Reimbursements	\$270,800	\$270,800	\$0	0.0%
Less: Elderly Tax Relief	\$386,899	\$386,899	\$0	0.0%
Less: Allowance for Uncollectible	2,066,405	2,190,354	\$123,949	6.0%

<b>Net Taxes Available</b>	\$106,034,038	\$112,433,740	\$6,399,702	6.0%
<b>Collection Rate</b>	<b>98.10%</b>	<b>98.10%</b>		

Deborah F. Conklin  
Treasurer  
Town of Branford  
3/7/2022

(1) Reflects anticipated reductions from tax appeals

## **GRAND LIST HISTORY**

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This Information Will Appear in the 2022-23 RTM Approved Budget Book

# TOWN OF BRANFORD

## 2022 - 2023

### Budget Summary

DEPT #	REVENUES	RTM Amended 2021 - 2022	Requested Budget 2022 - 2023	Difference Requested vs RTM Amended	PERCENT
3010	Tax Collector	107,550,538	114,275,909	6,725,371	6.3%
3020	State & Federal Grants	2,994,769	3,021,698	26,929	0.9%
3030	Other Revenues	10,420,008	9,726,720	(693,288)	-6.7%
<b>Total Revenues &amp; Taxes</b>		<b>120,965,315</b>	<b>127,024,327</b>	<b>6,059,012</b>	<b>5.0%</b>
<b>EXPENDITURES</b>					
4101	Legislative	18,294	18,503	209	1.1%
4102	Executive	270,946	310,104	39,158	14.5%
4103	Finance	92,942	100,039	7,097	7.6%
4104	Fiscal Services	488,839	494,930	6,091	1.2%
4105	Assessor	460,319	465,544	5,225	1.1%
4106	Board of Tax Review	19,590	14,360	(5,230)	-26.7%
4107	Tax Collector	562,506	836,756	274,250	48.8%
4108	Town Clerk	273,266	275,257	1,991	0.7%
4109	Legal Services	450,000	450,000	0	0.0%
4110	Labor Relations	62,500	62,500	0	0.0%
4111	Probate Court	14,459	15,900	1,441	10.0%
4112	Elections	181,084	253,900	72,816	40.2%
4113	Planning & Zoning	351,576	370,766	19,190	5.5%
4114	Zoning Board of Appeals	9,149	9,492	343	3.7%
4115	Economic Development	47,455	19,150	(28,305)	-59.6%
4116	Inland Wetlands & Natural Resources	138,397	142,431	4,034	2.9%
4117	Municipal Government Buildings	1,028,784	1,115,381	86,597	8.4%
4118	Cable T.V.	15,100	15,100	0	0.0%
4119	Information Technology	895,320	994,871	99,551	11.1%
4120	Human Resources	328,282	339,968	11,686	3.6%
<b>Sub - Total General Government</b>		<b>5,708,803</b>	<b>6,304,952</b>	<b>596,144</b>	<b>10.4%</b>

# TOWN OF BRANFORD

## 2022 - 2023

### Budget Summary

DEPT #	<u>EXPENDITURES</u>	RTM Amended <u>2021 - 2022</u>	Requested Budget <u>2022 - 2023</u>	Difference Requested vs RTM Amended	<u>PERCENT</u>
4201	Police Service	7,191,885	7,154,249	(37,636)	-0.5%
4202	Police Service - Special Detail	525,000	525,000	0	0.0%
4203	Department of Emergency Management	25,600	30,000	4,400	17.2%
4204	Fire Protection	6,896,741	7,040,778	144,037	2.1%
4205	Building Inspection & Enforcement	199,640	218,601	18,961	9.5%
4206	Other Protection - Animal Control	192,084	207,795	15,701	8.2%
	Sub - Total Public Safety	<u>15,030,950</u>	<u>15,176,413</u>	<u>145,463</u>	<u>1.0%</u>
4301	Public Works	2,505,356	2,657,325	151,969	6.1%
4303	Water Pollution Control	644,869	600,000	(44,869)	-7.0%
4304	Solid Waste Management & Recycling	3,565,783	3,593,710	27,927	0.8%
4305	Engineering	459,529	465,339	5,810	1.3%
	Sub - Total Public Works	<u>7,175,537</u>	<u>7,316,374</u>	<u>140,837</u>	<u>2.0%</u>
4401	Human Services	1,068,214	1,155,938	87,724	8.2%
4402	Commission for Elderly	446,432	451,843	5,411	1.2%
4404	East Shore Health	339,861	360,473	20,612	6.1%
	Sub - Total Public Health / Welfare	<u>1,854,507</u>	<u>1,968,254</u>	<u>113,747</u>	<u>6.1%</u>
4501	Recreation Department	1,236,119	1,246,360	11,241	0.9%
4505	Parks and Open Space	26,800	26,800	0	0.0%
4507	Docks & Recreational Facilities	20,316	20,442	126	0.6%
4508	Public Celebration	35,219	35,297	78	0.2%
4510	Conservation Commission	11,693	11,712	19	0.2%
	Sub - Total Recreation	<u>1,329,147</u>	<u>1,340,611</u>	<u>11,464</u>	<u>0.9%</u>
4601	Blackstone Library	1,598,035	1,650,816	52,781	3.3%
4602	Willoughby Wallace Library	257,241	262,891	5,650	2.2%
	Sub - Total Libraries	<u>1,855,276</u>	<u>1,913,707</u>	<u>58,431</u>	<u>3.1%</u>

# TOWN OF BRANFORD

## 2022 - 2023

### Budget Summary

DEPT #	EXPENDITURES	RTM	Requested	Difference	PERCENT
		Amended 2021 - 2022	Budget 2022 - 2023	Requested vs RTM Amended	
4701	Debt - Principal	6,940,000	7,210,000	270,000	3.9%
4702	Debt - Interest	2,653,879	2,138,436	(515,443)	-19.4%
	Sub - Total Debt Service	9,593,879	9,348,436	(245,443)	-2.6%
4800	Board of Education	59,905,541	61,342,641	1,437,100	2.4%
4901	Pensions & Contributions	6,330,329	6,606,765	276,436	4.4%
4902	Employee Group Insurance	6,413,190	7,207,860	794,670	12.4%
4903	Municipal Insurance	2,323,902	2,366,858	42,956	1.8%
	Sub - Total Pension & Insurance	15,067,421	16,181,483	1,114,062	7.4%
4904	Contingency	716,892	1,055,824	338,932	47.3%
5000	Capital Project Funds - BOE	203,000	163,000	(40,000)	-19.7%
	Capital Project Funds - Town	2,289,357	4,670,632	2,381,275	104.0%
	Trans Out - FEMA Fund	0	0	0	0.0%
	Lease Fund Town	140,000	142,000	2,000	1.4%
	Lease Fund BOE	95,000	100,000	5,000	5.3%
	Sub - Total Capital	2,727,357	5,075,632	2,348,275	86.1%
	<b>Total Expenditures</b>	<b>120,965,315</b>	<b>127,024,327</b>	<b>6,059,012</b>	<b>5.0%</b>
<b>Composition of Expenditures</b>					
	Municipal Operating Expenditures	48,021,646	50,201,794	2,180,148	4.5%
	Town Capital & Lease Expenditures	2,429,357	4,812,632	2,383,275	98.1%
	Total Town Expenditures	50,451,003	55,014,426	4,563,423	9.0%
	Board of Education Expenditures	59,905,541	61,342,641	1,437,100	2.4%
	BOE Capital & Lease Expenditures	298,000	263,000	(35,000)	-11.7%
	Total BOE Expenditures	60,203,541	61,605,641	1,402,100	2.3%
	Contingency	716,892	1,055,824	338,932	47.3%
	Debt Service Expenditures	9,593,879	9,348,436	(245,443)	-2.6%
	Total	120,965,315	127,024,327	6,059,012	5.0%

Handout re Group Insurance

BOARD OF SELECTMEN

BRANFORD, CONNECTICUT



JAMES B. COSGROVE  
*First Selectman*

RAYMOND E. DUNBAR, JR.  
ANGELA M. HIGGINS

1019 MAIN STREET  
POST OFFICE BOX 150  
BRANFORD, CT 06405  
(203) 488-8394  
FAX: 481-5561  
www.branford-ct.gov

Date: February 22, 2021  
To: Hamlet Hernandez, Superintendent of Schools  
From: James B. Cosgrove, First Selectman  
James P. Finch, Director of Finance  
Re: Medical Insurance

As you are aware each year we meet with our medical benefits/broker consultant to assist us in medical trend analysis, analyzing current and future claims, budget development and to discuss the marketing of the stop loss coverage. Last year we implemented a process for having the Board and Town rated together for budget development. In short, being rated together reduces claims volatility through the creation of a larger pool of employees (smoothing). This approach also allows the Board of Finance to give consideration to the use of fund balance when determining the level of claims (Town and BOE) to be funded through the tax levy.

We believe that we should continue this process and acknowledge that this action will once again require the BOE to amend their budget prior to March 1. Therefore we are requesting the BOE to increase their budget request by \$700,956 which is similar to last year's revision.

Additionally we are aware that the Board of Finance must consider this change when determining your budget requirements for next fiscal year so as to not adversely impact your programs and initiatives.

Cc Board of Education  
Board of Finance  
RTM  
Don Neel Chief Operating Officer

①



	Collaboration Model Concept
Covered Lives	
Town	211
Board	379
	590
Town and Board	15,779,230
Adjustments	
Insured Medicare	199,725
Acillary Lines BOE	92,595
Acillary Lines Town	36,323
Health Savings Town	240,000
Health Savings Board	600,000
	1,168,643
Revised Base	14,610,587
Per contract	24,764
Town Claims & Fees	5,225,142
Acillary Lines Town	36,323
Plan F	199,725
Health Savings	240,000
	5,701,190
Board Claims & Fees	9,385,445
Acillary Lines Board	92,595
Health Savings	600,000
	10,078,040
Total	15,779,230
Revised	10,078,040
Original BOE	9,377,084
Increase	700,956
Revised	5,701,190
Original Town	6,402,146
Decrease	(700,956)
Test	
Adjusted	15,779,230
Lockton Estimate	15,779,230

HAMLET M. HERNANDEZ  
Superintendent of Schools

RACHEL M. SEXTON  
Assistant Superintendent of Schools

DONALD A. NEEL  
Chief Operating Officer



**BRANFORD PUBLIC SCHOOLS**

1111 Main Street, Branford, CT 06405-3717

203.488.7276 • Fax 203. 315.3505

[www.branfordschools.org](http://www.branfordschools.org)

March 1, 2021

Dear Members of the Board of Finance:

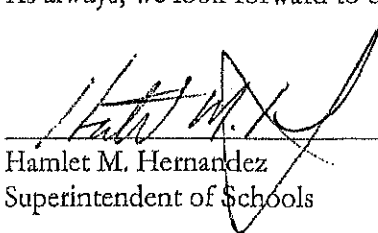
Similar to years past, the BOE and the administration work closely to craft a fiscally responsible budget. This year's budget theme is: Adaptability. This concept was employed during the Superintendent/BOE budget development process. The Team's analysis of the current and future impacts caused by the pandemic to programs, professional learning, operations, and student outcomes guided the setting of budget priorities. This deliberate process resulted in the BOE adopting a 1.29% budget increase for the FY22 budget on February 24, 2021. As part of BOE/Town collaboration to proportionally share in the cost of medical self-insurance, the BOE amended its budget (enclosed). This action, increased the BOE FY22 budget to 2.48% over the current year operating budget. Major components to the FY22 budget are:

- 1.) On February 24, 2021 the BOE amended the FY 22 budget to reflect a \$700,956 dollar increase for medical self-insurance, representing a 1.19% increase above the BOE original approved FY22 budget.
- 2.) The District high needs population as defined by the State Department of Education is above 44%.
- 3.) The Board's budget funds known student needs resulting from the pandemic.
- 4.) The Board's budget meets all contractual obligations, transportation, food service, tuitions, etc.
- 5.) Funds the elementary science program.

This year's budget fulfills the Board/Superintendent/Communities priorities while being responsive to the Town's adoption of a different methodology to fund medical self-insurance at 100% of anticipated claims. Collectively these represent the adaptability of this year's budget.

In summary, the Board's FY21 Operating Budget request is for \$60,287,964. This figure represents a 2.48% increase or \$1,459,002 over the current year appropriation. The Board's FY22 Capital Budget request is for \$692,000, with \$323,000 from the general fund, and a \$369,000 lease payment.

As always, we look forward to discussing our FY22 request with you.

  
Hamlet M. Hernandez  
Superintendent of Schools

*John Prins*

John Prins  
Board of Education Chair

cc: First Selectman James B. Cosgrove  
BOE Chair, John Prins  
Board of Education Members  
RTM Moderator, Dennis Flanigan  
RTM Majority Leader, Ray Ingraham

RTM Minority Leader, Tom Brockett  
RTM Education Committee Chair, Ed Prete  
BPS Chief Operating Officer, Donald A. Neel  
Town of Branford Finance Director, James Finch  
Town Clerk, Lisa Arpin

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**BRANFORD BOARD OF EDUCATION  
2021-22 Budget Request  
Benefits Detail**

<u>Line Item</u>	<u>20-21 Budget</u>	<u>21-22 Budget</u>	<u>Change</u>	
Rx	3,230,418	3,345,372	114,954	3.6%
Life and Disability	95,016	93,600	(1,416)	-1.5%
Social Security	986,689	967,504	(19,185)	-1.9%
Retirement	200,000	200,000	-	0.0%
Municipal Employees' Retirement System (CMERS)	1,139,061	1,161,514	22,453	2.0%
Other Post-Employment Benefits (OPEB)	193,000	193,000	-	0.0%
Unemployment	70,000	70,000	-	0.0%
Health Insurance	3,522,901	3,402,554	(120,347)	-3.4%
Town Employee Health Insurance	656,108	700,956	44,848	6.8%
Dental Insurance	344,107	309,465	(34,642)	-10.1%
Other Benefits	108,303	117,728	9,425	8.7%
<b>Total</b>	<b>\$10,545,603</b>	<b>\$ 10,561,693</b>	<b>16,090</b>	<b>0.2%</b>

The Town of Branford and Branford Board of Education collaborate in a self-insurance program for medical (prescriptions and health) and dental benefits. The 21-22 budget is based on 100% of projected claims (97% in 20-21). An absorption of \$701 thousand to the BOE budget has been included in to smooth the Selectman's budget and allow budgeting for less than 100% of projected claims.

Only eligible, non-certified employees participate in the Connecticut Municipal Employees' Retirement System (CMERS). Funding is shared between the employee and the Board of Education.

Other Post Employment Benefit (OPEB) costs are paid into the Town's Trust. The amount paid into the fund for FY 2021 and FY 2022 fulfills the annual required contribution (ARC) and reduces the BOE's liability.

<u>Adjustments</u>	
Original Claims	14,610,587
% of Claims (1) Est 97% Final TBD	97.00%
Savings	438,318
Revised	14,172,269
Per capita	743
Board	281,563
Town	156,754
Test	438,318

**TOWN OF BRANFORD**  
**Board of Finance Budget Adjustments**  
**2021/2022 Budget**

(9)

<u>Department</u>	<u>Object #</u>	<u>Description</u>	<u>Proposed</u>	<u>Change</u>	<u>Revised</u>	<u>Explanation of Change</u>
<b>101 General Fund</b>						
<b>General Government</b>						
4118 Branford Cable Television	Page 27	588700 Donation Expense	6,000	2,000	8,000	Intention was \$8,000 donation
4119 Information Technology	Page 28	555300 Communications	152,820	(30,000)	122,820	Fund CY - closeout/contingency
		579150 Technology Acquisitions	73,904	(24,000)	49,904	Fund CY - closeout/contingency
4120 Human Resources	Page 29	XXXXXX Wellness Program	8,000	(8,000)	0	Fund from Self Insurance Fund
		<b>Subtotal General Government</b>		<b>(60,000)</b>		
<b>Pensions, Contributions, Insurance, Contingency</b>						
4902 Employee Group Ins.	Page 56	528100 Health Insurance Premiums	5,701,190	(156,000)	5,545,190	97% of Claims
		<b>Subtotal Pensions Ins. Etc.</b>		<b>(156,000)</b>		
<b>Education</b>						
4800 Board of Education	Page 54	Board of Ed Operating Expenditures	60,287,694	(282,153)	60,005,541	97% of Claims
		<b>Subtotal Education</b>		<b>(282,153)</b>		
<b>Capital Projects</b>						
See CIP Plan	Page 59	599116 Transfer Out BOE Projects	263,000	(120,000)	143,000	See Capital Plan detail
		599110 Transfer Out Town Projects	2,232,657	(161,300)	2,071,357	See Capital Plan detail
		<b>Subtotal Capital</b>	<b>4,686,593</b>	<b>(281,300)</b>		
		<b>Total Expenditure Changes</b>		<b>(779,453)</b>		

**BRANFORD BOARD OF EDUCATION**  
**2021-22-Budget Request** *22-23*  
**Benefits Detail**

<u>Line Item</u>	<u>21-22 Budget</u>	<u>22-23 Budget</u>	<u>Change</u>	
Town Employee Health Insurance	700,956		(700,956)	-100.0%
Rx	3,345,372	3,908,671	563,299	16.8%
Life and Disability	93,600	94,800	1,200	1.3%
Social Security	967,504	1,021,008	53,504	5.5%
Retirement	200,000	314,818	114,818	57.4%
Municipal Employees' Retirement System (CMERS)	1,161,514	1,400,390	238,876	20.6%
Other Post-Employment Benefits (OPEB)	193,000	193,000	-	0.0%
Unemployment	70,000	42,000	(28,000)	-40.0%
Health Insurance	3,120,131	4,316,662	1,196,531	38.3%
Dental Insurance	309,465	289,389	(20,076)	-6.5%
Other Benefits	117,728	122,512	4,784	4.1%
<b>Total</b>	<del>\$</del> <b>10,279,270</b>	<b>\$ 11,703,250</b>	<b>1,423,980</b>	<b>13.9%</b>

*\* Includes 418,553*

The Town of Branford and Branford Board of Education collaborate in a self-insurance program for medical (prescriptions and health) and dental benefits. The 22-23 budget is based on 100% of projected claims.

Only eligible, non-certified employees participate in the Connecticut Municipal Employees' Retirement System (CMERS). Funding is shared between the employee and the Board of Education. The employer contribution rate for 22-23 is 13.7% higher.

Other Post Employment Benefit (OPEB) costs are paid into the Town's Trust. The amount paid into the fund for FY 2022 and FY 2023 fulfills the annual required contribution (ARC) and reduces the BOE's liability.

<b>BOE Benefit Budget</b>	<b>Requested 20-21</b>	<b>Final 20-22</b>
Line Item		
RX	3,345,372	3,345,372
Life and Disability	93,600	93,600
Health Insurance	3,402,554	3,120,131
Town Employee Insurance	700,956	700,956
Dental	309,465	309,465
Other	117,728	117,728
	<u>7,969,675</u>	<u>7,687,252</u>
Social Security	967,504	967,504
Retirement	200,000	200,000
CMERS	1,161,514	1,161,514
OPEB	193,000	193,000
Unemployment	70,000	70,000
	<u>2,592,018</u>	<u>2,592,018</u>
Total	10,561,693	10,279,270
Change		(282,423)
Result remained in BOE Budget for Blending		418,533
This amount moved to the Town base in FY 2023		

<b>Town Health Benefits Budget</b>	<b>Requested 22-23</b>
Line Item	
Health Insurance Premiums	<u>5,545,190</u>
	5,545,190
Add Back	418,533
Revised Base	5,963,723
Request	6,881,387
Increase	917,664
Percentage	15%

(8)