

**Company Registration Number 7880858**

**Charity Registration Number 1148305**

**STOCKTON DAWAH ASSOCIATION**  
**(A Company Limited by Guarantee)**

**UNAUDITED FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 DECEMBER 2021**

Swimming  
against the tide?

We will help you find  
calmer waters



**Baines Jewitt**  
CHARTERED ACCOUNTANTS  
AND BUSINESS ADVISERS

**STOCKTON DAWAH ASSOCIATION**  
**(A Company Limited by Guarantee)**  
**UNAUDITED FINANCIAL STATEMENTS**  
**YEAR ENDED 31 DECEMBER 2021**

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**STOCKTON DAWAH ASSOCIATION**  
(A Company Limited by Guarantee)

**TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS' REPORT)**

**YEAR ENDED 31 DECEMBER 2021**

The trustees present their report, together with the unaudited financial statements of the charitable company ('the charity') for the year ended 31 December 2021.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 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 published in October 2019.

**Trustees of the Charity**

The directors of the charitable company are its trustees for the purposes of charity law. Details of trustees who have served during the year and since the year end can be found on page 3.

**OBJECTS AND ACTIVITIES**

The charity's objects are specifically restricted to the following in the area of Teesside:

- (1) The advancement of the Islamic religion for the benefit of the public through the holding of prayer meetings, lectures and Islamic education.
- (2) The advancement of education for the public benefit, in particular children and young people by the provision of teaching about the Islamic faith and Maths and English homework classes.
- (3) The relief of poverty for the public benefit by providing grants, items and services to individuals in need and/or charities to relieve poverty.
- (4) To help young people, especially but not exclusively through leisure time activities, so as to develop their capabilities so that they may grow to full maturity as individuals and members of society.

**ACHIEVEMENTS, PERFORMANCE AND FUTURE DEVELOPMENTS**

The charity purchased the community centre in late 2012 and carried out major building works in the first few years. This included a new roof, new windows, doors, shutters and complete damp-proofing. Internal renovations to the main community hall and adjoining rooms (part of the ground floor) were completed in 2015.

Renovation of the first floor (excluding the kitchen) was carried out in 2015 and 2016 and we opened the building for community use in May 2016, kick-starting some activities including table tennis, fitness classes, street cleaning, tea clubs, educational activities and language classes (for children and adults). Included in part of the first floor is a prayer facility which is utilised daily by the local community, for whom we also facilitate children's Islamic educational classes. The main ground floor community hall is available for community use/functions as required.

In 2018, we invested in a community kitchen which is located on the first floor of the building.

There is still a significant section of the ground floor which requires complete renovation and we look forward to progressing and completing this in 2022 and 2023.

2021 was a challenging time for the organisation in providing services, due to the effects of the pandemic and lockdowns. When restrictions started to lift, a number of our activities restarted, including daily prayer services, children's education classes and the holding of Friday prayers.

In relation to the charity's current and proposed future activities, the trustees continue to have due regard to public benefit in exercising their powers.

**STOCKTON DAWAH ASSOCIATION**  
(A Company Limited by Guarantee)

**TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS' REPORT)**

**YEAR ENDED 31 DECEMBER 2021**

**FINANCIAL REVIEW**

The results for the year and financial position at the year end are shown in the annexed financial statements.

**Reserves Policy**

It is the intention of the trustees to maintain net current assets at a minimum of three months average gross expenditure across the unrestricted funds of the charity and this was comfortably achieved at 31 December 2020 and 31 December 2021.

The trustees consider the overall financial position and state of affairs of the charity at the balance sheet date to be satisfactory and remain optimistic as regards the future.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing Document**

Stockton Dawah Association is a company limited by guarantee and not having a share capital, governed by its Memorandum and Articles of Association as adopted and amended between May and July 2012. It is also a charity registered with the Charity Commission. The members of the charitable company guarantee to contribute an amount not exceeding £10 to the assets of the company in the event of winding up during their period of membership and within one year of their ceasing to be a member.

**Appointment of Trustees**

The charity currently has six trustees and new trustees are appointed at the discretion of the existing trustees.

**Trustees' Induction and Training**

New trustees undergo an induction process that gives them an insight into the roles and responsibilities of trustees and the aims and objectives of the charity. Following their induction, trustees are encouraged to participate in external training events that will benefit their role.

**Related Parties**

Other than as disclosed in note 13 to the financial statements, there were no related party transactions during the period under review.

**Risk Management**

The trustees have considered the major risks to which the charity is exposed and have systems in place to monitor those risks and to take action where necessary in order to mitigate them.

**REFERENCE AND ADMINISTRATIVE INFORMATION**

**Charity Name:** Stockton Dawah Association

**Company Registration No:** 7880858

**Charity Registration No:** 1148305

**Registered Office:** 27 Grays Road  
Stockton-on-Tees  
TS18 4LL

**STOCKTON DAWAH ASSOCIATION**  
(A Company Limited by Guarantee)

**TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS' REPORT)**

**YEAR ENDED 31 DECEMBER 2021**

**REFERENCE AND ADMINISTRATIVE INFORMATION** (*Continued*)

<b>Trustees/Directors:</b>	Mr. Abdul Majid Mr. Shajad Din Mr. Atiq Hussain Mr. Aftab Hussain Mr. Jamil Hussain Mr. Zaheer Iqbal
<b>Independent Examiner:</b>	Mr. J. Lester FCA Baines Jewitt Limited Barrington House 41-45 Yarm Lane Stockton-on-Tees TS18 3EA
<b>Bankers:</b>	Santander Santander Business Banking Bridle Road Bootle L30 4GB
<b>Solicitors:</b>	Knights plc Lakeside House Kingfisher Way Stockton-on-Tees TS18 3NB

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the Trustees on 9 September 2022  
and signed on their behalf by:

**Mr. Atiq Hussain**  
Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
STOCKTON DAWAH ASSOCIATION  
(A Company Limited by Guarantee)**

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I report to the charity trustees on my examination of the accounts of the company for the year ended 31 December 2021 which are set out on pages 5 to 11.

**Responsibilities and Basis of Report**

As the charity trustees of the company (who are also its directors for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company 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 your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent Examiner's Statement**

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 company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts 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 accounts 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 accounts to be reached.

*J. Lester*

**Mr. J. Lester FCA  
Baines Jewitt Limited  
Chartered Accountants  
Barrington House  
41-45 Yarm Lane  
Stockton-on-Tees  
TS18 3EA**

**Dated: 9 September 2022**

**JL/AJD**

**STOCKTON DAWAH ASSOCIATION**  
(A Company Limited by Guarantee)

**STATEMENT OF FINANCIAL ACTIVITIES**

**YEAR ENDED 31 DECEMBER 2021**  
(including Summary Income and Expenditure Account)

	Notes	Unrestricted Funds		Restricted Funds		Total Funds	
		2021	2020	2021	2020	2021	2020
		£	£	£	£	£	£
<b>INCOME</b>							
Grants, donations and legacies	2	26,966	22,633	-	-	26,966	22,633
Income from charitable activities	3	11,700	8,880	-	-	11,700	8,880
Investment income	4	-	8	-	-	-	8
		<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL INCOME</b>		<b>38,666</b>	<b>31,521</b>	<b>-</b>	<b>-</b>	<b>38,666</b>	<b>31,521</b>
		<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>
<b>EXPENDITURE</b>							
Charitable activities	5	16,290	10,649	-	-	16,290	10,649
		<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL EXPENDITURE</b>		<b>16,290</b>	<b>10,649</b>	<b>-</b>	<b>-</b>	<b>16,290</b>	<b>10,649</b>
		<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>
<b>Net Income for the Year</b>		<b>22,376</b>	<b>20,872</b>	<b>-</b>	<b>-</b>	<b>22,376</b>	<b>20,872</b>
<b>Transfers between funds</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
		<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
<b>Net movement in funds</b>		<b>22,376</b>	<b>20,872</b>	<b>-</b>	<b>-</b>	<b>22,376</b>	<b>20,872</b>
<b>Reconciliation of funds:</b>							
Total funds brought forward	11	248,215	227,343	-	-	248,215	227,343
		<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
<b>Total Funds Carried Forward</b>	<b>11&amp;12</b>	<b>270,591</b>	<b>248,215</b>	<b>-</b>	<b>-</b>	<b>270,591</b>	<b>248,215</b>
		<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>

The Statement of Financial Activities includes all gains and losses recognised in the year.

All incoming resources and resources expended derive from continuing activities.

**STOCKTON DAWAH ASSOCIATION**  
(A Company Limited by Guarantee)

**BALANCE SHEET**

**31 DECEMBER 2021**

	Note	£	2021 £	£	2020 £
<b>FIXED ASSETS</b>					
Tangible assets	8		<b>197,722</b>		194,462
<b>CURRENT ASSETS</b>					
Debtors	9	<b>8,686</b>		7,195	
Cash at bank and in hand		<b>66,703</b>		48,458	
			<b>75,389</b>	55,653	
<b>CREDITORS: Amounts falling due within one year</b>	10	<b>(2,520)</b>		<b>(1,900)</b>	
<b>NET CURRENT ASSETS</b>			<b>72,869</b>		53,753
<b>NET ASSETS</b>			<b>270,591</b>		248,215
<b>FUNDS</b>					
Unrestricted funds	11		<b>270,591</b>		248,215
Restricted funds			<b>-</b>		-
<b>TOTAL FUNDS</b>	11&12		<b>270,591</b>		248,215

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2021.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 December 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for:

- (i) ensuring that the charitable company keeps proper accounting records which comply with Sections 386 and 387 of the Companies Act 2006, and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of the financial period and of its surplus or deficit for the financial period in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the directors and trustees on 9 September 2022 and signed on their behalf by:

**Mr. Atiq Hussain**  
Trustee

**Mr. Shajad Din**  
Trustee



**STOCKTON DAWAH ASSOCIATION**  
(A Company Limited by Guarantee)

**NOTES TO THE FINANCIAL STATEMENTS**

**YEAR ENDED 31 DECEMBER 2021**

**1. ACCOUNTING POLICIES**

**(a) General Information and Basis of Preparation**

Stockton Dawah Association is a private company limited by guarantee registered in England. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £10 per member of the charity. The address of the registered office is given in the charity information on page 2 of these financial statements. The nature of the charity's operations and principal activities are the provision and facilitation of religious education, mentoring and youth activities to children in the area of Teesside.

The charity constitutes a public benefit entity as defined by FRS 102. 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) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are presented in pounds sterling, which is the functional currency of the charity, and rounded to the nearest pound.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

**(b) Income Recognition**

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

**Grants and Donations**

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation which require a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

**(c) Investment Income**

Investment income is included in the Statement of Financial Activities when receivable by the charity.

**(d) Resources Expended**

Resources expended are recognised in the period in which they are incurred and are shown inclusive of any attributable VAT, which cannot be recovered.

**(e) Unrestricted and Restricted Funds**

Unrestricted funds comprise income received or generated by reference to the general objects of the charity without further specified purpose. Such funds may however be designated by the trustees for specific purposes from time to time.

Restricted funds are those donated for a specified purpose as laid down by the donor or as the result of a specific appeal or application. Such funds are kept separate from the unrestricted funds of the charity and only related expenditure is charged against them.

**(f) Tangible Fixed Assets**

Tangible fixed assets are stated at cost less depreciation.

**STOCKTON DAWAH ASSOCIATION**  
(A Company Limited by Guarantee)

**NOTES TO THE FINANCIAL STATEMENTS**

**YEAR ENDED 31 DECEMBER 2021**

**1. ACCOUNTING POLICIES (Continued)**

**(g) Depreciation**

Tangible fixed assets are depreciated over their estimated useful lives as follows:

Fixtures, fittings and equipment - 15% reducing balance

No depreciation has been provided on the freehold property purchased in 2012 as the building was still undergoing renovation works at 31 December 2021. A depreciation policy will be considered and introduced once these works are complete and the building is in full use.

**(h) Debtors**

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

**(i) Cash at Bank and in Hand**

Cash at bank and cash in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**(j) Creditors and Provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

**(k) Going Concern**

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with levels of reserves for the charity to be able to continue as a going concern.

**(l) Financial Instruments**

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value. Any losses arising from impairment are recognised in expenditure.

**2. INCOME FROM GRANTS, DONATIONS & LEGACIES**

	<b>Unrestricted Funds</b>		<b>Restricted Funds</b>		<b>Total Funds</b>	
	<b>2021</b>	<b>2020</b>	<b>2021</b>	<b>2020</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Stockton Borough Council:						
Centre support grants	-	10,000	-	-	-	10,000
Local restrictions support grants	8,335	2,268	-	-	8,335	2,268
Restart grants	10,000	-	-	-	10,000	-
Other donations	8,631	10,365	-	-	8,631	10,365
	<u>26,966</u>	<u>22,633</u>	<u>-</u>	<u>-</u>	<u>26,966</u>	<u>22,633</u>

The charity benefits from the support of volunteers.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102).

**STOCKTON DAWAH ASSOCIATION**  
(A Company Limited by Guarantee)

**NOTES TO THE FINANCIAL STATEMENTS (Continued)**

**YEAR ENDED 31 DECEMBER 2021**

**3. INCOME FROM CHARITABLE ACTIVITIES**

	Unrestricted Funds		Restricted Funds		Total Funds	
	2021	2020	2021	2020	2021	2020
	£	£	£	£	£	£
Tuition fees	<b>11,700</b>	8,880	-	-	<b>11,700</b>	8,880
	=====	=====	=====	=====	=====	=====

**4. INVESTMENT INCOME**

	Unrestricted Funds		Restricted Funds		Total Funds	
	2021	2020	2021	2020	2021	2020
	£	£	£	£	£	£
Bank interest receivable	-	8	-	-	-	8
	=====	=====	=====	=====	=====	=====

**5. ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES**

	Unrestricted Funds		Restricted Funds		Total Funds	
	2021	2020	2021	2020	2021	2020
	£	£	£	£	£	£
Heating, lighting and rates	<b>2,667</b>	2,675	-	-	<b>2,667</b>	2,675
Insurance	<b>940</b>	1,265	-	-	<b>940</b>	1,265
Telephone and broadband	<b>605</b>	605	-	-	<b>605</b>	605
Repairs and cleaning	<b>245</b>	325	-	-	<b>245</b>	325
Tuition fees	<b>9,800</b>	3,900	-	-	<b>9,800</b>	3,900
Bank charges	<b>187</b>	164	-	-	<b>187</b>	164
Sundries	<b>48</b>	13	-	-	<b>48</b>	13
Depreciation	<b>478</b>	562	-	-	<b>478</b>	562
Governance costs - accountancy	<b>1,320</b>	1,140	-	-	<b>1,320</b>	1,140
	=====	=====	=====	=====	=====	=====
	<b>16,290</b>	10,649	-	-	<b>16,290</b>	10,649
	=====	=====	=====	=====	=====	=====

**6. NET INCOMING RESOURCES**

This is stated after charging:	<b>2021</b>	2020
	£	£
Depreciation	<b>478</b>	562
Independent Examiner's fees:		
- independent examination	<b>440</b>	400
- accounting and other services	<b>880</b>	800
- over provision re previous year	-	(60)
	=====	=====

**7. TAXATION**

HMRC Charities Division has approved the charitable status of Stockton Dawah Association and the company is therefore exempt from corporation tax on income derived from its charitable activities.

**STOCKTON DAWAH ASSOCIATION**  
(A Company Limited by Guarantee)

**NOTES TO THE FINANCIAL STATEMENTS (Continued)**

**YEAR ENDED 31 DECEMBER 2021**

**8. TANGIBLE FIXED ASSETS**

	Freehold Land and Property £	Fixtures, Fittings and Equipment £	Total £
<b>Cost</b>			
At 1 January 2021	191,276	5,236	196,512
Additions	3,738	-	3,738
	<u>195,014</u>	<u>5,236</u>	<u>200,250</u>
At 31 December 2021	<u>195,014</u>	<u>5,236</u>	<u>200,250</u>
<b>Depreciation</b>			
At 1 January 2021	-	2,050	2,050
Charge for year	-	478	478
	<u>-</u>	<u>2,528</u>	<u>2,528</u>
At 31 December 2021	<u>-</u>	<u>2,528</u>	<u>2,528</u>
<b>Net Book Value</b>			
At 31 December 2020	<u>191,276</u>	<u>3,186</u>	<u>194,462</u>
At 31 December 2021	<u>195,014</u>	<u>2,708</u>	<u>197,722</u>

**9. DEBTORS**

	2021 £	2020 £
Gift aid tax recoverable	8,135	6,629
Other debtors and prepayments	551	566
	<u>8,686</u>	<u>7,195</u>

**10. CREDITORS: Amounts falling due within one year**

	2021 £	2020 £
Trade creditors and accruals	2,520	1,900

**11. MOVEMENT IN FUNDS**

	At beginning of Year £	Income £	Expenditure £	Transfers £	At end of Year £
<b>2021</b>					
<b>Unrestricted Funds:</b>					
General	248,215	38,666	16,290	-	270,591
	<u>248,215</u>	<u>38,666</u>	<u>16,290</u>	<u>-</u>	<u>270,591</u>
<b>2020</b>					
<b>Unrestricted Funds:</b>					
General	227,343	31,521	10,649	-	248,215
	<u>227,343</u>	<u>31,521</u>	<u>10,649</u>	<u>-</u>	<u>248,215</u>

**STOCKTON DAWAH ASSOCIATION**  
(A Company Limited by Guarantee)

**NOTES TO THE FINANCIAL STATEMENTS** *(Continued)*

**YEAR ENDED 31 DECEMBER 2021**

**12. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£
Tangible fixed assets	197,722	-	197,722
Net current assets	72,869	-	72,869
	<u>270,591</u>	<u>-</u>	<u>270,591</u>

**13. TRANSACTIONS WITH TRUSTEES AND CONNECTED PERSONS**

The charity was under the control of the trustees throughout the period under review.

Payments totalling £4,900 (2020: £3,200) were made to Mr. J. Hussain, trustee, for self-employed services rendered to the charity in the provision of tuition and £nil (2020: £700) was owed to Mr. Hussain in respect of these services as at 31 December 2021.

Other than the above, no trustee received remuneration from or was reimbursed expenses by the charity in the period under review.

Total unrestricted donations received from the trustees during the year under review amounted to £1,465 (2020: £1,965).

**14. FINANCIAL INSTRUMENTS**

The carrying amounts of the charity's financial instruments are as follows:

<b>Financial Assets</b>	<b>2021</b>	<b>2020</b>
	£	£
Measured at amortised cost:		
- Cash at bank	<u>66,703</u>	<u>48,458</u>
<b>Financial Liabilities</b>		
Measured at amortised cost:		
- Accruals and deferred income	<u>2,520</u>	<u>1,900</u>

The income, expenses, net gains and net losses attributable to the charity's financial instruments are summarised as follows:

	<b>2021</b>	<b>2020</b>
	£	£
Interest receivable:		
- Financial assets measured at amortised cost	<u>-</u>	<u>8</u>