

Charity registration number: 1160705

# Warwick District Foodbank

Annual Report and Financial Statements

for the Year Ended 31 December 2022

Michael Fairbotham  
Independent Examiner  
11, Simpkins Close  
Weston under Wetherley  
Royal Leamington Spa,  
Warwickshire.  
CV33 9GE

# **Warwick District Foodbank**

## **Contents**

Reference and Administrative Details	1
Trustees' Report	2 to 6
Statement of Trustees' Responsibilities	7
Independent Examiner's Report	8
Statement of Financial Activities	9
Balance Sheet	10
Notes to the Financial Statements	11 to 17

# **Warwick District Foodbank**

## **Reference and Administrative Details**

### **Chairman**

David Witham

### **Other Trustees**

Anthony Manning

John Skillicorn

Maxine Rai (retired 28 April 2022)

Brian Cooper

Peter Davis

Mary Briggs

Rachel Budd (appointed 14 July 2022)

### **Other Officers**

John Holmes - Treasurer

### **Principal Office**

Unit 8 Trident Business Centre  
Trident Park  
Poseidon Way  
Warwick  
Warwickshire  
CV34 6SW

### **Charity Registration Number**

1160705

### **Bankers**

CAF Bank Limited  
25, Kings Hill Avenue,  
Kings Hill,  
West Malling,  
KENT  
ME19 4JQ

### **Independent Examiner**

Michael Fairbotham-AIMS Accountant  
Independent Examiner  
11, Simpkins Close  
Weston under Wetherley  
Royal Leamington Spa,  
Warwickshire.  
CV33 9GE

# **Warwick District Foodbank**

## **Trustees' Report for the year to 31 December 2022**

### **1. Structure, Governance and Management**

#### **1.1. Governing Document**

Warwick District Foodbank is a Charitable Incorporated Organisation (CIO). The trustees adopted a constitution on 1st March 2015 in accordance with the 'foundation model' published by the Charity Commission. The Warwick District Foodbank was established for charitable purposes for the public benefit and entered onto the Register of charities on 2nd March 2015 with the Registered charity Number 1160705.

#### **1.2. Trustee Selection and Management**

Warwick District Foodbank is managed by a Board of Trustees selected due to their broad range of relevant skills and strong endorsement of the organisation's objectives. The duty of members of the Board is as follows:

(a) to exercise his or her powers and to perform his or her functions as a trustee of the charity in the way he or she decides in good faith would be most likely to further the purposes of the charity; and

(b) to exercise, in the performance of those functions, such care and skill as is reasonable in the circumstances having regard in particular to:

(i) any special knowledge or experience that he or she has or holds himself or herself out as having; and

(ii) if he or she acts as a Trustee of the charity in the course of a business or profession, to any special knowledge or experience that it is reasonable to expect of a person acting in the course of that kind of business or profession.

At the Annual General Meeting (AGM) of the members of the charity, one-third of the trustees shall retire from office. The vacancies so arising may be filled by the decision of the members at the AGM.

The Trustees met on 8 occasions during the course of 2022 to review performance and monitor the organisation's progress in meeting objectives. At these meetings the Operations Manager presented a report detailing the food collected, food distributed, vouchers issued, signposting and other ad hoc issues for monitoring. The Treasurer also presented a set of financial statements for each relevant period to ensure budgets and forecasts were understood and adhered to.

#### **1.3. Related Organisations**

Warwick District Foodbank is affiliated to the Trussell Trust, a charity based in Salisbury. The Trussell Trust runs the only national network of foodbanks, giving emergency food and support to people in crisis across the UK. Warwick District Foodbank is proud to be part of Trussell Trust's network.

# **Warwick District Foodbank**

## **Trustees' Report for the year to 31 December 2022**

### **1.4. Management of Risk**

The Trustees have adopted a broad range of policy documents that are intended to manage and minimise risk. The policies include Health & Safety, Safeguarding, Lone Workers and Working with Vulnerable Persons and Data Protection amongst others. The policies are reviewed annually by the Board of Trustees and updated or amended where appropriate.

The Trustees, Operations Manager, Warehouse Coordinator, Session Leaders and Volunteers are all regularly offered training sessions covering differing aspects of running a foodbank. Some of the training is provided by Trussell Trust by online participation.

As Warwick District Foodbank is affiliated to the Trussell Trust, part of the condition of affiliation is a regular quality assurance inspection to ensure that we comply with Trussell Trust policies, procedures and best practice. Quality assurance inspections are undertaken regularly to ensure compliance to both Trussell Trust parameters and all legislative frameworks applicable.

## **2. Objectives and Activities**

### **2.1. Charitable objectives**

To relieve persons in Warwick, Leamington Spa, Kenilworth and the surrounding area that are in financial hardship in such ways as the Trustees from time to time think fit, in particular, but not exclusively by:

- a) Providing emergency food, essential toiletries, and household items to individuals and families in need and/or for distribution by charities or other organisations working to prevent or relieve poverty
- b) Such other means, including but not limited to the provision of support or signposting to relevant information and other advisory services and to provide such services with a Christian ethos, supported by churches in Warwick, Leamington Spa, Kenilworth and the surrounding area.

### **2.2. Activities**

- Non-perishable in-date food is donated in supermarket collection boxes and through schools, churches, businesses and individuals
- Food is weighed, sorted, logged and stored in our warehousing facilities
- Frontline professionals (partner agencies) identify people in need (our clients) and issue a unique voucher. Anyone in need can be referred, regardless of race, creed or any other factor.
- Clients present their voucher at one of our distribution centres while meeting with a trained volunteer or session leader
- Clients receive a three-day emergency food parcel
- Normally clients can also be 'signposted' to care agencies, advice services and other support agencies in order to seek resolution to their immediate crisis. However, the opportunities to signpost have been reduced by the increase in clients at our busy centres and reduced availability of volunteers following covid.

## **Warwick District Foodbank**

### **Trustees' Report for the year to 31 December 2022**

#### **2.3. Public Benefit Statement**

The Trustees confirm that we have complied with our duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising our powers and duties.

#### **3. Achievements and Performance**

##### **3.1. Summary and Achievements**

2022 was dominated by two themes: getting closer to normal as the influence of Covid 19 faded and a sharp upturn in demand in the later part of the year.

Unfortunately, the need for Foodbank in our operating region continued to be strong over the past year. We service this need by operating seven distribution centres around Warwick, Leamington Spa, Kenilworth and the surrounding areas.

During the year the operating format of our Kenilworth centre was changed to a delivery model. The number of visitors to our Kenilworth centre had been low and the premises had certain weaknesses. We are encouraged by the results of this change which has resulted in more people being helped.

As financial giving to the Foodbank has remained strong and the demand for our services have remained high the trustees investigated offering advice at foodbank sessions utilising the Trussell Trust Financial Inclusion Programme model. This involved partnering with an advice provider who then makes an adviser available to our clients. This resource is funded by the Foodbank. The trustees decided to allocate a grant of £45,000 received from Warwick District Council to this project. This allocation is reflected in note 9 to the accounts

The alleviation of suffering provided by Foodbank and the compassionate way it is delivered is, in the main, thanks to the many willing and capable volunteers who give so selflessly of their own time. We thank them all for their incredible work. We also again pay credit to the operations team led by our Operations Manager for their enthusiasm, energy and the gracious way in which they deal with clients and volunteers and all the challenges faced in their roles.

We are extremely grateful to all the local people organisations and businesses who continue to be generous in the donation of food and money. During 2022 donations of food grew to keep pace with the higher level of demand. However, in 2023 demand has grown further resulting in us having to purchase certain categories of food that we have run short of. In addition, financial giving has been very strong. This has allowed the foodbank to continue to afford our paid staff.

The hard work of our staff and volunteers was recognised by Matt Western MP through a recent recognition award he presented. Mr Western is one of 2 MPs whose constituencies are partly covered by our operating area.

## Warwick District Foodbank

### Trustees' Report for the year to 31 December 2022

#### 3.2. Performance

Statistics for 1st January 2022 to 31st December 2022 full year:

Year	2022	2021
Clients fed	7,845 in total	6,743 in total
	2,732 children	2,399 children
	5,113 adults	4,344 adults
Total vouchers fulfilled	3671	3056

The four most common reasons for clients visiting Warwick District Foodbank in 2022:

Reason for visit	% of total share
Low income	60
Debt	8
Benefit delays	8
Benefit changes	6

The age profile of people fed:

Age bracket	Number of clients	%
0-16 years old	2732	35
17-24 years old	720	9
25-64 years old	4175	53
65+ years old	190	2

Status of clients:

Status	% of total share
Single persons	50
Single parent	17
Couple	12
Family	15

Most frequent referring agencies:

Agency	Number of vouchers issued
Warwickshire Local Welfare	952
Helping Hands, (Leamington)	349
Brunswick Healthy Living	301
P3	249
Warwick DC Housing Services	213
Warwick District Foodbank	186
Salvation Army Way Ahead	176

## **Warwick District Foodbank**

### **Trustees' Report for the year to 31 December 2022**

#### **3.3 Financial Performance**

The increase in financial support we received during the pandemic has continued. As the pandemic has given way to the "Cost of Living Crisis" more people and organisations have wanted to support the work of the Foodbank than ever before further improving our financial health. In section 3.1 we have explained how we are applying those funds.

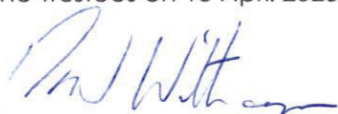
#### **4. Goals and Objectives for 2023**

We intend to bring the Financial Inclusion Project to an operating reality during 2023. The delay in reaching that stage has been due to a shortage of suitably qualified advisors. Our partner in this project is Citizens Advice South Warwickshire.

The significant level of new house building to the south of Leamington and Warwick has resulted in a re-evaluation of where our centres are located. As a consequence, we plan to relocate one of them during 2023.

Approved by the Trustees on 13 April 2023 and signed on their behalf by:

David Witham



Chair of the Board of Trustees



## **Warwick District Foodbank**

### **Statement of Trustees' Responsibilities**

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

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

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

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

## Warwick District Foodbank

### Independent Examiner's Report to the trustees of Warwick District Foodbank

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2022 which are set out on pages 9 to 17.

#### Respective responsibilities of trustees and examiner

As the charity's trustees of Warwick District Foodbank you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

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

#### Independent examiner's statement

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

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

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



Michael Fairbotham  
Independent Examiner

11, Simpkins Close  
Weston under Wetherley  
Royal Leamington Spa,  
Warwickshire.  
CV33 9GE

13 April 2023

## Warwick District Foodbank

### Statement of Financial Activities for the Year Ended 31 December 2022

	Note	Unrestricted funds £	Restricted funds £	Total 2022 £
<b>Income and Endowments from:</b>				
Donations and legacies	2	323,173	2,199	325,372
Investment income – Bank interest		297	-	297
Total income		323,470	2,199	325,669
<b>Expenditure on:</b>				
Charitable activities		(207,941)	(3,751)	(211,692)
Total expenditure		(207,941)	(3,751)	(211,692)
Net movement in funds		115,529	(1,552)	113,977
<b>Reconciliation of funds</b>				
Total funds brought forward		239,642	6,188	245,830
Total funds carried forward	8	355,171	4,636	359,807

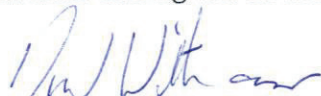
	Note	Unrestricted funds £	Restricted funds £	Total 2021 £
<b>Income and Endowments from:</b>				
Donations and legacies	2	242,591	2,399	244,990
<b>Expenditure on:</b>				
Charitable activities		(193,252)	(5,346)	(198,598)
Total expenditure		(193,252)	(5,346)	(198,598)
Net movement in funds		49,339	(2,947)	46,392
<b>Reconciliation of funds</b>				
Total funds brought forward		190,303	9,135	199,438
Total funds carried forward	9	239,642	6,188	245,830

All of the charity's activities derive from continuing operations during the above two periods.  
The funds breakdown for 2022 is shown in note 9.

**Warwick District Foodbank**  
**(Registration number: 1160705)**  
**Balance Sheet as at 31 December 2022**

	Note	2022 £	2021 £
<b>Fixed assets</b>			
Tangible assets	6	77	663
<b>Current assets</b>			
Debtors	7	5,696	5,981
Cash at bank and in hand		355,428	240,874
		361,124	246,855
<b>Creditors: Amounts falling due within one year</b>	8	(1,394)	(1,688)
<b>Net current assets</b>		359,730	245,167
<b>Net assets</b>		359,807	245,830
<b>Funds of the charity:</b>			
<b>Restricted funds</b>		4,836	6,188
<b>Unrestricted income funds</b>			
Unrestricted funds		355,171	239,642
<b>Total funds</b>	9	359,807	245,830

The financial statements on pages 5 to 15 were approved by the trustees, and authorised for issue on 13 April 2023 and signed on their behalf by:



Mr David Witham  
Chairman

# Warwick District Foodbank

## Notes to the Financial Statements for the Year Ended 31 December 2022

### 1 Accounting policies

#### Statement of compliance

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

#### Basis of preparation

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

#### Exemption from preparing a cash flow statement

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

#### Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

#### Income and endowments

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

#### Gifts in kind

Gifts in kind are recognised in different ways dependent on how they are used by the charity:

(i) Those donated for onward transmission to beneficiaries, such as food and similar items, are included in the Statement of Financial Activities as incoming resources and resources expended when they are distributed. They are valued at the amount the charity would have had to pay to acquire them.

(ii) Those donated for use by the charity itself, such as when a church donates the time of an employed lay worker to act as a session leader, are included when receivable. They are valued at the amount the charity would have had to pay to acquire them. Where a donor provides otherwise redundant storage space no value is attributed as there is effectively no cost to the donor.

## Warwick District Foodbank

### Notes to the Financial Statements for the Year Ended 31 December 2022

#### Expenditure

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

#### Charitable activities

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

#### Taxation

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

#### Tangible fixed assets

Individual fixed assets costing £100.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

#### Depreciation and amortisation

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

Asset class	Depreciation method and rate
Computer Equipment	33.33% straight line
Office Equipment	20.00% straight line
Motor Vehicles	25.00% straight line

#### Cash and cash equivalents

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

## Warwick District Foodbank

### Notes to the Financial Statements for the Year Ended 31 December 2022

#### Trade creditors

These are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Liabilities are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

#### Fund structure

Unrestricted Funds	General Fund
	Designated – Financial inclusion project fund
	Designated – Warehouse fund
Restricted Funds	Vehicle Running Costs
	Vehicle Capital

#### Financial instruments

##### Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

##### Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

## Warwick District Foodbank

### Notes to the Financial Statements for the Year Ended 31 December 2022

#### 2 Income from donations and legacies

	Unrestricted funds			
	General £	Restricted funds £	Total 2022 £	Total 2021 £
Donations, Gifts and Grants	195,892	2,199	198,091	126,157
Gifts in kind - services	1,872	-	1,872	1,872
Gifts in kind – food etc.	125,409	-	125,409	116,961
	323,173	2,199	325,372	244,990

#### 3 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

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

#### 4 Taxation

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

#### 5 Staff costs

The aggregate payroll costs were as follows:

	2022 £	2021 £
<b>Staff costs during the year were:</b>		
Wages and salaries	46,219	42,013

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

	2022 No	2021 No
Employees	2	2

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



## Warwick District Foodbank

### Notes to the Financial Statements for the Year Ended 31 December 2022

#### 6 Tangible fixed assets

	Furniture and equipment £	Motor vehicles £	Total £
<b>Cost</b>			
At 1 January 2022	2,052	8,148	10,200
Additions	-	-	-
At 31 December 2022	2,052	8,148	10,200
<b>Depreciation</b>			
At 1 January 2022	1,898	7,639	9,537
Charge for the year	77	509	586
At 31 December 2022	1,975	8,148	10,123
<b>Net book value</b>			
At 31 December 2022	77	-	77
At 31 December 2021	154	509	663

#### 7 Debtors

	2022 £	2021 £
Prepayments	2,276	2,561
Other debtors	3,420	3,420
	5,696	5,981

#### 8 Creditors: amounts falling due within one year

	2022 £	2021 £
Trade creditors	300	59
Other taxation and social security	887	1,515
Other creditors	207	114
	1,394	1,688

## Warwick District Foodbank

### Notes to the Financial Statements for the Year Ended 31 December 2022

#### 9 Funds

	Balance at 1 January 2022 £	Incoming resources £	Resources expended £	Transfer between funds £	Balance at 31 December 2022 £
<b>Unrestricted funds</b>					
General	109,235	323,470	182,956	(45,000)	204,749
Designated – Financial inclusion				45,000	45,000
Designated - Warehouse	130,407		24,985	-	105,422
Total Unrestricted	239,642	323,470	207,941	-	355,171
<b>Restricted funds</b>	6,188	2,199	3,751	-	4,636
<b>Total funds</b>	245,830	325,669	211,692		359,807
	Balance at 1 January 2021 £	Incoming resources £	Resources expended £	Transfer between funds £	Balance at 31 December 2021 £
<b>Unrestricted funds</b>					
General	190,303	242,591	176,576	(147,083)	109,235
Designated - Warehouse	-		16,676	147,083	130,407
Total Unrestricted	190,303	242,591	193,252	-	239,642
<b>Restricted funds</b>	9,135	2,399	5,346	-	6,188
<b>Total funds</b>	199,438	244,990	198,598		245,830

#### 10 Analysis of net assets between funds

<b>Unrestricted funds</b>					<b>Total funds 2022 £</b>
	<b>General £</b>	<b>Designated £</b>	<b>Total £</b>	<b>Restricted funds £</b>	
Tangible fixed assets	77	-	77	-	77
Current assets	206,066	150,422	356,488	4,636	361,124
Current liabilities	(1,394)	-	(1,394)		(1,394)
Total net assets	204,749	150,422	355,171	4,636	359,807
<b>Unrestricted funds</b>					<b>Total funds 2021 £</b>
	<b>General £</b>	<b>Designated £</b>	<b>Total £</b>	<b>Restricted funds £</b>	
Tangible fixed assets	154	-	154	509	663
Current assets	110,769	130,407	241,176	5,679	246,855
Current liabilities	(1,688)	-	(1,688)		(1,688)
Total net assets	109,235	130,407	239,642	6,188	245,830

## Warwick District Foodbank

### Notes to the Financial Statements for the Year Ended 31 December 2022

#### 11 Analysis of net liquid funds

	At 1 January 2022 £	Cash flow £	At 31 December 2022 £
Cash at bank and in hand	240,874	114,554	355,428
Net liquid funds	240,874	114,554	355,428

	At 1 January 2021 £	Cash flow £	At 31 December 2021 £
Cash at bank and in hand	204,456	36,418	240,874
Net liquid funds	204,456	36,418	240,874