

Charity Registration no 1085725

RCCG Praise Tabernacle

Annual Accounts

1 Jan 2021 - 31 Dec 2021

Redeemed Christian Church of God RCCG

**REFERENCES AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 DECEMBER 2021**

General Overseer Pastor E A Adeboye

Trustees Moronfolo Adesakin
Ayodele Awe
Ayo Ogunmoyero
Bileum Ukpomwan

Minister In Charge Pastor Femi Popoola

Charity registration no 1085725

Principal office 1 Marsh Road
Wembley
Middx
HA0 1ES

Independent Examiner Tunji Ogedengbe
DTT Consultancy Ltd
36 Daffodil Close
Hatfield
AL10 9FF

Bankers TSB Bank

RCCG Praise Tabernacle

TRUSTEES' REPORTS FOR THE YEAR ENDED 31 DECEMBER 2021

The Trustees present their annual report together with the financial statements of The Redeemed Christian Church of God Praise Tabernacle (the charity) for the ended 31 December 2021. The Trustees confirm that the annual report and financial statements of the charity comply with the current statutory requirements, the requirements of the charity's governing document and the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in March 2005.

STRUCTURE, GOVERNANCE AND MANAGEMENT

a. CONSTITUTION

The church is constituted under a Trust Deed dated 6th Feb 2001

b. METHOD OF APPOINTMENT OR ELECTION OF TRUSTEES

The management of the charity is the responsibility of the Trustees who are appointed and co-opted under the terms of the Trust deed.

c. POLICIES ADOPTED FOR THE INDUCTION AND TRAINING OF TRUSTEES

The induction process for any newly appointed member of the Trustees comprises an initial meeting with the Chair and other Trustees, followed by a series of short meetings with the Minister in Charge on the powers and responsibilities of the Trustees.

d. ORGANISATIONAL STRUCTURE AND DECISION MAKING

The church is organised so that the trustees meet regularly to manage its affairs. The day to day administration of the church is managed by the parish pastor and volunteers.

e. RELATED PARTY RELATIONSHIPS

Praise Tabernacle parish is a member of the Redeemed Christian Church of God (RCCG) which has parishes all over the world. The parish's relationship with RCCG and other parishes is governed by an "Agreement for Common Purposes".

f. RISK MANAGEMENT

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that systems and procedures are in place to mitigate our exposure to the major risks.

g. GRANT MAKING POLICY

The church supports visiting ministers of the gospel both within and outside the United Kingdom.

Support is also given to RCCG Central Office, World Evangelism Mission, Festival of Life and other RCCG programmes.

The church supports other charities and missionary that shares its objects in advancement of Christian faith and relief of poverty. The church gives occasional grants to congregational members who are in need.

RCCG Praise Tabernacle

TRUSTEES' REPORTS (continued) FOR THE YEAR ENDED 31 DECEMBER 2021

OBJECTIVES AND ACTIVITIES

a. POLICIES AND OBJECTIVES

The objectives of the church are:

- The advancement of the Christian faith worldwide
- The relief of poverty.

Each year our trustees review our objectives and activities to ensure they continue to reflect our aims.

In carrying out this review the trustees have considered the Charity Commission's general guidance on public benefit and in particular its supplementary public guidance on the advancement of religion for the public benefit.

b. STRATEGIES FOR ACHIEVING OBJECTIVES

The church has adopted the following strategies for achieving the above objectives:

- organisation of seminars and events to address issues of relevance to the relief of poverty and provision of care and support for the needy as appropriate;
- planting of churches; and
- support for other charities and events with similar objectives.
- social action initiatives in the community

c. ACTIVITIES FOR ACHIEVING OBJECTIVES

The main activities of the church are as follows:

- Sunday service
- Sunday school for all ages of children
- Weekly night Bible Studies and house fellowships at various centres

d. VOLUNTEER MANAGEMENT

The church is grateful for the unstinting efforts of its volunteers who are involved in service provision, office work and administration.

e. INVESTMENT POLICY AND PERFORMANCE

The trustees have decided that at present, funds should be retained in bank. Any change in such banking arrangements should be agreed by the board. As far as possible, funds will be retained in interest bearing accounts.

f. VULNERABLE BENEFICIARIES

The church works with vulnerable groups including children and make sure users are safe and protected from harm. Volunteers, employees and trustees have the right checks and assessments before they can work with a church. Find out how charities can protect their users. Safeguards are in place to protect vulnerable people from abuse, and prevent abuse happening in the first place.

g. CONFLICT OF INTERESTS

No trustee is in a position where their duty as a trustee will be conflict with any personal interest they may have.

h. COMPLAINTS HANDLING

We are committed to ensuring that people have all necessary support required to make a complaint. Complaints are accepted verbally or in writing, and can be formal or informal.

Anyone wishing to make a complaint will be provided with a Complaints Handling Statement, which summarises how a complaint about our service can be made.

RCCG Praise Tabernacle

TRUSTEES' REPORTS (continued) FOR THE YEAR ENDED 31 DECEMBER 2021

ACHIEVEMENTS AND PERFORMANCE

a. REVIEW OF ACTIVITIES

The church undertook the following activities:

JEANS SUNDAY

Aim - A prayer initiative aimed at praying for members of our communities through the use of prayer card thereby strengthening our relationship with the community.

The church distributed prayer cards to the community requesting for households and individual members of the community to respond with prayer requests. Upon receipt of these prayer cards with the requests, each request was prayed about by the church.

ONE VOICE MUSICAL WORSHIP EVENT

This was held in July with friends and members of the community in attendance. There was lots of activities, fun, food, drinks and a great time of fellowship sharing the love of Jesus Christ.

FAMILY DAY (CULTURAL EVENT)

This was a multicultural, ethnic diversity event which held in August with friends and members of the community in attendance. There was lots of activities, fun, food, drinks and a great time of fellowship sharing the love of Jesus Christ.

This was held in December with friends and members of the community in attendance. There was lots of activities, fun, food, drinks and a great time of fellowship sharing the love of Jesus Christ.

CHRISTMAS VISIT TO HOMES.

Aim: To share the blessings of the season with the residents of the Care home by presenting to them the love of God through the birth of Jesus Christ and also blessing them with gifts.

The church visited Burroughs Care Home, Mill Road, West Drayton. UB7 7EQ in December. We entertained the residents with songs and presented with gifts.

ORGANISED WITNESS WALKS

As a part of the outreach initiatives, The church conducted organised witness walks, in and around the community sharing the love of Christ.

FEED A FAMILY (FOODBANK DONATION)

The church donated food items to two food banks through Premier Action Line..

ANNUAL CELEBRATION OF CHRIST

This was held in December with friends and members of the community in attendance. There was lots of activities, fun, food, drinks and a great time of fellowship sharing the love of Jesus Christ.

RCCG Praise Tabernacle

TRUSTEES' REPORTS (continued) FOR THE YEAR ENDED 31 DECEMBER 2021

FINANCIAL REVIEW

a. RESERVES POLICY

Members of the church have been generous this year. However there was a fall in the church collection and our expenditure for the year. The statement of the financial activities shows a deficit for the year of £106 and our net asset stand at £8,916.

The Trustees have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets ('the free reserves') held by the church should be 3 months of annual expenditure. At this level, the trustees feel that they would be able to continue the current activities of the church in the event of a significant drop in funding.

b. PRINCIPAL FUNDING

This is provided mainly through voluntary tithes and offerings by the church members.

PLANS FOR THE FUTURE

a. FUTURE DEVELOPMENTS

We are hoping to acquire a building of our own and we are also praying that God will help us establish another parish with its own place of worship.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

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

The law applicable to charities in England & Wales 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 judgments and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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 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. They 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.

This report was approved by the Trustees on 18th Oct 2021 and signed on their behalf, by:

Fola Adeshakin
12th October 2022

**Independent Examiner's Report to the Trustees of
RCCG Praise Tabernacle**

I report on the accounts for the year ended 31st December 2021.

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 43(2) of the Charities Act 1993 (the 1993 Act)) and that an independent examination is required. The charity's gross income exceeded £25,000 and I am qualified to undertake the examination by being a qualified member of FCCA.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under Section 43 of the 1993 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 43(7)(b) of the 1993 Act); and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. 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 seeking 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, the requirements
- to keep accounting records in accordance with Section 386 and 387 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Tunji Ogedengbe

DTT Consultancy Limited
36 Daffodil Close
Hatfield
Hertfordshire
AL10 9FF

Date: 12th Oct 2021

RCCG Praise Tabernacle			1085725	
Annual accounts for the period				
Period start date	1st Jan 2021	To	Period end date	31st Dec 2021

Section A Statement of financial activities

Recommended categories by activity	Details of own analysis	Note	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
			F01	F02	F03	F04	F05
Incoming resources (Note 3)							
Incoming resources from generated funds			-	-	-	-	-
Voluntary income		S01	281,056	-	-	281,056	222,469
Activities for generating funds		S02	-	-	-	-	-
Investment income		S03	-	-	-	-	-
Incoming resources from charitable activities		S04	-	-	-	-	-
Other incoming resources		S05	-	-	-	-	-
Total incoming resources		S06	281,056	-	-	281,056	222,469
Resources expended (Notes 4-8)							
Costs of Generating Funds			-	-	-	-	-
Costs of generating voluntary income		S07	229,871	-	-	229,871	185,434
Fundraising trading costs		S08	-	-	-	-	-
Investment management costs		S09	-	-	-	-	-
Charitable activities		S10	31,981	-	-	31,981	36,721
Governance costs		S11	350	-	-	350	350
Other resources expended		S12	-	-	-	-	-
Total resources expended		S13	262,202	-	-	262,202	222,505
Net incoming/(outgoing) resources before transfers		S14	18,854	-	-	18,854	- 35
Gross transfers between funds		S15	-	-	-	-	-
Net incoming/(outgoing) resources before other recognised gains/(losses)		S16	18,854	-	-	18,854	- 35
Other recognised gains/(losses)							
Gains and losses on revaluation of fixed assets for the charity's own use		S17	-	-	-	-	-
Prior year adjustment		S18	-	-	-	-	-
Net movement in funds		S19	18,854	-	-	18,854	- 35
Total funds brought forward		S20	8,987	-	-	8,987	9,022
Total funds carried forward		S21	27,841	-	-	27,841	8,987

Section B Balance sheet

	Note	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total this year £ F04	Total last year £ F05
Fixed assets						
Tangible assets (Note 9)	B01	-	-	-	-	-
	B02	-	-	-	-	-
Investments (Note 10)	B03	-	-	-	-	-
Total fixed assets	B04	-	-	-	-	-
Current assets						
Other assests	B05	-	-	-	-	-
Debtors (Note 11)	B06	2,500	-	-	2,500	2,500
(Short term) investments	B07	-	-	-	-	-
Cash at bank and in hand	B08	25,691	-	-	25,691	6,837
Total current assets	B09	28,191	-	-	28,191	9,337
Creditors: amounts falling due within one year (Note 12)	B10	350	-	-	350	350
Net current assets/(liabilities)	B11	27,841	-	-	27,841	8,987
Total assets less current liabilities	B12	27,841	-	-	27,841	8,987
Creditors: amounts falling due after one year (Note 13)	B13	-	-	-	-	-
Provisions for liabilities and charges	B14	-	-	-	-	-
Net assets	B15	27,841	-	-	27,841	8,987
Funds of the Charity						
Unrestricted funds	B16	27,841			27,841	8,987
	B17				-	-
Restricted income funds (Note 14)	B18		-		-	-
Endowment funds (Note 15)	B19			-	-	-
Total funds	B20	27,841	-	-	27,841	8,987

Signed by

Print Name

Date of approval

	Fola Adeshakin	12/10/2022

RCCG Praise Tabernacle Jan - Dec 2021

Section C

Notes to the accounts

Note 1 Basis of preparation

This section should be completed by all charities .

1.1 Basis of accounting

These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:

- Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005);
- and with*

✓

 Accounting Standards;
- or

 Financial Reporting Standards for Smaller Enterprises (FRSSE);
- and with the Charities Act 1993.

[** except for the following].

Give details in this box if a different standard has been followed.

* -Tick as appropriate:

- if all relevant disclosures shown in the pack have been given then please tick “Accounting Standards”;
- if disclosures completed in these accounts have been restricted to those required by the FRSSE, then please tick “Financial Reporting Standards for Smaller Enterprises (FRSSE)”.

** - If no departures from the chosen standards have been made then delete these words; otherwise give details of any changes in the boxes.

1.2 Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year (§ except for the following).

§ if no changes have been made to accounting policies then delete these words.

1.3 Changes to previous accounts

No changes have been made to accounts for previous years

Note 2 Accounting policies

This standard list of accounting policies has been applied by the charity except for those deleted. Where a different or additional policy has been adopted then this is detailed in the box below.

INCOMING RESOURCES

Recognition of incoming resources	These are included in the Statement of Financial Activities (SoFA) when: <ul style="list-style-type: none"> the charity becomes entitled to the resources; the trustees are virtually certain they will receive the resources; and the monetary value can be measured with sufficient reliability.
Incoming resources with related expenditure	Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.
Grants and donations	Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
Tax reclaims on donations and gifts	Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.
Contractual income and performance related grants	This is only included in the SoFA once the related goods or services have been delivered.
Gifts in kind	Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.
Donated services and facilities	These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
Investment income	This is included in the accounts when receivable.
Investment gains and losses	This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES

Liability recognition	Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.
Governance costs	Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
Grants payable without performance conditions	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.
Support Costs	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

ASSETS

Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.
Investments	Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.
Stocks and work in progress	These are valued at the lower of cost or market value.

RCCG Praise Tabernacle Jan - Dec 2021

Section C

Notes to the accounts

(cont)

Note 3 Analysis of incoming resources

Incoming resources may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Voluntary income	Gift aid income	33,121	33,517
	Tithes, offering etc	247,935	188,953
	Sundry donations	-	-
	Interest income	-	-
	Total	281,056	222,469
Activities for generating funds		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment income		-	-
		-	-
		-	-
		-	-
	Total	-	-
Incoming resources from charitable activities		-	-
		-	-
		-	-
		-	-
	Total	-	-

RCCG Praise Tabernacle Jan - Dec 2021
Section C
Notes to the accounts
(cont)
Note 4 Analysis of resources expended

Resources expended may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Costs of generating voluntary income	Training	-	825
	Pastoral allowance	46,080	42,906
	Youth Group	-	850
	Rent & Rates	98,525	68,045
	Salaries & Social Security	10,320	8,902
	Professional fees	29,939	30,734
	Utilities	7,941	5,876
	Insurance	3,714	4,019
	Stationery & Printing	1,870	1,709
	Tel/Communication	4,402	2,476
	Bank charges	910	874
	Advertising and Publicity	390	930
	Office Equipment	410	2,969
	Multimedia	144	-
	Repairs and Maintenance	1,799	1,041
	Other	281	71
	Covid Expense	21	1,862
	Licence		340
	Motor Van	1,649	-
	Vehicle Insurance		1,184
	Travel	7,171	1,964
	Honourarium	3,400	1,500
	Conference	2,192	-
	Office/Admin expenditure	2,155	1,275
	Cleaning	3,000	3,000
	Hospitality	306	937
	Books and Materials	-	220
	Website	-	140
	Choir		150
	Information Technology	3,250	
	Waste disposal		634
	Total	229,871	185,434
Fundraising trading costs		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment management costs	Scanlon Project		
	Stag Project	-	-
	Total	-	-
Charitable activities	WEM	24,000	24,000
	COF	1,200	1,200
	Evangelism	-	252
	Welfare	1,454	1,236
	Charities & Community Events/Donations	1,925	1,467
	Homeless Project		750
	Donation		3,366
	Church Programme incCornerstone	3,402	4,449
	Total	31,981	36,721
Governance costs	Independent Examination	350	350
	Total	350	350

RCCG Praise Tabernacle Jan - Dec 2021

Section C

Notes to the accounts

(cont)

Note 5 Support Costs

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

Support cost type	Fundraising activity £	Charitable Activity £	Governance Activity £	Total Cost £
Gift aid reclaim cost	-		-	-
Stewardship expenses	-		-	-
Accountancy fees	-		-	-
Legal fees	-		-	-
Architect's fees	-		-	-
Other professional fees	-		-	-
Fundraising/publicity	-		-	-
Total	-	-	-	-

Note 6 Details of certain items of expenditure

6.1 Trustee expenses

Please provide details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees. If no expenses were paid, please enter 'None' in the appropriate box(es).

Number of trustees who were paid expenses

Nature of the expenses

Total amount paid

This year	Last year
£	£

6.2 Fees for examination or audit of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).

Independent examiner's or auditors' fees for reporting on the accounts

Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor

This year £	Last year £
350	350
350	350

RCCG Praise Tabernacle Jan - Dec 2021

Section C

Notes to the accounts

(cont)

Note 9 Tangible fixed assets

Please complete this note if the charity has any tangible fixed assets

9.1 Cost or valuation

	Vehicles	Computer Software	PA/Musical Equipment	Office Equipment	Church Equipment	Other fixed Assets	Other Current Assets	Total
	£	£				£	£	£
Balance brought forward	12,000	1,022	-	-	-	140		13,162
Additions		-					-	-
Revaluations	-	-				-	-	-
Disposals	-	-				-	-	-
Transfers *	-	-				-	-	-
Balance carried forward	12,000	1,022	-	-	-	140	-	13,162

9.2 Accumulated depreciation and impairment provisions

**Basis	SL or RB	SL or RB				SL or RB	SL or RB
** Rate							

Balance brought forward	12,000	1,022	-	-	-	140	-	13,162
Depreciation charge for year	-							-
Impairment provisions	-	-				-	-	-
Revaluations	-	-				-	-	-
Disposals	-	-				-	-	-
Transfers*	-	-				-	-	-
Balance carried forward	12,000	1,022	-	-	-	140	-	13,162

9.3 Net book value

Brought forward	-	-	-	-	-	-	-	-
Carried forward	-	-	-	-	-	-	-	-

9.4 Revaluation

If any fixed assets have been revalued please give details of the valuer and method of valuation

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* The "transfers" row is for movements between fixed asset categories.

** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also please indicate the rate of depreciation: for straight line, what is the anticipated life of the asset (in years); for reducing balance, what is the percentage annual deduction.

RCCG Praise Tabernacle Jan - Dec 2021

Note 11 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

Analysis of debtors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Trade debtors	2,500	2,500	-	-
Amounts due from subsidiary and associated undertakings	-	-	-	-
Other debtors	-	-	-	-
Prepayments and accrued income	-	-	-	-
Total	2,500	2,500	-	-

Note 12 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

12.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Loans and overdrafts	-	-	-	-
Trade creditors	350	350	-	-
Amounts due to subsidiary and associated undertakings	-	-	-	-
Other creditors	-	-	-	-
Accruals and deferred income	-	-	-	-
Total	350	350	-	-

12.2 Security over assets

If any loan, overdraft or other creditor holds a charge or other security over any assets of the charity please provide details.

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