

COCKERMOUTH MOUNTAIN RESCUE
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

COCKERMOUTH MOUNTAIN RESCUE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr M Pickavance Mr AC McNeil Mr J Haslam Mr HG Lewis
Charity number	1161672
Principal address	Spring View Eaglesfield Cockermouth Cumbria CA13 0SF
Independent Examiner	Gibbons Lakeland Office 2 Europe Way Cockermouth Cumbria CA13 0RJ

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TRUSTEES REPORT

FOR THE YEAR ENDED 31 DECEMBER 2020

The trustees present their report and financial statements for the year ended 31 December 2020.

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 CIO'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 (FRS 102) (effective 1 January 2019)".

Objectives and activities

Over the course of 2020, Cockermouth Mountain Rescue Team was called out to attend just 37 incidents. This is a significant reduction of around 50% on previous years, and was a result of the limited numbers of people visiting the fells due to periods of lockdown and other restrictions imposed to try and prevent the spread of the Covid-19 virus.

Although much less numerous, the rescues attend in 2020 were generally quite typical of the callouts that the Team would have attended to in a more ordinary year on the fells. These included 10 searches, 8 for lost people, 1 for a missing person, and 1 well intentioned false alarm. Interestingly this last callout was the only one that the Team were required to deal with during the first 4 months of Lockdown.

In addition to searches the team were called to treat and evacuate 21 injured people from the fells, including 8 ankle injuries, 6 head injuries, 3 suspected back injuries, 3 arm injuries and 1 badly lacerated knee, caused as a result of a tent and its occupant being blown across a campsite into a pile of jagged rocks.

Other incidents included 2 technical rope rescues for crag fast (stuck on a rock face) walkers, 2 calls for support for CMRT Swiftwater Rescue Technicians, 2 animal rescues, and a call to pick up a family who had driven to the top of Newlands Pass before the road closed signs had been put in place by the Highways Agency, and then found that the snow and ice had made driving back down too treacherous.

The objectives of the team are:

1. to rescue persons or animals in trouble through accident or natural hazard, in the area of the valleys of Buttermere and Ennerdale and District and to co-operate with other organisations in order to further these objects for the benefit of the public.
2. to further the above (but no further or otherwise), to maintain a fully equipped Team capable of going out in any weather at any time.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the CIO should undertake.

COCKERMOUTH MOUNTAIN RESCUE

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

Achievements and performance

Financial review

Cockermouth Mountain Rescue Team is entirely funded by charitable donations. It cost around 100 thousand pounds a year to keep the team running, and the vast majority of this money is spend on training, equipment, maintaining vehicles and the upkeep of our base. I would like to take this opportunity to thank all of those people and community groups who give so generously so that we can continue provide a world class rescue service 24 hours a day, 7 days a week, 365 days a year.

Like most charities the 2020 pandemic has meant that we have been unable to fundraise in the same ways that we have in previous years. The calendared events that we usually attend were all cancelled, and due to the shops and pubs being closed those individual donations made by people putting a few coins into a collection box have also been seriously effected. It costs in the region of £70,000 a year to keep the Team operating. Hopefully, by the summer, life will have started to return to normal, so if you are reading this report sat in a local pub, or you picked it up in a shop or in the reception of your hotel and you feel able to make a small donation we would really appreciate it. Cockermouth Mountain Rescue Team is entirely staffed by unpaid volunteers. Every penny donated ensures that we have the equipment and training necessary to be able to continue to provide a highly skilled mountain rescue service 24 hours a day, seven days a week, 365 days a year.

In addition to the fantastic support that we continue to receive from Cumbria Police, the Fire and Rescue Service, the North West Ambulance Service, the Great North Air Ambulance, HM Coastguard Helicopter Crews, the members of our Local Resilience Forum, and the other LDSAMRA Teams, this year I would like to give a special thankyou to the Cumbria Community Foundation. At the beginning of March last year, when organisations across the country were struggling to source and pay for essential PPE, Cumbria Community Foundation very generously stepped forward and provided the funds needed to purchase PPE for all 12 teams in the region, enabling the MR teams in The Lakes to stay focused on rescue work.

The trustees has assessed the major risks to which the CIO is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

The CIO is a company limited by guarantee.

The trustees who served during the year and up to the date of signature of the financial statements were:

Mr M Pickavance

Mr AC McNeil

Mr J Haslam

Mr HG Lewis

The team holds a regular monthly meeting for members, all of whom are volunteers, at which decisions are made in line with the voting requirements of the Constitution. Occasionally a sub-committee may be delegated specific responsibility to act on behalf of the team.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

COCKERMOUTH MOUNTAIN RESCUE

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

The company's current policy concerning the payment of trade creditors is to follow the CBI's Prompt Payers Code (copies are available from the CBI, Centre Point, 103 New Oxford Street, London WC1A 1DU).

The company's current policy concerning the payment of trade creditors is to:

- settle the terms of payment with suppliers when agreeing the terms of each transaction;
- ensure that suppliers are made aware of the terms of payment by inclusion of the relevant terms in contracts; and
- pay in accordance with the company's contractual and other legal obligations.

Trade creditors of the company at the year end were equivalent to XX day's purchases, based on the average daily amount invoiced by suppliers during the year.

All of this would have been impossible without the gargantuan efforts and unwavering support of Mike Blakey (Lake District Search and Mountain Rescue Association Operations Lead), Dr Paula Cook (LDSAMRA Medical Officer), the LDSAMRA Silver Cadre including our own Mike Gullen, Phil Gerard, Mike Park, and Carolyn Otley, and all of the other Mountain Rescue teams in our region. Those involved with MR in The Lakes are all very proud of the way in which the members of LDSAMRA work together, collaborating with training as well as on callouts, and serving our local communities during major incidents. In May 2020 this exceptional team work was recognised by royalty when the organisation and its member teams received The Queens Award for Voluntary Service.

And lastly, but by no means least! Thanks again to the partners and families of our Team members for their tireless support and tolerance. Without your love and understanding we really couldn't continue to do what we do.

The trustees report was approved by the Board of Trustees.


.....
Mr M Pickavance

Trustee

Dated: 6/9/21

COCKERMOUTH MOUNTAIN RESCUE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF COCKERMOUTH MOUNTAIN RESCUE

I report to the trustees on my examination of the financial statements of Cockermouth Mountain Rescue (the CIO) for the year ended 31 December 2020.

Responsibilities and basis of report

As the trustees of the CIO you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the CIO's financial statements carried out under section 145 of 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

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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 CIO as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any 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 financial statements to be reached.



Mr T Hindmoor FCA
Gibbons Chartered Accountants
Lakeland Office
2 Europe Way
Cockermouth
Cumbria
CA13 0RJ

Dated: 9 September 2021

COCKERMOUTH MOUNTAIN RESCUE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2020

Current financial year

		Unrestricted funds	Endowment funds designated	Restricted funds	Total	Total
	Notes	2020 £	2020 £	2020 £	2020 £	2019 £
<u>Income from:</u>						
Donations and legacies	2	99,312	-	-	99,312	127,184
<u>Charitable activities</u>						
Other trading activities	3	561	-	-	561	1,750
Investments	4	3,025	-	-	3,025	2,768
Total income		102,898	-	-	102,898	131,702
<u>Expenditure on:</u>						
Raising funds	5	1,561	-	-	1,561	1,145
Charitable activities	6	90,459	-	7,398	97,857	118,002
Total resources expended		92,020	-	7,398	99,418	119,147
Net gains/(losses) on investments	10	62,648	-	-	62,648	53,502
Net income/(expenditure) for the year/ Net movement in funds		73,526	-	(7,398)	66,128	66,057
Fund balances at 1 January 2020		926,660	150,000	382,005	1,458,665	1,392,608
Fund balances at 31 December 2020		1,000,186	150,000	374,607	1,524,793	1,458,665

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

All income and expenditure derive from continuing activities.

COCKERMOUTH MOUNTAIN RESCUE**STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
INCLUDING INCOME AND EXPENDITURE ACCOUNT****FOR THE YEAR ENDED 31 DECEMBER 2020****Prior financial year**

		Unrestricted funds	Endowment funds designated	Restricted funds	Total
	Notes	2019 £	2019 £	2019 £	2019 £
<u>Income from:</u>					
Donations and legacies	2	127,184	-	-	127,184
<u>Charitable activities</u>					
Other trading activities	3	1,750	-	-	1,750
Investments	4	2,768	-	-	2,768
Total income		131,702	-	-	131,702
<u>Expenditure on:</u>					
Raising funds	5	1,145	-	-	1,145
Charitable activities	6	110,453	-	7,549	118,002
Total resources expended		111,598	-	7,549	119,147
Net gains/(losses) on investments	10	53,502	-	-	53,502
Gross transfers between funds		(30,000)	30,000	-	-
Net income/(expenditure) for the year/ Net movement in funds		43,606	30,000	(7,549)	66,057
Fund balances at 1 January 2019		883,054	120,000	389,554	1,392,608
Fund balances at 31 December 2019		926,660	150,000	382,005	1,458,665

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

All income and expenditure derive from continuing activities.

COCKERMOUTH MOUNTAIN RESCUE**BALANCE SHEET****AS AT 31 DECEMBER 2020**

	Notes	2020 £	£	2019 £	£
Fixed assets					
Tangible assets	11	499,203		527,984	
Investments	12	763,342		505,662	
			1,262,545		1,033,646
Current assets					
Stocks	14	2,700		3,026	
Debtors	15	10,498		22,856	
Cash at bank and in hand		250,954		401,533	
			264,152		427,415
Creditors: amounts falling due within one year	16	(1,904)		(2,396)	
Net current assets			262,248		425,019
Total assets less current liabilities			1,524,793		1,458,665
Income funds					
Restricted funds		374,607		382,005	
Endowment funds - designated		150,000		150,000	
Unrestricted funds		1,000,186		926,660	
			1,524,793		1,458,665

The financial statements were approved by the Trustees on 25-08-2021



Mr J Haslam

Trustee

COCKERMOUTH MOUNTAIN RESCUE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020

1 Accounting policies

Charity information

Cockermouth Mountain Rescue is a Charitable Incorporated Organisation entirely funded by charitable donations

1.1 Accounting convention

The financial statements have been prepared in accordance with 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 (FRS 102) (effective 1 January 2019)". The CIO is a Public Benefit Entity as defined by FRS 102.

The CIO has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

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

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the CIO has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 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 purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the CIO.

1.4 Income

Income is recognised when the CIO 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 CIO 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 is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the CIO has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

COCKERMOUTH MOUNTAIN RESCUE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

1 Accounting policies

(Continued)

1.5 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold land and buildings	1.33% Straight Line
Fixtures and fittings	15% Reducing Balance
Motor vehicles	20% Reducing Balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1.6 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.7 Impairment of fixed assets

At each reporting end date, the CIO reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost comprises direct materials and, where applicable, direct labour costs and those overheads that have been incurred in bringing the stocks to their present location and condition. Items held for distribution at no or nominal consideration are measured the lower of replacement cost and cost.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

1.9 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.

1.10 Financial instruments

The CIO has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the CIO's balance sheet when the CIO becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

COCKERMOUTH MOUNTAIN RESCUE**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****FOR THE YEAR ENDED 31 DECEMBER 2020****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 CIO's contractual obligations expire or are discharged or cancelled.

2 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2020	2019
	£	£
Donations and gifts	88,851	105,259
Membership fees	5,269	13,077
Donated goods and services	5,192	8,848
	<u> </u>	<u> </u>

3 Other trading activities

	Unrestricted funds	Unrestricted funds
	2020	2019
	£	£
Shop income	561	1,750
	<u> </u>	<u> </u>

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020

4 Investments

	Unrestricted funds	Unrestricted funds
	2020 £	2019 £
Interest receivable	3,025	2,768
	<u> </u>	<u> </u>

5 Raising funds

	Unrestricted funds	Unrestricted funds
	2020 £	2019 £
<u>Trading costs</u>		
Purchase of promotional items	1,561	1,145
	<u> </u>	<u> </u>
	<u>1,561</u>	<u>1,145</u>

COCKERMOUTH MOUNTAIN RESCUE**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****FOR THE YEAR ENDED 31 DECEMBER 2020****6 Charitable activities**

	Unrestricted General Funds	Restricted Funds	Total 2020	Unrestricted General Funds	Restricted Funds	Total 2019
	£	£	£	£	£	£
Depreciation and impairment	21,383	7,398	28,781	25,775	7,549	33,324
Purchase of promotional items	2	-	2	-	-	-
Staff training	8,787	-	8,787	9,080	-	9,080
Rent	500	-	500	500	-	500
Water rates	2,036	-	2,036	1,590	-	1,590
Light, heat and power	3,979	-	3,979	4,589	-	4,589
Insurance	4,731	-	4,731	4,689	-	4,689
Repairs and maintenance	15,263	-	15,263	23,526	-	23,526
Telephone	9,379	-	9,379	13,082	-	13,082
Printing, postage and stationary	1,747	-	1,747	1,794	-	1,794
Sundry	1,850	-	1,850	5,695	-	5,695
Medical equipment	6,459	-	6,459	4,495	-	4,495
Motor expenses	4,626	-	4,626	4,924	-	4,924
Travel and subsistence	1,687	-	1,687	3,045	-	3,045
Advertising	301	-	301	54	-	54
	<u>82,730</u>	<u>7,398</u>	<u>90,128</u>	<u>102,838</u>	<u>7,549</u>	<u>110,387</u>
Share of support costs (see note 7)	<u>7,729</u>	<u>-</u>	<u>7,729</u>	<u>7,615</u>	<u>-</u>	<u>7,615</u>
	<u>90,459</u>	<u>7,398</u>	<u>97,857</u>	<u>110,453</u>	<u>7,549</u>	<u>118,002</u>
Analysis by fund						
Unrestricted funds	90,459	-	90,459	110,453	-	110,453
Restricted funds	-	7,398	7,398	-	7,549	7,549
	<u>90,459</u>	<u>7,398</u>	<u>97,857</u>	<u>110,453</u>	<u>7,549</u>	<u>118,002</u>

COCKERMOUTH MOUNTAIN RESCUE**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****FOR THE YEAR ENDED 31 DECEMBER 2020****7 Support costs**

	Support costs £	Governance costs £	2020 £	Support costs £	Governance costs £	2019 £
Accountancy Fees	698	-	698	690	-	690
Independent Examiner's Fees	420	-	420	420	-	420
Management Fees	4,506	-	4,506	4,400	-	4,400
Legal and Professional Fees	2,105	-	2,105	2,105	-	2,105
	<u>7,729</u>	<u>-</u>	<u>7,729</u>	<u>7,615</u>	<u>-</u>	<u>7,615</u>
Analysed between Charitable activities	<u>7,729</u>	<u>-</u>	<u>7,729</u>	<u>7,615</u>	<u>-</u>	<u>7,615</u>

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the CIO during the year.

9 Employees

The average monthly number of employees during the year was:

	2020 Number	2019 Number
Total	<u>-</u>	<u>-</u>

10 Net gains/(losses) on investments

	Unrestricted funds 2020 £	Unrestricted funds 2019 £
Fair value adjustment	<u>62,648</u>	<u>53,502</u>

COCKERMOUTH MOUNTAIN RESCUE**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****FOR THE YEAR ENDED 31 DECEMBER 2020****11 Tangible fixed assets**

	Leasehold land and buildings £	Fixtures and fittings £	Motor vehicles £	Total £
Cost				
At 1 January 2020	419,146	120,982	97,769	637,897
At 31 December 2020	419,146	120,982	97,769	637,897
Depreciation and impairment				
At 1 January 2020	19,940	44,451	45,522	109,913
Depreciation charged in the year	6,761	11,571	10,449	28,781
At 31 December 2020	26,701	56,022	55,971	138,694
Carrying amount				
At 31 December 2020	392,445	64,960	41,798	499,203
At 31 December 2019	399,207	76,531	52,246	527,984

12 Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 January 2020	505,662
Additions	200,000
Valuation changes	57,681
At 31 December 2020	763,343
Carrying amount	
At 31 December 2020	763,343
At 31 December 2019	505,662

13 Financial instruments

	2020 £	2019 £
Carrying amount of financial assets		
Instruments measured at fair value through profit or loss	763,342	505,662

COCKERMOUTH MOUNTAIN RESCUE**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****FOR THE YEAR ENDED 31 DECEMBER 2020****14 Stocks**

	2020	2019
	£	£
Raw materials and consumables	2,700	3,026
	<u>2,700</u>	<u>3,026</u>

15 Debtors

	2020	2019
	£	£
Amounts falling due within one year:		
Trade debtors	1	-
Other debtors	4,572	5,447
Prepayments and accrued income	5,925	17,409
	<u>10,498</u>	<u>22,856</u>

16 Creditors: amounts falling due within one year

	2020	2019
	£	£
Accruals and deferred income	1,904	2,396
	<u>1,904</u>	<u>2,396</u>

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020

17 Analysis of net assets between funds

Fund balances at 31 December 2020 are

represented by:

Tangible assets

Investments

Current assets/(liabilities)

	Unrestricted funds 2020 £	Designated funds 2020 £	Restricted funds 2020 £	Total 2020 £	Unrestricted funds 2019 £	Designated funds 2019 £	Restricted funds 2019 £	Total 2019 £
	124,596	-	374,607	499,203	145,979	-	382,005	527,984
	763,342	-	-	763,342	505,662	-	-	505,662
	112,248	150,000	-	262,248	275,019	150,000	-	425,019
	1,000,186	150,000	374,607	1,524,793	926,660	150,000	382,005	1,458,665

