

CHRISTIAN RESPONSE

ACCOUNTS

Year Ended 31 December 2021

**Registered Charity
No 1062623**

CHRISTIAN RESPONSE

ADMINISTRATIVE INFORMATION

TRUSTEES

Mr Graham Carey
Mr Richard Critchley
Mr Hugh Scudder

PRINCIPAL ADDRESS

20 Vision Hill Road
Budleigh Salterton
Devon
EX9 6EE

BANKERS

Barclays Bank Plc
Bedford Street
Exeter
EX1 1LX

**INDEPENDENT
EXAMINER**

Mr S J Bright
Chartered Accountant
10 High Croft
Exeter
EX4 4JQ

CHARITY NUMBER

1062623

CHRISTIAN RESPONSE

ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

CONTENTS

	Pages
Trustees' Annual Report	1-5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes to the Accounts	9-15

CHRISTIAN RESPONSE

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2021

INTRODUCTION

The Trustees submit the Trustees' Report and unaudited financial statements for the year ended 31 December 2021. The charity registration number is 1062623. The Trustees confirm that the Trustees' Report and financial statements have been prepared so as to conform to the Governing Document dated 7 April 1997, The Charities Act 2011 and The Charities SORP (FRS102). The Trustees consider that the Charity is exempt from the requirement for an audit, but that an independent examination is required.

In preparing the Trustees' Report and financial statements, the Trustees have paid due regard to Section 17(5) of the 2011 Charities Act concerning public benefit guidance.

LEGAL AND ADMINISTRATIVE INFORMATION

1. The name of the Charity is Christian Response.
2. The governing document is the Trust Deed dated 7th April 1997 and the scheme registered by the Charity Commissioners on 3rd June 1997. Registered Charity No. 1062623. The trust uses the working titles "Christian Response", "Christian Response to Eastern Europe", "CR2EE" and "CREE".
3. The principal address for the charity is 20 Vision Hill Road, Budleigh Salterton, Devon, EX9 6EE.
4. The names of the Trustees are:

Graham Carey (Chair of Trustees)
Richard Critchley (Secretary and Treasurer)
Hugh Scudder (Charity Director)

The trustees meet formally on a minimum of 3 times a year.
5. Trustees are appointed in accordance with governing documents. In practice there must be at least 3 trustees.
6. The main bank accounts are held with Barclays Bank, and a savings account is held with Kingdom Bank. The independent examiner is Stephen J Bright (Chartered Accountant), 10 High Croft, Exeter, EX4 4JQ. Solicitors are appointed as required.

CHRISTIAN RESPONSE TRUSTEES' ANNUAL REPORT (continued)

AIMS AND MANAGEMENT OF CHRISTIAN RESPONSE

Objects of the charity

The objects of the charity are to provide relief to disadvantaged and vulnerable people living in Eastern Europe through the support of donations received from individuals and organisations in this country. In practice the charity's main area of work during 2021 was Moldova.

Help is given by supporting families, churches and medical organisations through financial gifts, taking Humanitarian aid and medical supplies, and setting up projects to provide long term benefits and independence. It is also given through arranging for special medical diagnosis and treatment here in the United Kingdom.

Mission Statement

Our Mission Statement is to encourage disadvantaged people living in Eastern Europe by:

- Letting them know there are people in England who care for and regularly pray for them.
- Sharing our worldly wealth with them.
- Sharing the love of Jesus with them.
- Helping them to help themselves.
- Being a source of inspiration and encouragement to everyone at all times and in all places.

Key management personnel

The trustees consider that the board of trustees are the key management personnel of the charity in charge of directing and controlling the charity and its day-to-day operation. All trustees give their time freely and no trustee is remunerated. Details of expenses and related party transactions are shown in notes 7 and 8. Each member of the team has visited Moldova in the past, and therefore has some understanding of the needs of the families.

Where volunteers are involved in visiting Moldova or elsewhere in Eastern Europe in support of the work of the charity, they are encouraged to raise funds toward the cost for their travel. Whilst in the country, accommodation is normally with families and a small gift is sometimes given to them to help to cover the cost of food.

REVIEW OF ACTIVITIES DURING 2021

Support for poor and needy families in Moldova

During 2021 we continued to send money each month via trusted partners to help poor and vulnerable people in Moldova and Romania. Additional funds were sent to Moldova for families and individuals experiencing extra suffering due to the impacts of Coronavirus. In addition to three humanitarian aid trucks, a total of £85,000 of monetary grants was sent to Moldova.

Financial gifts and family support boxes sponsored by families here in England were given to over 200 families, with extra payments in 2021 due to the effects of the pandemic on incomes and needs, and taking on additional projects where possible.

CHRISTIAN RESPONSE TRUSTEES' ANNUAL REPORT (continued)

Some of the money was used to pay for education, or buy animals to encourage people to grow their own food, or buy wood to help them keep warm in the cold winter weather which can drop as low as -20c. Money was also used to support soup kitchens (in Balti, Chiperceni, and Borceag) and children's homes, and to provide accommodation for homeless families to live in.

This aid was distributed in Moldova through local partner churches and trusted individuals. The work of Christian Response to meet the many needs in Eastern Europe continued to be very challenging, and particularly so due to the impacts of the Covid-19 pandemic on many in Moldova, and it is difficult to admit that we cannot do everything.

Three lorry loads (in July, October and December) of humanitarian aid consisting of bedding, clothes, Christmas shoe-boxes and family boxes were despatched to Moldova. In total, over 32 tonnes of aid was delivered, including the December delivery of some 6000 Christmas shoeboxes and family boxes. This was achieved by the wonderful support of many volunteers who had to contend with the extra problems to comply with Coronavirus restrictions in the UK.

Only one visit (in October/November) to Moldova was possible by a Trustee during 2021 due to the Coronavirus pandemic. Such visits help us to better understand the needs of people, see first-hand the work being done by our partners, and be assured that our supporters' money is being used appropriately. Most importantly, the personal visits help to build on the excellent relationships Christian Response has with the hundreds of families helped in Moldova. This personal contact is very important and builds trust with the poor and vulnerable.

Christian Response has received signed receipts from each of our partners to confirm right use of the funds we have sent and photographs of projects. Also, frequent on-line contact was maintained to keep aware of the needs and how the aid was being distributed.

During 2017 a new charitable organisation known as "Rapuns Crestin" (Christian Response) was established in Moldova to take ownership of the properties purchased through funding provided by Christian Response in the UK. Properties previously purchased and owned by "Misuiuna Crestina Christian Response SRL" are in the process of being transferred into the new non-profit organisation. Hugh Scudder is one of the trustees of both organisations.

Supporting activities

There were 5 trustees' meetings during 2021, which were held on-line due to the Coronavirus pandemic. During the year the finances were managed, and delivery of money and humanitarian aid to Moldova was monitored and maintained.

Christian Response held six News and Prayer meetings to inform supporters of latest issues in Moldova and to pray. They were held online due to Coronavirus restrictions or concerns.

Five newsletters (January, April, July, October and December) were distributed to over 300 supporters to keep them informed of the work of the charity. The April newsletter comprised a summary of the 2020 Annual Report.

CHRISTIAN RESPONSE TRUSTEES' ANNUAL REPORT (continued)

Fundraising

The funding of Christian Response is provided through both regular and occasional gifts from individuals and organisations as a result of personal contact with our many supporters and through the many presentations that are given to both religious and secular groups throughout the year. Some of our supporters also organise coffee mornings and other events in support of the charity. We are grateful to individuals who arrange sponsored events and donate the funds to our cause.

Supporters

The trustees are very grateful to a large number of people who support the charity through their financial giving and many volunteers who assist with the collection and sorting of the humanitarian aid and medical supplies, and in raising money through official events. There are also those who give their time loading the lorries. All the work is carried out by volunteers.

Organisations

During the year there has been some generous support by churches, companies, schools and other organisations who have given both financial donations and goods/services for distribution in Moldova. We are grateful for the provision of vehicles for collection and moving of goods here in the UK and warehousing for the collection and sorting of Humanitarian aid and medical supplies.

Warehousing

We are very grateful to a supporter for the use of premises known as "The Old Acorn Kindergarten, Exmouth" for the receiving and sorting of humanitarian aid and medical supplies. The premises have enabled us to carry out this work in somewhat comfortable premises which is especially appreciated during the winter months.

FINANCIAL MATTERS

Public benefit

The Trustees have considered the requirements to be of benefit to the public as required by the Charity Commission. They are satisfied that the current activities as listed above are for the benefit of many needy families and individuals in Moldova and Romania, and so meet those requirements.

Income and expenditure

The main aim of the trust is to raise funds for distribution to families and organisations in Eastern Europe and to assist improvements in the standards of living and independence of the very poor people in that area. During this year the charity received a total of £87,140 (2020: £103,454) from general donations, including Gift Aid tax refunds, and £7,083 (2020: £5,961) in donated goods.

Expenditure for the year was £105,827 (2020: £128,636) out of which £92,407 (2020: £114,108) was specific gifts and aid for the peoples of Moldova (£92,185) and Romania (£222).

CHRISTIAN RESPONSE TRUSTEES' ANNUAL REPORT (continued)

Reserves Policy

Reserves are the resources of the trust that can be made available to spend for all or any of the trust's purposes once it has met its commitments and covered its other planned expenditure. We currently aim to maintain a minimum level of £30,000 reserves in hand: this is equivalent to more than three months of expenditure. The reserves held by the charity on 31st December 2021 amount to £84,202.

Risks

The major risks to which the charity is exposed, as identified by the trustees, have been reviewed and systems have been established to mitigate these risks. All funds are in UK bank accounts protected by the UK's Financial Services Compensation Scheme (FSCS), and the trustees ensure that the maximum in any one banking organisation is £85,000.

TRUSTEES' RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the Charity's financial activities during the year and of its financial position at the end of the year. In preparing financial statements giving a true and fair view, the trustees should follow best practice and:

- Select suitable accounting policies and apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements or recommended practice have been followed, subject to any 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 operation.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and which enable them to ensure that the financial statements comply with the Charities Act 2011, the charity (Accounts and Reports) Regulations and the provision of the trust deed. The trustees are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention of fraud and other irregularities.

Signed
Graham Carey (Chairman)

Authorised to sign on 11 May 2022

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CHRISTIAN RESPONSE

YEAR ENDED 31 DECEMBER 2021

I report on the accounts of the Charity for the year ended 31 December 2021, which are set out on pages 8 to 16.

Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts. The Charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is needed.

It is my responsibility to:

- (a) examine the accounts (under section 145 of the 2011 Act);
- (b) to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- (c) to state whether particular matters have come to my attention.

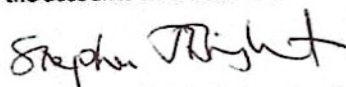
Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statements below.

Independent Examiner's statement

In connection with my examination, no matter has come to my attention:

- 1) which gives me reasonable cause to believe that, in any material respect,
 - accounting records were not kept in accordance with Section 63 of the 2008 Act and Section 130 of the 2011 Act;
 - the accounts do not comply with the records; and
 - the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any considered as part of an independent examination.
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Stephen J Bright MA (Oxon) MBA FCA
Chartered Accountant
10 High Croft, Exeter, EX4 4JQ

Date: 11 May 2022

CHRISTIAN RESPONSE
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 DECEMBER 2021

	Note	Restricted Moldova Funds 2021 £	Restricted Romania Funds 2021 £	Unrestricted Funds 2021 £	Total 2021 £	Restricted Moldova Funds 2020 £	Restricted Romania Funds 2020 £	Unrestricted Funds 2020 £	Total 2020 £
Income from:									
Donations and Legacies	2	94,001	222	-	94,223	109,215	200	-	109,415
Bank interest		-	-	184	184	-	-	364	364
Total income		94,001	222	184	94,407	109,215	200	364	109,779
Expenditure on:									
Raising funds	3	355	-	-	355	913	-	-	913
Charitable activities	3	105,472	222	-	105,694	109,262	18,461	-	127,723
Total expenditure		105,827	222	-	106,049	110,175	18,461	-	128,636
Net income/ (expenditure)		(11,826)	-	184	(11,642)	(960)	(18,261)	364	(18,915)
Transfers	11	-	-	-	-	-	1232	(1232)	-
Net movement in funds		(11,826)	-	184	(11,642)	(960)	(17,029)	(868)	(18,857)
Total funds brought forward	11	32,827	-	63,107	95,844	33,787	17,029	63,885	114,701
Total funds carried forward		21,001	-	63,291	84,292	32,827	-	63,017	95,844

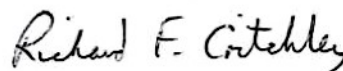
**CHRISTIAN RESPONSE
BALANCE SHEET
AS AT 31 DECEMBER 2021**

	Note	2021 £	2020 £
FIXED ASSETS			
Tangible Fixed Assets	9	-	-
CURRENT ASSETS			
Debtors (tax recoverable)		3,540	2,877
Debtors (other)		1741	-
Cash at bank	10	80,291	97,622
		<u>85,572</u>	<u>100,499</u>
CURRENT LIABILITIES			
Creditors: amounts falling due within one year (Accruals)		<u>1,370</u>	<u>4,655</u>
Net current assets		84,202	95,844
TOTAL NET ASSETS		<u>84,202</u>	<u>95,844</u>
THE FUNDS OF THE CHARITY			
Unrestricted funds	12	63,201	63,017
Restricted: Moldova funds	12	21,001	32,827
Restricted: Romania funds	12	-	-
		<u>84,202</u>	<u>95,844</u>

Graham Carey (Chairman)



Richard Critchley (Treasurer)



The financial statements were approved by the Trustees on 11 May 2022

The notes on pages 9 to 15 form part of these financial statements

CHRISTIAN RESPONSE
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2021

NOTE 1. ACCOUNTING POLICIES

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the charity's financial statements.

- a) **Basis of Accounting**
The financial statements have been prepared under the historical cost convention and in accordance with applicable accounting standards and Statement of Recommended Practice Charities SORP (FRS102).
- b) **Income and Expenditure**
Voluntary income including legacies is accounted for on receipt, but expenditure is accounted for when the liability is incurred.
- c) **Tax Refunds**
Tax refunds arise out of the receipt of donations by way of Gift Aid and credit is taken in the accounts for these refunds when the underlying gift is received. Credit for the tax refunds is taken in the unrestricted fund.
- d) **Depreciation and Fixed Assets**
Fixed assets are capitalised at cost and depreciation is calculated so as to write off the cost of the assets over their effective useful lives. Only assets costing in excess of £250 are capitalised. Equipment is written off on a straight-line basis by equal instalments over three or four years.
- e) **Allocation of Costs**
Costs are allocated directly to the fund to which they relate or are apportioned on a reasonable justifiable and consistent basis.
- f) **Foreign Currencies**
Assets and liabilities in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. Transactions in foreign currencies are translated into sterling at the rate of exchange ruling at the date of transaction. Exchange differences are taken into account in arriving at the operating result.

NOTE 2. DONATIONS AND LEGACIES

	2021 £	2020 £
Donations	76,392	84,658
Donated goods	7,083	5,961
Legacies	0	7,500
Tax refunds	10,748	11,296
	<hr/> 94,223	<hr/> 109,415

CHRISTIAN RESPONSE - NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020
(continued)

NOTE 3. ANALYSIS OF EXPENDITURE

	Restricted Moldova Funds 2021 £	Restricted Romania Funds 2021 £	Unrestricted Funds 2021 £	Total 2021 £
Raising funds				
Printing, postage and office supplies	355	-	-	355
Charitable activities				
Gifts	85,102	222	-	85,324
Donated goods	7,083	-	-	7,083
Haulage and fuel	9,866	-	-	9,866
Travel and subsistence	1,069	-	-	1,069
Bank charges	216	-	-	216
Warehouse costs	514	-	-	514
Room rent	-	-	-	-
Support costs	1,622	-	-	1,622
	105,472	222	-	105,694
Total expenditure	105,827	222	-	106,049

	Restricted Moldova Funds 2020 £	Restricted Romania Funds 2020 £	Unrestricted Funds 2020 £	Total 2020 £
Raising funds				
Printing, postage and office supplies	913	-	-	913
Charitable activities				
Gifts	90,067	18,080	-	108,147
Donated goods	5,961	-	-	5,961
Haulage and fuel	9,945	-	-	9,945
Travel and subsistence	105	-	-	105
Bank charges	552	56	-	608
Warehouse costs	558	-	-	558
Room rent	58	-	-	58
Support costs	2,016	325	-	2341
	109,262	18,461	-	127,723
Total expenditure	110,175	18,461	-	128,636

CHRISTIAN RESPONSE - NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021
(continued)

NOTE 4. SUPPORT COSTS

	2021	2020
	£	£
Insurance	747	717
Independent examination	875	1,624
	<hr/>	<hr/>
	1,622	2,341
	<hr/>	<hr/>
	2021	2020
	£	£
Allocated as follows:		
Moldova: Insurance	747	717
Moldova: Independent examination	875	1,299
Romania: Independent examination	0	325
	<hr/>	<hr/>
	1,622	2,341
	<hr/>	<hr/>

NOTE 5. GIFTS

During the year there were 62 grants (2020: 64) totalling £54,076 (2020: £65,981) to responsible individuals for onward distribution to families and individuals for the relief of hardship and for special needs. In addition, there were 58 grants (2020: 45) of £31,248 (2020: £42,166) to institutions, again via responsible individuals. The geographical split of the gifts shown below is summarised in the analysis of expenditure in note 3.

The grants for families and individuals were:

	2021	2020	Fund
	£	£	
Family support: Moldova	38,559	53,358	Moldova
Family support: Romania	222	2,100	Romania
Medical costs	8,142	3,748	Moldova
Animals and trees	1,618	2,203	Moldova
Education costs	1,438	1,620	Moldova
Winter fuel	2,243	2,330	Moldova
Home repairs for poor families	1854	622	Moldova
	<hr/>	<hr/>	Moldova
	54,076	65,981	
	<hr/>	<hr/>	

CHRISTIAN RESPONSE - NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021
(continued)

NOTE 5. GIFTS (continued)

The grants to institutions were as follows:

	2021	2020	Fund
	£	£	
Orhei Church and soup kitchen	2,007	2,185	Moldova
Soup kitchens (Balti, Chiperceni and Borceag)	11,198	9,199	Moldova
Summer camps	1,828	-	Moldova
Christmas children's activities	846	-	Moldova
Children's work at Hirtopul	337	-	Moldova
Chipoteni Church building work	-	4,549	Moldova
Chiperceni Church building work	11,539	2,723	Moldova
Raspuns Crestin for rehousing of poor families	463	7,980	Moldova
Taxes and legal fees for transfer of Gura Biculiu			
Centre to Raspuns Crestin	169	-	Moldova
Repairs at Gura Biculiu Centre	1479	-	Moldova
Funeral expenses at Chiperceni	1382	-	Moldova
Aurora Christian Association (UK charity)	-	3,000	Romania
Life to Romania (UK charity)	-	6,000	Romania
Asociatia Centrul Crestin Betania for meal programme, support of pastors, and building works at Suncuius	-	6,980	Romania
	<hr/>	<hr/>	
	31,248	42,166	
	<hr/>	<hr/>	

NOTE 6. DONATED GOODS

Donated goods have been included in donations received and gifts made. These goods have been included in the accounts at the valuations given on the cargo manifests when the goods were shipped.

	2021	2020
	£	£
Value of donated goods	7083	5,961
	<hr/>	<hr/>

NOTE 7. TRUSTEE'S REMUNERATION AND EXPENSES

No remuneration directly or indirectly out of the funds of the charity was paid or payable for the year to any trustee or to any person or persons known to be connected with any of them (2019: £nil).

Expenses of the charity of £718 (2020: £169) were reimbursed to 2 (2020: 2) trustees in the year. This includes £664 travel and subsistence expenses incurred by Hugh Scudder during his Mission Trip to Moldova for Christian Response in September/October 2021. The other expenses were for printing, postage and stationery costs. The trustees also spend money on other items without seeking reimbursement.

CHRISTIAN RESPONSE - NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021
(continued)

NOTE 8. RELATED PARTY TRANSACTIONS

In addition to the reimbursement of expenses to the trustees detailed in note 7, there were donations to the charity totalling £1005 by 1 trustee and the wife of one of the trustees.

NOTE 9. TANGIBLE FIXED ASSETS

	£
Equipment cost	
Brought forward	835
Disposal	<u>(570)</u>
Carried forward	265
Depreciation	
Brought forward	835
Disposals	<u>(570)</u>
Charge for year	
Carried forward	265
Net Book Value	
31.12.2021	<u>-</u>
31.12.2020	<u>-</u>

All tangible fixed assets are held in the United Kingdom.

NOTE 10. BANK AND CASH

All bank accounts and cash balances are held in the United Kingdom.

CHRISTIAN RESPONSE - NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021
(continued)

NOTE 11. MOVEMENT IN FUNDS

Current year	Balance at 1 January 2021 £	Income £	Expenditure £	Transfers £	Balance at 31 December 2021 £
Unrestricted funds	63,017	184	-	-	63,201
Restricted funds					
Moldova	32,827	94,001	105,827	-	21,001
Romania	-	222	222	-	-
	32,827	94,223	106,049	-	21,001
Total funds	95,844	94,407	106,049	-	84,202
Prior year	Balance at 1 January 2020 £	Income £	Expenditure £	Transfers £	Balance at 31 December 2020 £
Unrestricted funds	63,885	364	-	(1232)	63,017
Restricted funds					
Moldova	33,787	109,215	110,175	-	32,827
Romania	17,029	200	18,461	1232	-
	50,816	109,415	128,636	1232	32,827
Total funds	114,701	109,779	128,636	-	95,844

CHRISTIAN RESPONSE - NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021
(continued)

NOTE 12. NET ASSETS BETWEEN FUNDS

Current year	Restricted Moldova Funds 2021 £	Restricted Romania Funds 2021 £	Unrestricted Funds 2021 £	Total 2021 £
Fixed assets	-	-	-	-
Current assets:				
Cash at bank	17,090	-	63,201	80,291
Debtors	5281	-	-	5281
Creditors (due within 1 year)	(1370)	-	-	(1370)
	21,001	-	63,201	84,202
Prior year	Restricted Moldova Funds 2020 £	Restricted Romania Funds 2020 £	Unrestricted Funds 2020 £	Total 2020 £
Fixed assets	-	-	-	-
Current assets:				
Cash at bank	36,111	-	61,511	97,622
Debtors	-	-	2,877	2,877
Creditors (due within 1 year)	(3,284)	-	(1371)	(4,655)
	32,827	-	63,017	95,844