

**Almarkaz Ul Islami Ltd**  
**Income and Expenditure Accounts for the year ended 31<sup>st</sup> December 2021**



# Almarkaz ul Islami

COMMUNITY HUB



Charity Assist Accountants Ltd

Certified Public Accountants and Charity Independent Examiners

Unit 27 Batley Enterprise Centre

513 Bradford Road Batley West Yorkshire

WF17 8LL

**Almarkaz UI Islami Ltd**  
**Income and Expenditure Accounts for the year ended 31<sup>st</sup> December 2021**

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**Almarkaz UI Islami Ltd**  
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**Basic information**

**Address**

Almarkaz UI Islami Ltd

SM Complex

Beckside Lane

Bradford

BD7 2JX

**Bank**

Barclays Bank

10 Market Street

Bradford

BD1 1EG

**Accountants**

Charity Assist Accountants Ltd

Unit 27 Batley Enterprise Centre

Batley

WF17 8LL

**Charity Registration No.**

1173153

**Company No.**

08825895

**Almarkaz UI Islami Ltd**  
**Income and Expenditure Accounts for the year ended 31<sup>st</sup> December 2021**



**CHARITY COMMISSION**  
**FOR ENGLAND AND WALES**

**Trustees' annual report (including Directors' report) for the period**

**From:** 1<sup>st</sup> January 2021

**To:** 31<sup>st</sup> December 2021

**Charity name:** AlMarkaz UI Islami Ltd

**Charity registration number:** 1173153

**Company number:** 08825895

**Objectives and activities**

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<ol style="list-style-type: none"> <li>1. The advancement of the religion of Islam in accordance to the Qur'an and Sunnah and the belief in the finality of the prophet hood of Muhammad (may the peace and blessings of Allah be upon him) in particular by providing facilities for daily prayers, the Friday prayer, Eid prayers and other religious activities on special Islamic days.</li> <li>2. The advancement of education including instruction in the Islamic faith and teaching classes in Arabic and Urdu languages including Qur'anic studies.</li> <li>3. To provide or assist in the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances with object of improving their conditions of life.</li> </ol>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The charity holds classes in 3 campuses. The third campus was opened during the year. It hosted a graduation party for its graduates. The charity has an app which lets the public know information such as prayer times.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Directors are responsible for preparing the Directors Annual Report and the Financial Statements in accordance with applicable law and regulations. Company law requires the directors to prepare financial statements for each financial year. Under that law the Directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

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		<p>In preparing the financial statements, the directors are required to:</p> <ul style="list-style-type: none"> <li>• Select suitable accounting policies and then apply them consistently;</li> <li>• Make judgements and estimates that are reasonable and prudent;</li> <li>• Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.</li> </ul> <p>The directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ensure that the financial statements comply with Companies Act 2011 and the Statement of Recommended Practice, Accounting and Reporting by Charities (FRS102). The directors 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. In accordance with company law, as the company's directors, we certify that:</p> <ul style="list-style-type: none"> <li>• So far as we are aware, there is no relevant audit information of which the company's auditors are unaware; and</li> <li>• As directors of the company, we have taken all steps that we ought to have taken in order to make ourselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information.</li> </ul>
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**Achievements and performance**

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>During summer time the charity managed to host a ladies annual fun day and a summer holiday club which allowed children to spend time enjoying physical activities, arts and crafts and learning about healthy eating and living in a safe controlled environment.</p> <p>Furthermore, they hosted a Qawwali in celebration of the Pakistan Independence day. They also provided Kaffan packs ,with an aim to ensure the burials of deceased Muslims are conducted according to the Sunnah.</p>
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		In addition, over 155 students were able to graduate with a Baccalaureate in Islamic Law and Traditional studies.
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## Financial review

Review of the charity's financial position at the end of the period	Para 1.21	The charity is showing a surplus on the movement in funds.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	It's the charity policy to hold £20,000 in reserve to be able to cover any emergency expense or unexpected cost and to cover running costs when the income is low.
Amount of reserves held	Para 1.22	£20,000

## Structure, governance and management

Description of charity's trusts:		
Type of governing document: for example, <a href="#">trust deed, memorandum and articles of association etc</a>	Para 1.25	Memorandum and Articles incorporated 24 Dec 2013 as amended by special resolution. Registered at Companies House on 12 May 2017
How is the charity constituted? <a href="#">for example limited company, unincorporated association, CIO</a>	Para 1.25	Almarkaz UI Islami Ltd is a company limited by guarantee. It is registered as a standard charity with the Charity Commission.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed at the Annual General Meeting. When considering co-opting trustees, the Board has regard to the requirement for any specialist skills needed. Role/person descriptions for specific skills are produced and persons sought through various networks according to these specifications.

# Almarkaz UI Islami Ltd

## Income and Expenditure Accounts for the year ended 31<sup>st</sup> December 2021

### Additional information

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	New trustees receive an induction pack to brief them on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the decision-making processes, the business plan and recent financial performance of the charity. At the first board meeting after becoming a trustee they are introduced to the other members of the board. Trustees are encouraged to attend appropriate external training events where these facilitate the undertaking of their role.
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### A glance at Almarkaz UI Islami

Almarkaz UI Islami is a community hub which offers support to the local community in and around Bradford. The project was established in August 2010 (Ramadhan 1431) to serve and cater for the religious, educational, and social welfare needs of the local Muslim community in Bradford. AlMarkaz UI Islami serves as a hub from which the community can access education, both secular and spiritual as well as other beneficial facilities that are locally and easily accessible to many. Almarkaz UI Islami has launched various projects and continues to develop more services.



The institute provides an ideal opportunity for students to learn the Qur'an and Sunnah as well as allowing them to develop their own character according to the teachings of the Prophet Muhammad (Peace be upon him).

The primary aim of the staff at Almarkaz UI Islami is to equip students with the highest level of understanding regarding their faith, both morally and spiritually.

Although the advancement of education is a major object for the institute, Almarkaz UI Islami also holds importance to other activities. It provides a location for the local Muslim community to aggregate in order to pray and celebrate religious festivals. It also provides a location to hold events for the local community, such as eid activities, summer activities for kids, fun evenings for ladies and children, among others, and to fundraise funds for projects and/or charities.

As part of the services for the local community, Almarkaz UI Islami has a clinic that offers homeopathic services in order to help with acute and/or chronic conditions, mental / emotional disorders and injuries.

As a way to create bridges between the various local communities, Almarkaz UI Islami receives visits from other local communities such as St John's Church. This helps create understanding between the various local communities.

**Almarkaz UI Islami Ltd**  
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**Reference and administrative details**

Charity name	Almarkaz UI Islami Ltd
Other name the charity uses	Al markaz UI Islami Ltd (old name)
Registered charity number	1173153
Charity's principal address	Almarkaz UI Islami Ltd SM Complex Beckside Lane Bradford BD7 2JX

**Names of the charity trustees who manage the charity**

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Qazi Hassan Razza	Director		Board of Trustees
2	Mohammed Ishtaq	Director		Board of Trustees
3	Qazi Muazzam Raza	Director		Board of Trustees

**Corporate trustees – names of the directors at the date the report was approved**

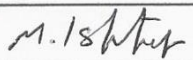
<b>Director name</b>
Qazi Hassan Razza
Mohammed Ishtaq
Qazi Muazzam Raza

**Declarations**

The company has taken advantage of the small companies' exemption in preparing the report above.

The trustees declare that they have approved the trustees' report (including directors' report) above.

Signed on behalf of the charity's trustees/directors

Signature(s)		
Full name(s)	MOHAMMED ISHTAQ	
Position (for example Secretary, Chair, etc)	Trustee	
Date	25.09.2022	



**Almarkaz UI Islami Ltd**  
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**CHARITY COMMISSION**  
**FOR ENGLAND AND WALES**

Independent examiner's report on  
the accounts

**Section A Independent Examiner's Report**

**Report to the  
trustees/directors/  
members of**

Almarkaz UI Islami Ltd

**On accounts for the year  
ended**

31<sup>st</sup> December 2021

**Charity no.:**

1173153

**Company no.:**

08825895

**Set out on pages**

11-12

I report to the charity trustees on my examination of the accounts of the Company for the year ended **31/12/2021**.

**Responsibilities and  
basis of report**

As the charity's trustees of the Company (who are also the directors of the company 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 for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity'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**

The company's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of AAT.

I have completed my examination. I confirm that no material matters have come to my attention which gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

**Almarkaz UI Islami Ltd**  
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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.

**Signed:**

A Q. Khan

**Date:**

27/09/2022

**Name:**

Abdul Qudeir Khan

**Relevant professional qualification(s) or body (if any):**

FMAAT  
CPAA

**Address:**

Unit 27, Batley Enterprise Centre

513 Bradford Road

Batley

WF17 8LL

# Almarkaz Ul Islami Ltd

## Income and Expenditure Accounts for the year ended 31<sup>st</sup> December 2021

Charity Name		Charity No	1173153	
Almarkaz Ul Islami Ltd		Company No	8825895	
Annual accounts for the period				
Period start date	01.01.21	To	Period end date	31.12.21

### Section A Statement of financial activities (including summary income and expenditure account)

Recommended categories by activity	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total funds £ F04	Prior year funds (restated) £ F05
<b>Income (Note 3)</b>					
<b>Income and endowments from:</b>					
Donations and legacies	221,167	3,718	-	224,885	75,652
Charitable activities	160,656	-	-	160,656	184,744
Other trading activities	-	-	-	-	-
Investments	360	-	-	360	442
Separate material item of income	-	-	-	-	-
Other	-	-	-	-	-
<b>Total</b>	<b>382,183</b>	<b>3,718</b>	<b>-</b>	<b>385,901</b>	<b>260,838</b>
<b>Expenditure (Notes 6)</b>					
<b>Expenditure on:</b>					
Raising funds	133,554	-	-	133,554	95,646
Charitable activities	147,842	3,718	-	151,560	110,460
Separate material expense item	-	-	-	-	-
Other	6,438	-	-	6,438	7,512
<b>Total</b>	<b>287,834</b>	<b>3,718</b>	<b>-</b>	<b>291,552</b>	<b>213,618</b>
<b>Net income/(expenditure) before tax for the reporting period</b>	<b>94,349</b>	<b>-</b>	<b>-</b>	<b>94,349</b>	<b>47,220</b>
Tax payable				-	
<b>Net income/(expenditure) after tax before investment gains/(losses)</b>	<b>94,349</b>	<b>-</b>	<b>-</b>	<b>94,349</b>	<b>47,220</b>
Net gains/(losses) on investments				-	
<b>Net income/(expenditure) Extraordinary items</b>	<b>94,349</b>	<b>-</b>	<b>-</b>	<b>94,349</b>	<b>47,220</b>
<b>Transfers between funds</b>				-	
<b>Other recognised gains/(losses):</b>				-	
Gains and losses on revaluation of fixed assets for the charity's own use				-	
Other gains/(losses)				-	
<b>Net movement in funds</b>	<b>94,349</b>	<b>-</b>	<b>-</b>	<b>94,349</b>	<b>47,220</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward	101,206			101,206	53,986
<b>Total funds carried forward</b>	<b>195,555</b>	<b>-</b>	<b>-</b>	<b>195,555</b>	<b>101,206</b>

# Almarkaz UI Islami Ltd

## Income and Expenditure Accounts for the year ended 31<sup>st</sup> December 2021

Charity Name	Charity No	1173153
AlMarkaz UI Islami Ltd	Company No	8825895

### Section B Balance sheet

	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total this year £ F04	Total last year (restated) £ F05
<b>Fixed assets</b>					
Intangible assets (Note 15)				-	-
Tangible assets (Note 14)	37,050			37,050	32,266
Heritage assets (Note 16)				-	-
Investments (Note 17)				-	-
<b>Total fixed assets</b>	37,050	-	-	37,050	32,266
<b>Current assets</b>					
Stocks (Note 18)	-			-	-
Debtors (Note 19)	4,718			4,718	10,407
Investments (Note 17.4)				-	-
Cash at bank and in hand (Note 24)	169,162			169,162	88,332
<b>Total current assets</b>	173,880	-	-	173,880	98,739
<b>Creditors: amounts falling due within one year (Note 20)</b>	15,375			15,375	12,799
<b>Net current assets/(liabilities)</b>	158,505	-	-	158,505	85,940
<b>Total assets less current liabilities</b>	195,555	-	-	195,555	118,206
<b>Creditors: amounts falling due after one year (Note 20)</b>	-			-	17,000
<b>Provisions for liabilities</b>	-	-	-	-	-
<b>Total net assets or liabilities</b>	195,555	-	-	195,555	101,206
<b>Funds of the Charity</b>					
Endowment funds (Note 27)				-	-
Restricted income funds (Note 27)				-	-
Unrestricted funds	195,555		-	195,555	101,206
Revaluation reserve				-	
Fair value reserve					
<b>Total funds</b>	195,555	-	-	195,555	101,206

The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

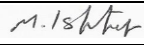
The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP.

Signed by one or two trustees/directors on behalf of all the trustees/directors

Print Name	Date of approval dd/mm/yyyy
MOHAMMED ISHTAQ	25/09/2022

Signature of director authenticating accounts being sent to Companies House

Signature	Date dd/mm/yyyy
	25/09/2022
	Print name

# Almarkaz UI Islami Ltd

## Income and Expenditure Accounts for the year ended 31<sup>st</sup> December 2021

### Section C

### Notes to the accounts

#### Note 1 Basis of preparation

*This section should be completed by all charities.*

##### 1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

- and with\* 

✓
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 the Statement of Recommended Practice: 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) issued on 16 July 2014
- and with\* 

✓
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 the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)
- and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.\*

✓

##### 1.2 Going concern

*If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate:*

An explanation as to those factors that support the conclusion that the charity is a going concern;

Disclosure of any uncertainties that make the going concern assumption doubtful;

Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern.

***Steady income. Surplus at the end of the year. No long term liabilities.***

***Not applicable***

***Not applicable***

##### 1.3 Change of accounting policy

The accounts present a true and fair view and no changes have been made to the accounting policies adopted in note { }.

Yes\*

✓

No\*

##### 1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS102 SORP).

Yes\*

✓

No\*

##### 1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS102 SORP).

Yes\*

✓

No\*

**Almarkaz UI Islami Ltd**  
**Income and Expenditure Accounts for the year ended 31<sup>st</sup> December 2021**

**Note 3**

**Income**

Analysis of income		Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
<b>Donations and legacies:</b>	Donations and gifts	175,838			175,838	62,713
	Gift Aid	25,176			25,176	
	Legacies				-	
	General grants provided by government/other charities	20,153	3,718		23,871	12,939
	Membership subscriptions and sponsorships which are in substance donations				-	
	Donated goods, facilities and services				-	
	Other				-	
	<b>Total</b>	<b>221,167</b>	<b>3,718</b>	<b>-</b>	<b>224,885</b>	<b>75,652</b>
<b>Charitable activities:</b>	Fees	153,879			153,879	164,190
	Minibus				-	1,858
					-	
	Wudu project				-	1,070
	Goat project				-	6,330
	Room hire	2,560			2,560	
	Graduation	3,880			3,880	
	Other	337			337	11,296
	<b>Total</b>	<b>160,656</b>	<b>-</b>	<b>-</b>	<b>160,656</b>	<b>184,744</b>
<b>Income from investments:</b>	Interest income				-	
	Dividend income				-	
	Other	360			360	442
	<b>Total</b>	<b>360</b>	<b>-</b>	<b>-</b>	<b>360</b>	<b>442</b>
<b>TOTAL INCOME</b>		<b>382,183</b>	<b>3,718</b>	<b>-</b>	<b>385,901</b>	<b>260,838</b>

# Almarkaz UI Islami Ltd

## Income and Expenditure Accounts for the year ended 31<sup>st</sup> December 2021

Note 6

### Expenditure

Analysis of expenditure	Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
<b>Expenditure on raising funds:</b>					
Incurred seeking donations	2,779			2,779	
Advertising, marketing, direct mail and Start up costs incurred in generating	5,310			5,310	3,100
Database development costs				-	
Other trading activities	65,663			65,663	66,284
Rent collection, property repairs and maintenance charges	59,802			59,802	26,262
				-	
<b>Total expenditure on raising funds</b>	<b>133,554</b>	<b>-</b>	<b>-</b>	<b>133,554</b>	<b>95,646</b>
<b>Expenditure on charitable activities</b>					
Accountancy fees	1,200			1,200	1,200
Awja dates project	5,050			5,050	
Alimah expenses	416			416	
Annual return	100			100	
Buidling work	13,200			13,200	
Cleaning	1,393			1,393	250
Charitable donations	800			800	300
Database project	-			-	2,500
Entertainment	709			709	-
Equipment expensed	109			109	-
Equipment hire	496			496	389
Event - graduation	5,149			5,149	2,601
Food and refreshments	5,780			5,780	493
Funday	560			560	
Gifts	129			129	
Governance and administration	200			200	100
Independent examination	450			450	450
Insurance	3,736			3,736	4,554
Internet	3,600			3,600	
Light and heat	17,858			17,858	21,513
Medical expenses	32			32	
Motor expenses	5,368			5,368	521
Planning fees	3,954			3,954	-
Rates	7,906			7,906	8,781
Soundproof	2,569			2,569	
Stage	480			480	-
Stationery, printing and postage	1,410			1,410	2,588
Study material	1,378			1,378	4,337
Subscriptions	320			320	-
Summer activities	3,098			3,098	
Telephone and fax	1,407			1,407	1,756
Travel and subsistence	24,954			24,954	12,741
Wages and salaries	30,794	3,718		34,512	31,751
Waste collections	2,304			2,304	877
Water rates	933			933	5,328
Wudu project	-	-		-	3,430
Website	-			-	4,000
<b>Total expenditure on charitable activities</b>	<b>147,842</b>	<b>3,718</b>	<b>-</b>	<b>151,560</b>	<b>110,460</b>
<b>Other</b>					
Bank charges	2,110			2,110	2,429
Depreciation	4,117			4,117	3,585
DBS charge	164			164	180
Sundry	47			47	1,250
Ticket reimbursement				-	68
<b>Total other expenditure</b>	<b>6,438</b>	<b>-</b>	<b>-</b>	<b>6,438</b>	<b>7,512</b>
<b>TOTAL EXPENDITURE</b>	<b>287,834</b>	<b>3,718</b>	<b>-</b>	<b>291,552</b>	<b>213,618</b>

**Almarkaz UI Islami Ltd**  
**Income and Expenditure Accounts for the year ended 31<sup>st</sup> December 2021**

Note 10				Details of certain types of expenditure			
Note 10.1 Fees for examination of the accounts							
<i>Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).</i>							
						<b>This year</b>	<b>Last year</b>
						<b>£</b>	<b>£</b>
Independent examiner's fees						450	450
Assurance services other than independent examination							
Tax advisory fees							
Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner							



# Almarkaz UI Islami Ltd

## Income and Expenditure Accounts for the year ended 31<sup>st</sup> December 2021

### Note 14 Tangible fixed assets

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

#### 14.1 Cost or valuation

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Total
	£	£	£	£	£
At the beginning of the year				50,948	50,948
Additions			8,900	-	8,900
Revaluations					-
Disposals					-
Transfers *					-
At end of the year	-	-	8,900	50,948	59,848

#### 14.2 Depreciation and impairments

**Basis	SL or RB	SL or RB	RB	RB	SL or RB	Straight Line ("SL") or Reducing Balance ("RB")
** Rate			10%	10%		

At beginning of the year				18,681	18,681
Disposals					-
Depreciation			890	3,227	4,117
Impairment					-
Transfers*					-
At end of the year	-	-	890	21,908	22,798

#### 14.3 Net book value

Net book value at the beginning of the year	-	-	-	32,267	32,267
Net book value at the end of the year	-	-	8,010	29,040	37,050

**Almarkaz UI Islami Ltd**  
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**Note 19 Debtors and prepayments**

**19.1 Analysis of debtors**

	<b>This year £</b>	<b>Last year £</b>
Trade debtors	4,718.0	10,407.0
Prepayments and accrued income	-	-
Other debtors	-	-
<b>Total</b>	<b>4,718.0</b>	<b>10,407.0</b>

**Note 20 Creditors and accruals**

**20.1 Analysis of creditors**

	<b>Amounts falling due within one year</b>		<b>Amounts falling due after more than one year</b>	
	<b>This year £</b>	<b>Last year £</b>	<b>This year £</b>	<b>Last year £</b>
Accruals for grants payable				
Bank loans and overdrafts				
Trade creditors				17,000
Payments received on account for contracts or performance-related grants				
Accruals and deferred income	7,935	4,859	-	-
Taxation and social security	291	291		
Other creditors	7,149	7,649		
<b>Total</b>	<b>15,375</b>	<b>12,799</b>	<b>-</b>	<b>17,000</b>

**Note 24 Cash at bank and in hand**

	<b>This year £</b>	<b>Last year £</b>
Short term cash investments (less than 3 months maturity date)	-	-
Short term deposits	-	-
Cash at bank and on hand	169,162	88,332
Other	-	-
<b>Total</b>	<b>169,162</b>	<b>88,332</b>