

Charity registration number: 1055573

Cardiff United Synagogue

Annual Report and Financial Statements
for the Year Ended 31 December 2021

HSJ Accountants Ltd
Severn House
Hazell Drive
Newport
South Wales
NP10 8FY

Cardiff United Synagogue

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Cardiff United Synagogue

Reference and Administrative Details

Chairman	Mrs. L. Gerson
Principal Office	Cyncoed Gardens, Cyncoed Road, Cardiff CF23 5SL
Trustees	Mrs. C. E. Bloom Mr. P. G. Dennis Mrs. R. Levene Mr A M Jacobs Mr M Littlestone Mr S Hamilton Mr J Rapport Mrs L Cohen Mrs R Woolf
Bankers	Lloyds TSB Bank PLC 31 Queen Street City Centre Cardiff CF10 2AQ
Accountant	HSJ Accountants Ltd Severn House Hazell Drive Newport South Wales NP10 8FY
Charity Registration Number	1055573

Cardiff United Synagogue

Trustees' Report

The Trustees have adopted the provisions of the SORP "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

Achievements and performance

Cardiff United Synagogue continues to provide a comprehensive range of Jewish religious, educational and social programmes for its membership and the wider Jewish community.

The executives and council of the Synagogue have worked tirelessly to ensure a range of activities for all ages is provided.

We hope the breadth and scope of facilities and services we provide can be maintained at their present level and even increased in the coming year, whilst simultaneously keeping costs to a minimum.

Financial review

These financial statements have been prepared under the historical cost convention and in accordance with applicable accounting standards, and the Statement of Recommended Practice for Charities (SORP).

The Trustees report that the Charity has realised a surplus for the year on its unrestricted and restricted funds of £28,287 (2020: (£75,917)).

Total incoming resources of £191,845 (2020: £112,669) includes voluntary income from various sources of £97,876 (2020: £45,039).

Direct charitable expenditure and establishment costs amount to £133,459 (2020: £135,248), the various costs being disclosed in the detailed Statement of Financial Activities. The recurring costs are maintained at reasonable levels reflecting the tireless efforts of all concerned.

All of the incoming resources have been applied to further the general objects of the charity.

Policy on reserves

The Executive Council has recognised that an amount should be retained in unrestricted reserves, not committed or invested in tangible fixed assets ('the free reserves'), in order to continue the current activities of the charity in the event of a drop in income. It is the long term goal of the Executive Council to maintain a level of free reserves, to an amount equal to twenty four months resources expended. Each year the level of funds are reviewed and either increased or used according to the needs at that time. As at 31 December 2020 the unrestricted reserves balance stood at £1,213,829 (2020: £1,185,542).

Investment policy and objectives

The charity's investments are managed by a recognised Investment Management Company outside the control of the Trustees. The Executive Officers and Council decide the criteria to be followed by the investment managers in relation to the funds split and ethical requirements.

Cardiff United Synagogue

Trustees' Report

Structure, governance and management

Nature of governing document

The organisation is an unincorporated charitable body, registered on 22nd May, 1996. The organisation is governed by its constitution which was adopted on 21st April, 1996.

Recruitment and appointment of Trustees

New Trustees are recruited by personal introduction, and appointed by a resolution of the existing Trustees, in accordance with the Charity's Constitution. Consideration of appropriate and relevant skills and experience is given when introducing new Trustees to the charity. New Trustees are made aware of their responsibilities under Charity Law; arranging appropriate induction and training; and ensuring Criminal Records checks are undertaken.

Organisational structure

The organisation is managed by Executive Officers and a Council whose role is to further the overall objectives for Cardiff United Synagogue and to ensure that the organisation is keeping within its legal and moral obligations.

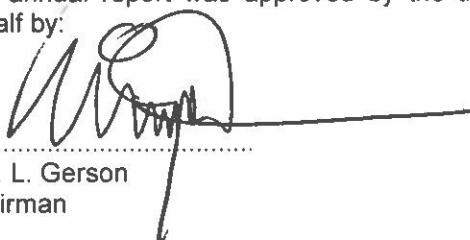
The Executive Officers and Council are responsible for the organisation's day to day management together with the implementation of the Charity's strategy and policy framework. There have been no material changes in policy during the year.

Major risks and management of those risks

The Executive Officers and Council discuss and respond to risks that the charity may be exposed to on an ad hoc basis as and when these risks are identified.

The diminishing Jewish community in Cardiff is an ongoing concern for the charity. The constitution has now been amended to adopt a more inclusive attitude towards the encouragement of new members.

The annual report was approved by the trustees of the charity on and signed on its behalf by:



.....
Mrs. L. Gerson
Chairman

Cardiff United Synagogue

Trustees' Report

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Cardiff United Synagogue

Independent Examiner's Report to the trustees of Cardiff United Synagogue

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2021 which are set out on pages 6 to 18.

Respective responsibilities of trustees and examiner

As the charity's trustees of Cardiff United Synagogue you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Cardiff United Synagogue's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of Cardiff United Synagogue as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Andrew Hill
FCCA DChA

Severn House
Hazell Drive
Newport
South Wales
NP10 8FY

Date: 28/07/2022

Cardiff United Synagogue

Statement of Financial Activities for the Year Ended 31 December 2021

	Note	Unrestricted funds £	Total 2021 £	Total 2020 £
Income and Endowments from:				
Donations and legacies	2	97,876	97,876	45,039
Charitable activities	3	59,069	59,069	56,142
Other trading activities	4	18,259	18,259	573
Investment income	5	16,641	16,641	10,915
Total Income		191,845	191,845	112,669
Expenditure on:				
Raising funds	6	-	-	2
Governance costs	7	(10,947)	(10,947)	(6,640)
Charitable activities		(175,657)	(175,657)	(174,449)
Total Expenditure		(186,604)	(186,604)	(181,087)
Gains/losses on investment assets		23,046	23,046	(7,499)
Net movement in funds		28,287	28,287	(75,917)
Reconciliation of funds				
Total funds brought forward		1,185,542	1,185,542	1,261,459
Total funds carried forward	17	1,213,829	1,213,829	1,185,542

All of the charity's activities derive from continuing operations during the above two periods.

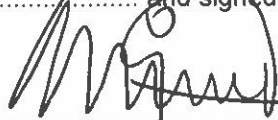
The funds breakdown for 2020 is shown in note 17.

Cardiff United Synagogue

(Registration number: 1055573)
Balance Sheet as at 31 December 2021

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	12	1,177,615	1,203,004
Investments	13	<u>337,333</u>	<u>282,834</u>
		<u>1,514,948</u>	<u>1,485,838</u>
Current assets			
Debtors	14	50,467	47,377
Cash at bank and in hand		<u>3,496</u>	<u>7,489</u>
		53,963	54,866
Creditors: Amounts falling due within one year	15	<u>(5,082)</u>	<u>(5,164)</u>
Net current assets		<u>48,881</u>	<u>49,702</u>
Total assets less current liabilities		1,563,829	1,535,540
Creditors: Amounts falling due after more than one year	16	<u>(350,000)</u>	<u>(350,000)</u>
Net assets		<u>1,213,829</u>	<u>1,185,540</u>
Funds of the charity:			
Unrestricted income funds			
Unrestricted funds		<u>1,213,829</u>	<u>1,185,542</u>
Total funds	17	<u>1,213,829</u>	<u>1,185,542</u>

The financial statements on pages 6 to 18 were approved by the trustees, and authorised for issue on and signed on their behalf by:


.....
Mrs. L. Gerson
Chairman

Cardiff United Synagogue

Notes to the Financial Statements for the Year Ended 31 December 2021

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

Cardiff United Synagogue meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Investment income

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank. Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Cardiff United Synagogue

Notes to the Financial Statements for the Year Ended 31 December 2021

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees's meetings and reimbursed expenses.

Government grants

Government grants are recognised based on the accrual model and are measured at the fair value of the asset received or receivable. Grants are classified as relating either to revenue or to assets. Grants relating to revenue are recognised in income over the period in which the related costs are recognised. Grants relating to assets are recognised over the expected useful life of the asset. Where part of a grant relating to an asset is deferred, it is recognised as deferred income.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £500.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Cardiff United Synagogue

Notes to the Financial Statements for the Year Ended 31 December 2021

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Freehold properties	4% or 2% straight line basis depending on property life span
Fixtures and fittings	10% straight line basis
Scrolls and silver	1% straight line basis

Fixed asset investments

Fixed asset investments, other than programme related investments, are included at market value at the balance sheet date. Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the year, or their subsequent cost, and are charged or credited to the Statement of Financial Activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the Statement of Financial Activities based on the market value at the year end.

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Designated funds are unrestricted funds earmarked by the management committee for particular purposes.

Further details of each fund are disclosed in note 16.

Cardiff United Synagogue

Notes to the Financial Statements for the Year Ended 31 December 2021

2 Income from donations and legacies

	Unrestricted funds		
	General £	Total 2021 £	Total 2020 £
Donations and legacies;			
Offerings	55,143	55,143	5,706
Sundry donations	17,627	17,627	12,009
	<u>72,770</u>	<u>72,770</u>	<u>17,715</u>
Subscriptions			
Tax recoverable under Gift Aid	11,808	11,808	12,821
Grants, including capital grants;			
Government grants	13,298	13,298	14,503
	<u>97,876</u>	<u>97,876</u>	<u>45,039</u>

Cardiff United Synagogue

Notes to the Financial Statements for the Year Ended 31 December 2021

3 Income from charitable activities

	Unrestricted funds		
	General £	Total 2021 £	Total 2020 £
Support and advancement of the Jewish Community	59,069	59,069	56,142

4 Income from other trading activities

	Unrestricted funds		
	General £	Total 2021 £	Total 2020 £
Fees and sales			
Burial board income	18,204	18,204	-
Judaica shop income	55	55	573
	18,259	18,259	573

5 Investment income

	Unrestricted funds		
	General £	Total 2021 £	Total 2020 £
Dividend income	16,641	16,641	10,915

Cardiff United Synagogue

Notes to the Financial Statements for the Year Ended 31 December 2021

6 Expenditure on charitable activities

		Unrestricted funds		
	Note	General £	Total 2021 £	Total 2020 £
Support and advancement of the Jewish Community		133,459	133,459	134,825
Allocated support costs		42,198	42,198	39,624
Governance costs		<u>10,947</u>	<u>10,947</u>	<u>6,640</u>
	7	<u>186,604</u>	<u>186,604</u>	<u>181,089</u>

7 Analysis of governance and support costs

Governance costs

	Unrestricted funds		
	General £	Total 2021 £	Total 2020 £
Independent Examiner's remuneration	3,780	3,780	3,126
Other governance costs	<u>7,167</u>	<u>7,167</u>	<u>3,514</u>
	<u>10,947</u>	<u>10,947</u>	<u>6,640</u>

8 Net incoming/outgoing resources

Net incoming/(outgoing) resources for the year include:

	2021 £	2020 £
Depreciation of fixed assets	<u>(28,670)</u>	<u>(26,035)</u>

9 Trustees remuneration and expenses

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

Cardiff United Synagogue

Notes to the Financial Statements for the Year Ended 31 December 2021

10 Staff costs

The monthly average number of persons (including senior management team) employed by the charity during the year expressed as full time equivalents was as follows:

	2021 No	2020 No
Rabbi	1	1
Administration	1	1
Caretaker	1	1
Teachers	3	5
	<u>6</u>	<u>8</u>

2 (2020 - 3) of the above employees participated in the Defined Contribution Pension Schemes.

No employee received emoluments of more than £60,000 during the year

The aggregate payroll costs were as follows:

	2021 £	2020 £
Staff costs during the year were:		
Wages and salaries	60,734	55,704
Social security costs	3,030	2,873
Pension costs	604	610
	<u>64,369</u>	<u>59,187</u>

Cardiff United Synagogue

Notes to the Financial Statements for the Year Ended 31 December 2021

11 Taxation

The charity is a registered charity and is therefore exempt from taxation.

12 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Total £
Cost			
At 1 January 2021	1,283,145	87,340	1,370,485
Additions	<u>3,281</u>	<u>-</u>	<u>3,281</u>
At 31 December 2021	<u>1,286,426</u>	<u>87,340</u>	<u>1,373,766</u>
Depreciation			
At 1 January 2021	144,426	23,055	167,481
Charge for the year	<u>26,526</u>	<u>2,144</u>	<u>28,670</u>
At 31 December 2021	<u>170,952</u>	<u>25,199</u>	<u>196,151</u>
Net book value			
At 31 December 2021	<u>1,115,474</u>	<u>62,141</u>	<u>1,177,615</u>
At 31 December 2020	<u>1,138,719</u>	<u>64,285</u>	<u>1,203,004</u>

The trustees consider that the land and buildings are carried at fair value.

Heritage assets included in the above include scrolls & silverware of age in excess of 100 years at a revalued cost of £59,325. These were last independently revalued in 2008.

Cardiff United Synagogue

Notes to the Financial Statements for the Year Ended 31 December 2021

13 Fixed asset investments

	2021 £	2020 £
Other investments	<u>337,333</u>	<u>282,834</u>

Other investments

	Other investments £	Total £
Cost or Valuation		
At 1 January 2021	282,834	282,834
Revaluation	23,045	23,045
Additions	137,275	137,275
Disposals	<u>(107,056)</u>	<u>(107,056)</u>
At 31 December 2021	336,098	336,098
Other assets		
Cash account movement	<u>1,235</u>	<u>1,235</u>
Net book value		
At 31 December 2021	<u>337,333</u>	<u>337,333</u>
At 31 December 2020	<u>282,834</u>	<u>282,834</u>

14 Debtors

	2021 £	2020 £
Trade debtors	32,036	28,867
Prepayments	107	86
Accrued income	17,712	18,377
Other debtors	<u>614</u>	<u>47</u>
	<u>50,469</u>	<u>47,377</u>

15 Creditors: amounts falling due within one year

	2021 £	2020 £
Other taxation and social security	669	751
Other creditors	305	305
Accruals	<u>4,108</u>	<u>4,108</u>
	<u>5,082</u>	<u>5,164</u>

Cardiff United Synagogue

Notes to the Financial Statements for the Year Ended 31 December 2021

16 Creditors: amounts falling due after one year

	2021 £	2020 £
Other loans	<u>350,000</u>	<u>350,000</u>

The loan is secured against the property for which it was used to purchase. There is a first charge over the property and the loan will be repaid upon sale of the property.

17 Funds

	Balance at 1 January 2021 £	Incoming resources £	Resources expended £	Other recognised gains/(losses) £	Balance at 31 December 2021 £
Unrestricted funds					
<i>Unrestricted general funds</i>					
Unrestricted income fund	566,306	191,845	(186,604)	23,046	594,593
<i>Unrestricted designated funds</i>					
Endowment Fund	<u>619,236</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>619,236</u>
Total funds	<u>1,185,542</u>	<u>191,845</u>	<u>(186,604)</u>	<u>23,046</u>	<u>1,213,829</u>

Cardiff United Synagogue

Notes to the Financial Statements for the Year Ended 31 December 2021

	Balance at 1 January 2020 £	Incoming resources £	Resources expended £	Other recognised gains/(losses) £	Balance at 31 December 2020 £
Unrestricted funds					
<i>General</i>					
Unrestricted income fund	642,223	112,669	(181,087)	(7,499)	566,306
<i>Designated</i>					
Endowment Fund	<u>619,236</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>619,236</u>
Total funds	<u>1,261,459</u>	<u>112,669</u>	<u>(181,087)</u>	<u>(7,499)</u>	<u>1,185,542</u>

18 Analysis of net assets between funds

	Unrestricted funds		Total funds
	General	Designated	
	£	£	£
Tangible fixed assets	895,712	281,903	1,177,615
Fixed asset investments	-	337,333	337,333
Current assets	53,963	-	53,963
Current liabilities	(5,082)	-	(5,082)
Creditors over 1 year	<u>(350,000)</u>	<u>-</u>	<u>(350,000)</u>
Total net assets	<u>594,593</u>	<u>619,236</u>	<u>1,213,829</u>

Cardiff United Synagogue

Detailed Statement of Financial Activities for the Year Ended 31 December 2021

	Total 2021 £	Total 2020 £
<i>Donations and legacies</i>		
Offerings	55,143	5,706
Sundry donations	17,627	12,009
Grants - other agencies	13,298	14,503
Tax recoverable under Gift Aid	11,808	12,821
	<u>97,876</u>	<u>45,039</u>
<i>Charitable activities</i>		
Member subscriptions	58,503	55,476
School visits	-	(15)
200 Club income	566	664
Library account	-	17
	<u>59,069</u>	<u>56,142</u>
<i>Other trading activities</i>		
Burial board income	18,204	-
Judaica shop income	55	573
	<u>18,259</u>	<u>573</u>
<i>Investment income</i>		
Dividend income	16,641	10,915
	<u>16,641</u>	<u>10,915</u>
<i>Raising funds</i>		
Shop purchases	-	2
	<u>-</u>	<u>2</u>
<i>Charitable activities</i>		
Cheder wages	(1,916)	(1,736)
Burial board	(8,260)	(10,341)
Salaries	(34,802)	(30,907)
Staff NIC (Employers)	(3,031)	(2,873)
Employment costs	(1,546)	(2,176)
Relief ministerial fees	(3,000)	(3,206)
Social events	(11,518)	(12,670)
Rabbi expenses	(1,549)	(1,455)
Affiliation fees	(1,810)	(1,993)
Library account	(93)	(783)
Rates	(2,335)	(1,394)
Light & heat	(4,334)	(4,927)
Insurance	(12,114)	(14,297)

Cardiff United Synagogue

Detailed Statement of Financial Activities for the Year Ended 31 December 2021

	Total 2021 £	Total 2020 £
Synagogue repairs	(6,926)	(12,831)
Cemetery repairs	(9,897)	(4,942)
Repairs - CR	(330)	(985)
Wages and salaries	(13,528)	(13,589)
Telephone	(1,413)	(2,243)
Computer maintenance	(1,509)	(1,040)
Stationery	(3,299)	(2,013)
Caretaker and cleaning costs	(15,851)	(16,919)
Sundry expenses	(4,065)	(4,759)
Motor expenses	(3,646)	(51)
Bank charges	(215)	(284)
Depreciation of plant and machinery	(28,670)	(26,035)
Accountancy fees	(3,780)	(3,126)
Stockbrokers fees	(7,167)	(3,514)
	<u>(186,604)</u>	<u>(181,089)</u>
<i>Gains/losses on investment assets</i>		
(Gain)/loss on programme related investments	<u>23,046</u>	<u>(7,499)</u>