

Charity registration number 1136086

Company registration number 07184854 (England and Wales)

**ZAMCOG**

**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 DECEMBER 2022**

**ZAMCOG**

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# ZAMCOG

## LEGAL AND ADMINISTRATIVE INFORMATION

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<b>Trustees</b>	T Farquhar-Beck	
	L Healy	
	H Rana	
	J Uggla	
	B Elgood	(Appointed 20 November 2022)
<b>Secretary</b>	Ms T Farquhar-Beck	
<b>Charity number</b>	1136086	
<b>Company number</b>	07184854	
<b>Registered office</b>	20 Jasmine Way Locking Castle Weston-Super-Mare Somerset BS24 7JW	
<b>Independent examiner</b>	Grunberg & Co Limited 5 Technology Park Colindeep Lane Colindale London United Kingdom NW9 6BX	

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# ZAMCOG

## THE TRUSTEE'S REPORT REPORT (INCLUDING DIRECTORS' REPORT)

### FOR THE YEAR ENDED 31 DECEMBER 2022

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The Trustees present their annual report and financial statements for the year ended 31 December 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "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 2019).

#### **Objectives and activities**

1, The prevention and relief of poverty in Zambia.

2. The advancement of education for persons under twenty five years of age in Zambia, in particular, but without limitation, by the provision of educational facilities, training and other activities.

ZAMCOG's objectives are set in accord with our charitable objects. Each year the trustees evaluate our objectives and activities to ensure that they reflect our charitable object. In setting the charity's objectives and planning its activities the trustees have complied with the duty in section 4 of the Charities Act 2011 to have due regard for the Charity Commission's general guidance for the public benefit.

As part of the charity's objectives, the main activity has been to raise funds for the Lubuto Child Care Centre (LCCC) which has the same aims and objectives as ourselves.

During the year the core programs have been funding children at primary and secondary schools, to provide shelter and living space for those most in need, to give food for those not in our homes, to support some students in their gap year with accommodation and provide sponsored funds for those in tertiary education.

From 1 January 2023 onwards, Zamcog will raise funds for Zamcog Zambia to undertake similar activities in progressing children education in Kabwe, Zambia as part of the charity's objectives. Majority of the activities have transitioned from Lubuto Child Care Centre (LCCC) to Zamcog Zambia.

# ZAMCOG

## THE TRUSTEE'S REPORT REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2022

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#### Achievements and performance

Income received in the year was £259,751 (£229,726 in 2021) being £137,301 for Unrestricted Funds and £122,450 for Restricted Funds (£172,472 and £57,254 respectively in 2021).

The trustees are very grateful to all donors, both individual and organizational, without whom ZAMCOG's continued support of orphaned and vulnerable children in Kabwe, Zambia would not be possible. We wish to thank the Leif Wählin Foundation from Sweden for their very generous support in the year. In addition; the Uggla Family Foundation, IHS Markit, Ford and the Handler family for their kind donations to support the tertiary education programme.

In 2022, a total of £258,185 (£221,496 in 2021) was disbursed in support of Lubuto Child Care Centre and corporate governance costs utilising in total £177,168 of Unrestricted Funds and £92,267 of Restricted Funds.

Education – continue to financially support 391 pupils at schools; 211 in primary and 180 in secondary schools.

Care homes – 32 students in care homes during the year. Graduates previously sponsored through Zamcog assisted in providing education to those in the homes through-out the year.

120 families are supported through the food programme with support coming in two guises; BAU operational activity and an generous donation from The Souter Charitable Trust. The demand for the programme remains high.

An additional Transition House has been constructed for children in-between secondary education and tertiary education. Those students in the houses were permitted to provide Saturday schooling to local children in the Makalulu area.

47 students sponsored across the Further Education and Training programmes with 19 of those students embarking on artisan or technician courses. We continue to be extremely grateful for all our sponsors in these two areas.

Zamcog Trustees visited Zambia in 2022 to review the work being carried out by our associate NGO Lubuto Child Care Centre. In dialogue with the relevant parties and donors; majority of the services delivered by LCCC will be transitioned in 2023 to Zamcog Zambia.

Zamcog costs are divided into the two following divisions:

1. **Operational:** These are predominantly funded by the Leif Wahlen Foundation for the services provided in Kabwe
1. **Tertiary Education:** Generous donations from the Uggla Family Foundation; IHS Markit; Ford and the Handler family foundation donations to sponsor multiple students in their University or post education training courses

We thank all our donors for their kindness and generosity.

#### Financial review

In the financial year 1 January 2022 to 31 December 2022, the charity received income of £259,751 (2021: £229,726) and total expenditure was £258,185 (2021: £221,496). For the year ended 31 December 2022 the charity had received net expenditure on Unrestricted Funds of £(29,293), which reduced the carried forward sum to £86,922 (2021: £116,215).

Restricted Funds are £84,055 at 31 December 2022 (2021: £53,872) and will be utilised for the restricted purposes for which they were given.

#### Reserve policy

The trustees' policy in regard to reserves is to hold specific reserves to meet obligations imposed by donors and general reserves equivalent to six months' operational expenses to support the current services. This policy has been reviewed in light of our agreement for funding from the Leif Wählin Foundation.

# ZAMCOG

## THE TRUSTEE'S REPORT REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

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### Plans for future periods

Zamcog Zambia is assuming control of the services previously provided by LCCC with funding for 2023 delivered by the Leif Wahlen foundation to maintain 390 children in Secondary and Primary education.

We will continue our care home service for students shelter and support; whilst also providing support to students in transition houses (from secondary to tertiary)

The food programme supporting a total of 115 families including children will likely be paused for Q1'23 until Zamcog Zambia can operationalize the service

Through the generosity of IHSMarkeit, Ugula Family Foundation and other sponsors, a total of 48 students will be in the tertiary education programme or training in 2022.

Our fundraising team continues to make applications for costs of an early learning centre, an in-house training centre and for operational costs.

### Structure, governance and management

This charitable company is controlled by its articles of association and constitutes a private limited company, limited by guarantee, as defined by the Companies Act 2006.

The Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

T Farquhar-Beck

L Healy

H Rana

J Ugula

B Elgood

(Appointed 20 November 2022)

New trustees are appointed by the company's members assembled in the Annual General Meeting. Co-opted trustees may also be appointed by serving trustees for a term of office ending at the next A.G.M.

Information is cascaded to a full trusteeship body in its regular meetings by the Company Secretary.

## THE TRUSTEE'S REPORT REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

**FOR THE YEAR ENDED 31 DECEMBER 2022**

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### **Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The trustees have in place a risk register, which is reviewed at most Board of Trustees' meetings. The principal risks relate to the need always to maintain effective financial management of the charity's assets and resources for its charitable purposes. To this end, the charity ensures at least one, appropriately qualified trustee, who fulfils on a voluntary basis the role of Treasurer.

### **REFERENCE AND ADMINISTRATIVE DETAILS**

#### **Registered Company number**

07184854 (England and Wales)

#### **Registered Charity number**

1136086

#### **Bankers**

HSBC  
31 Cheque St  
St Albans,  
Hertfordshire  
AL1 3YN

#### **Registered office**

20 Jasmine Way  
Locking Castle  
Weston-Super-Mare  
Somerset  
BS24 7JW

#### **Company Secretary**

Ms T Farquhar-Beck

#### **Independent Examiner**

Grunberg & Co Limited  
Chartered Accountants  
5 Technology Park  
Colindeep Lane  
Colindale  
London  
NW9 6BX

## THE TRUSTEE'S REPORT REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2022

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The trustees (who are also the directors of Zamcog for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which gave a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the special provisions of Part

Each of the Trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The The trustee's report report was approved by the Board of Trustees.

J Ugglä

25 April 2023

# ZAMCOG

## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ZAMCOG

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### Independent examiner's report to the trustees of Zamcog ('the Company')

I report to the Trustees on my examination of the financial statements of Zamcog for the year ended 31 December 2022.

### Responsibilities and basis of report

As the Trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 .

Having satisfied myself that the financial statements of the are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the 's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

### Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no 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 the as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 financial statements to be reached.

**Robert Bean BA ACA**  
**ICAEW**  
**Grunberg & Co Limited**  
**Chartered Accountants**  
5 Technology Park  
Colindeep Lane  
Colindale  
London  
NW9 6BX

Dated: 26 April 2023

# ZAMCOG

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2022

		Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
	Notes						
<b><u>Income from:</u></b>							
Donations and legacies	2	137,212	122,450	259,662	172,469	57,254	229,723
<b><u>Charitable activities</u></b>							
Investments	3	89	-	89	3	-	3
<b>Total income</b>		<u>137,301</u>	<u>122,450</u>	<u>259,751</u>	<u>172,472</u>	<u>57,254</u>	<u>229,726</u>
<b><u>Expenditure on:</u></b>							
Raising funds	4	676	-	676	2,160	-	2,160
<b><u>Charitable activities</u></b>							
Education, homes and feeding programmes	5	165,918	92,267	258,185	117,179	102,157	219,336
<b>Total charitable expenditure</b>		<u>165,918</u>	<u>92,267</u>	<u>258,185</u>	<u>117,179</u>	<u>102,157</u>	<u>219,336</u>
<b>Total expenditure</b>		<u>166,594</u>	<u>92,267</u>	<u>258,861</u>	<u>119,339</u>	<u>102,157</u>	<u>221,496</u>
<b>Net (expenditure)/income for the year/</b>							
<b>Net movement in funds</b>		(29,293)	30,183	890	53,133	(44,903)	8,230
Fund balances at 1 January 2022		<u>116,215</u>	<u>53,872</u>	<u>170,087</u>	<u>63,082</u>	<u>98,775</u>	<u>161,857</u>
<b>Fund balances at 31 December 2022</b>		<u><u>86,922</u></u>	<u><u>84,055</u></u>	<u><u>170,977</u></u>	<u><u>116,215</u></u>	<u><u>53,872</u></u>	<u><u>170,087</u></u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

# ZAMCOG

## BALANCE SHEET

**AS AT 31 DECEMBER 2022**

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	Notes	2022 £	£	2021 £	£
<b>Current assets</b>					
Debtors	10	249		1,262	
Cash at bank and in hand		173,728		171,875	
		<u>173,977</u>		<u>173,137</u>	
<b>Creditors: amounts falling due within one year</b>					
Other creditors	11	3,000		3,050	
		<u>3,000</u>		<u>3,050</u>	
Net current assets			170,977		170,087
			<u><u>170,977</u></u>		<u><u>170,087</u></u>
<b>Income funds</b>					
Restricted funds			84,055		53,872
Unrestricted funds			86,922		116,215
			<u>170,977</u>		<u>170,087</u>
			<u><u>170,977</u></u>		<u><u>170,087</u></u>

# **ZAMCOG**

## **BALANCE SHEET (CONTINUED)**

***AS AT 31 DECEMBER 2022***

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The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 December 2022.

The directors acknowledge their responsibilities for:

a) complying with the requirements of the Companies Act 2006, Sections 386 and 387, with respect to accounting records and the preparation of financial statements.

b) preparing financial statements which give a true and fair view of the state of the affairs of the charitable company at the end of each financial year. And of its surplus or deficit for each financial year, in accordance the the requirements of Sections 394 and 395 of the Companies Act 2006, relating to financial statements, so far as applicable to the charitable company.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 25 April 2023

H Rana  
Trustee

J Uggla  
Trustee

**Company registration number 07184854**

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 DECEMBER 2022

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#### 1 Accounting policies

##### 1.1 Basis of preparing the financial statement

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

There are no material uncertainties regarding the going concern of the charity.

##### 1.2 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purpose and use of the restricted funds are set out in the notes to the financial statements.

##### 1.3 Income

Income is recognised when the charity is legally entitled to it, after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant are recognised at the time of the donation.

##### 1.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

##### 1.5 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

## 1 Accounting policies

(Continued)

**Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

**Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

**Derecognition of financial liabilities**

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

## 1.6 Foreign exchange

Transactions in currencies other than pounds sterling are recorded at the rates of exchange prevailing at the dates of the transactions. At each reporting end date, monetary assets and liabilities that are denominated in foreign currencies are retranslated at the rates prevailing on the reporting end date. Exchange differences are taken into account in arriving at the operating result.

## 2 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2022	2022	2022	2021	2021	2021
	£	£	£	£	£	£
Donations and gifts	137,212	122,450	259,662	167,580	57,254	224,834
Other gains or losses	-	-	-	4,889	-	4,889
	<u>137,212</u>	<u>122,450</u>	<u>259,662</u>	<u>172,469</u>	<u>57,254</u>	<u>229,723</u>

# ZAMCOG

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2022

#### 3 Investments

	Unrestricted funds	Unrestricted funds
	2022 £	2021 £
Interest receivable	89	3
	<u>89</u>	<u>3</u>

#### 4 Raising funds

	Unrestricted funds	Unrestricted funds
	2022 £	2021 £
<u>Fundraising and publicity</u>		
Other fundraising costs	676	2,160
	<u>676</u>	<u>2,160</u>

#### 5 Charitable activities

	Education, homes and feeding programmes 2022 £	Education, homes and feeding programmes 2021 £
Grant funding of activities (see note 6)	264,299	219,664
Share of support costs (see note 7)	(9,497)	(3,425)
Share of governance costs (see note 7)	3,383	3,097
	<u>258,185</u>	<u>219,336</u>
<b>Analysis by fund</b>		
Unrestricted funds	165,918	117,179
Restricted funds	92,267	102,157
	<u>258,185</u>	<u>219,336</u>

# ZAMCOG

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2022

#### 6 Grants payable

	Education, homes and feeding programmes 2022 £	Education, homes and feeding programmes 2021 £
Grants to institutions:		
Other	264,299	219,664
	<u>264,299</u>	<u>219,664</u>

#### 7 Support costs

	Support costs £	Governance costs £	2022 £	Support costs £	Governance costs £	2021 £
Exchange gains	(10,574)	-	(10,574)	(4,436)	-	(4,436)
Insurance	-	-	-	306	-	306
Bank charges	808	-	808	507	-	507
Computer consumables	269	-	269	198	-	198
Independent examination	-	3,383	3,383	-	3,097	3,097
	<u>(9,497)</u>	<u>3,383</u>	<u>(6,114)</u>	<u>(3,425)</u>	<u>3,097</u>	<u>(328)</u>
Analysed between						
Charitable activities	<u>(9,497)</u>	<u>3,383</u>	<u>(6,114)</u>	<u>(3,425)</u>	<u>3,097</u>	<u>(328)</u>

Governance costs includes payments to the independent examiner of £3,383 (2021: £3,097) for independent examination fees.

#### 8 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits during the year, nor for the year ended 31 December 2021.

#### 9 Employees

	2022 Number	2021 Number
Total	-	-
	<u>-</u>	<u>-</u>

# ZAMCOG

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2022

#### 9 Employees (Continued)

There were no employees in the entity during the year under review, nor for the earlier year.

There were no employees whose annual remuneration was more than £60,000.

#### 10 Debtors

	2022 £	2021 £
<b>Amounts falling due within one year:</b>		
Other debtors	249	1,262

During the year no impairments have been made against any class of debtor.

#### 11 Other creditors falling due within one year

	2022 £	2021 £
Accruals and deferred income	3,000	3,050

#### 12 Analysis of net assets between funds

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Fund balances at 31 December 2022 are represented by:						
Current assets/(liabilities)	86,920	84,057	170,977	116,215	53,872	170,087
	86,920	84,057	170,977	116,215	53,872	170,087

#### 13 Related party transactions

There were no related party transactions for the year under review (2021- none).

#### 14 Limited Liability

The company is limited by guarantee, every member promises that if the Charity is dissolved while he or she remains a member, or within twelve months afterwards to contribute up to £1 towards the cost of dissolution of the liabilities incurred by the Charity.

## Document Activity Report

**Document Sent** Wed, 17 May 2023 15:02:22 GMT

**Document Approval Status** Pending

### Approval Activity Summary

Tracey Farquhar-Beck Pending

### Document Activity History

Document history shows most recent activity first

Date	Activity
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