



# **Trustees' Annual Report**

***For the period  
1 April 2020 to 31 March 2021***

## Section A – Reference and administration details

1. **Charity name:** Insight Outreach
2. **Registered charity no** 1178862
3. **Principal address:** Church House, Church Street, Hadlow, Tonbridge, Kent
4. **Postcode:** TN11 0DB
5. **Names of the charity trustees who manage the charity:**

	Trustee Name	Office (if any)	Dates acted (if not for whole year)	Names of person (or body) entitled to appoint trustee (if any)
1	Joyce Connell-Connell	Chair		IO Trustees: <ul style="list-style-type: none"> <li>● Joyce Connell</li> <li>● Nik Cerutti</li> <li>● Barney Holleran</li> <li>● Amol Chalisgaonkar</li> </ul>
2	Nik Cerutti	Vice-Chair		
3	Barney Holleran	Treasurer		
4	Amol Chalisgaonkar	Secretary		

Note: New Trustees Dionne Baron and Tim Adelani were appointed as new Trustees in September 2021.

## Section B – Structure, governance and management

**6. Description of the charity's trusts:**

Insight Outreach is a Charitable Incorporated Organisation (Foundation Model)

**7. Type of governing document (e.g. trust deed, constitution):**

The charity is governed by a constitution

**8. How the charity is constituted (e.g. trust, association, company):**

Insight Outreach is constituted as a Charitable Incorporated Organisation - Foundation

**9. Trustee selection methods (e.g. appointed by, elected by):**

New Trustees may be recruited to the Board at any time by the Trustees. In selecting individuals for appointment as Trustees, the Trustees must have regard to the skills, knowledge and experience needed for the effective administration of Insight Outreach.

**10. Additional governance issues (optional information):**

**10.1 *Relationship with partner and sponsor company Insight Education***

Since inception as an approved charity, Insight Outreach (IO) has benefitted from an arm's length partnership with Insight Education (IE) Limited, a private company focusing on disseminating the benefits of academic mentoring in the education sector. The Managing Director of IE is also the Co-founding Trustee of IO and continues to donate IE's processes, systems and academic Oxbridge Mentoring syllabus and materials to IO to enable the charity to run the Oxbridge Mentoring Scheme on a wide scale for students that attend UK state schools.

Throughout this reporting period, IO and IE signed a new partnership agreement on 15 July 2021, intended to allow IO and IE to be legally and commercially separate and operate as arm's length partners, akin to IO's partnerships with other organisations.

**10.2 *Wider network***

For the duration of the current annual reporting period, Insight Outreach continued its partnership with Amos Bursary, helping to raise awareness of IO's programme and attract student applicants and beneficiaries from among students from Black African-Caribbean backgrounds – a key target audience for the Oxbridge Mentoring Scheme.

IO also became a member of the Fair Education Alliance (FEA), a coalition of 250 organisations which aims to tackle inequality in the education system. There was representation amongst IO Board members at their November 2020 Annual Summit and the Founder of IO Cambridge Hub also became a member and judge on FEA's Youth Panel.

This reporting period also saw an introductory meeting between IO and Universify who (amongst other activities) run summer programmes for state school students. IO also had an introductory meeting with CEO of Causeway Education who have created a personal statement drafting

application called OSCAR, free for use for state school students. The potential for collaboration with both Universify and Causeway Education has yet to be explored further. (See section 15.2 below).

To help raise awareness of its work, Insight Outreach's Board Member and lead for OMS Operations led a few online presentations at state schools (Greenford High School, Durham East Sixth Form Centre, and Sir John Leman High School). One of IO's co-founders also featured as guest speaker in a webinar series called Careers Beyond the Ordinary run by Edu-Venture. The Founders of Insight Outreach Oxford and Cambridge Hubs also collaborated with UniPear to feature in a webinar with other organisations to advise sixth form students on how to choose their courses and universities.

### **10.3 Policies & Procedures**

To guide operations, Insight Outreach had the following in place for the period covering this annual return:

- Conflict of Interest Form
- Conflict of Interest Register
- Website Terms and Conditions
- Safeguarding Children Policy
- DBS Application Procedure
- Online Mentor Application Form
- Online Student Application Form
- Mentor Training Booklet and online training videos
- Student OMS Booklet, including teaching frameworks and resources
- Scoring mechanism for applicant personal statements to rank and identify students for OMS places.

### **10.4 Induction of Trustees and New Board Members**

Where needed, proposed new trustees and rationale for new board members are tabled as an agenda item for discussion at quarterly Board meetings or between board meetings, as needs of the charity dictate. Similarly voting is undertaken at Board meetings or out-of-committee. The normal practice is to appoint persons to the IO Board and then later as a Trustee, where a place becomes available.

After voting, the Co-founding Trustees write an invitation letter to join the Board. Once the new member accepts in writing, Insight Outreach provides background reading material on the charity and minutes of the last Board meeting. They are formally introduced and welcomed as a new member at the next Board meeting.

## Section C – Objectives and activities

### 11 Summary of the objects of the charity set out in its governing document:

The purpose of Insight Outreach is the advancement of education and life chances of young people, particularly sixth form students who are socially and economically disadvantaged and/or from ethnic minority backgrounds, by:

- (a) Providing mentoring advice and educational support and activities to extend learning beyond the school syllabus
- (b) Encouraging study of courses at higher education, particularly at Oxford and Cambridge universities
- (c) Encouraging development of individual capabilities, competences, skills and understanding to cope with university life and studies and find employment

### 12 Summary of the main activities undertaken for the public benefit in relation to these objects:

In pursuing the objects of Insight Outreach, the trustees have undertaken the following activities for the public benefit of students:

- (a) Wide use of the OMS syllabus based on mentoring and motivational learning to facilitate educational attainment and personal development;
- (b) Materials, guidance and learning frameworks made widely available through email distribution;
- (c) Provision of online education via a dedicated teaching platform to run classes across multiple subjects;
- (d) Lessons, seminars, conferences, lectures and cultural experiences to increase educational engagement and help achieve educational goals; and
- (e) Work experience opportunities to develop leadership, entrepreneurial and problem-solving skills, build a CV and improve future employment prospects.
- (f) Creation of a UK-wide network of IO Ambassadors to build networks at schools and universities.
- (g) Offering Social Impact Internships for OMS students to further develop their employability skills.

Specifically relating to accessing Oxford and Cambridge universities, Insight Outreach also carried out the following activities to help students make informed decisions and familiarise them with the admissions process:

- (a) Oxbridge-style mock interviews with comprehensive feedback
- (b) Teaching and practice of mnemonics to help students hone essay-writing and problem-solving
- (c) Recommendations on wider reading based on first year of chosen Oxbridge course
- (d) Brainstorming and advice to produce a top calibre UCAS personal statement
- (e) Online Oxbridge-style tutorials to hone critical thinking and problem-solving and practice skills required by entrance tests and academic interviews
- (f) Insight into courses and colleges from Oxford and Cambridge students and graduates

## **13 Additional details of objectives and activities (optional information):**

### **13.1 Vision, Mission and Values**

Insight Outreach has publicly articulated what the charity stands for in a statement of our vision, mission and values.

**Our Vision** is of a thriving, equal society where every bright young mind has the skills, confidence and opportunity to aspire to and achieve their higher education goals, opening the doors to a future that reflects their talent, not their background.

**Our Mission** is to tackle underrepresentation at the UK's top universities so that students with talent and potential have the opportunity to secure a place, succeed and progress into their chosen career.

**The Values**, ideals and characteristics that IO embodies and instils in our volunteers, future leaders and change-makers are as follows:

1. Spark Ambition: dream without limits and exceed expectations.
2. Champion Student-led Learning: take ownership of academic and personal development.
3. Develop Critical Thinking: forge new ideas, alternative perspectives and creative solutions to complex problems.
4. Build Resilience and Confidence: overcome, reflect and grow in response to challenges.
5. Foster an Inclusive Community: build social capital based on trust and respect, where networks are harnessed for social good.

### **13.2 Target Audience**

Insight Outreach's target audience are Year 12 students who attend school in England and Wales. We welcome in particular applicants from Black African-Caribbean households and from postcodes with low progression rates to university. Our website [www.insightoutreach.org](http://www.insightoutreach.org) states our objectives are to:

- Increase the application and success rate of state school students to Oxbridge
- Increase the application and success rate of underrepresented groups to Oxbridge
- Increase the application and success rate of students from low socio-economic backgrounds to Oxbridge
- Increase the application and success rates to Oxbridge from students living in postcodes with low progression rates to university
- Bridge the independent study and creative thinking skills gap between school and university

### **13.3 Eligibility criteria for applying for IO's Oxbridge Mentoring Scheme**

We have stated the following criteria on our website for students considering applying for OMS:

- Must be in Year 12 and attend a state school or college in England and Wales
- Have at least 7-9 GCSE grades (actual or predicted by an examining body during the Covid-19 pandemic)

- Be studying relevant A level subjects for their intended future undergraduate degree

In addition, students must meet at least two of the following eligibility criteria:

- On free school meals, or in POLAR 1 or 2 quintiles or in IMD 1 or 2 areas
- From ethnic minority groups underrepresented at Oxford or Cambridge
- First generation of their immediate family to go to university
- Care leavers or care givers

#### **13.4 Trustees' Commentary on Contribution made by Volunteers**

During the period covered by this report (1 April 2020 to 31 March 2021), Insight Outreach benefitted from the participation of 56 volunteers:

- 24 OMS Mentors
- 2 persons volunteering their time as Child Protection Leads
- 8 IO Board members and 1 previous OMS Student who met in person to score the personal statement and videos of 220 applicants for OMS 2020.
- 1 Board member volunteering their time to develop the new online portals on IO's website.
- 1 Board member volunteering their time in an operational capacity.
- 2 volunteers who reviewed the draft personal statements of students on OMS 2020.
- 8 Social Impact Interns, 2 Board member line-managers, 8 personal development mentors.

The involvement of IO volunteers enabled the charity to provide academic mentoring services in OMS 2020 to 85 students, working individually or in small groups with Mentors. IO feels lucky and is grateful for the dedication of all our volunteer mentors, Board members, public followers and partners.

## **Section D – Achievements and performance**

### **14 Student Selection & Mentoring Process**

The selection process was based on an objective scoring system developed by the Insight Outreach team. Students were selected based on their motivation for the OMS, apparent academic aptitude and the number of spaces we could offer students to work with volunteer mentors.

For the OMS 2020 cohort, not all students received one-to-one mentoring due to insufficient mentors, particularly in maths-based subjects and medicine. However, everyone selected received monthly access to a mentor, even if it meant receiving group-based online mentoring. In this sense, everyone managed to receive the same minimum number of online mentoring from start to finish. Students were also encouraged to lead Future Leaders Sessions (FLS) with their peers between monthly mentoring sessions. New this year was the Self-Study programme provided those who were unsuccessful in reaching the OMS with the resources to explore the Oxbridge application and university process.

## **15 Summary of the main achievements**

### **15.1 Successes in university admissions**

Here are key statistics in 2020 application cycle for the Oxbridge Mentoring Scheme (running March 2020 to January 2021):

- 160 students were supported by OMS 2020, 80 on the Main Programme and a further 80 with access to IO's resources on the Self-Study Programme.
- 85 students finished the OMS; 75 on the Main Programme and 10 on the Self-Study Programme.
- 40 students applied to Cambridge, and 45 to Oxford.
- 65 were invited to interviews, and 20 were rejected before interview.
- 30 OMS students received offers, and 35 were rejected after interviews.
- 35% overall OMS applicant to offer success rate (30 of 85)
- 46% Oxbridge interview success rate (i.e. of those who attended Oxbridge interviews) (30 of 65)
- Based on questionnaire respondents, all 85 OMS students secured offers at Russell Group universities.

### **15.2 Development of partnerships**

The Outreach Hubs based at Oxbridge have been spearheading new partnerships and joint events, one of which involved a 5-way Oxford Outreach collaboration on Monday 22 March 2021 with over 500 participants.

There were initial conversations with Causeway Education, Universify, EasyA and an Engineering STEM company. FEA membership has resulted in companies approaching us now to find out more about Insight Outreach.

The Board may wish to consider appointing a partnership lead as a new board position, whose role would be to drive forward these opportunities and seek out more of a similar nature. There are pleasing collaboration opportunities available, but as the organisations approaching us all have full time teams of staff, we do not currently have sufficient resources to drive them forward in as meaningful a way as they are able to do.

Logically, the priorities for partnership are with Causeway Education and Universify. Causeway Education have a fantastic personal statement platform called OSCAR (developed with thanks to funding from Allen & Overy, as well as the Sutton Trust) that would benefit OMS students. Furthermore, Causeway Education has really signed a formal partnership agreement with the Sutton Trust so it would be beneficial for IO to explore partnership to raise awareness of our charity with key players in the social mobility space. Universify's links to 7 partner Oxbridge colleges also present summer camp opportunities and options for mentor joint training and recruitment (especially for target subjects like Chemistry and Biochemistry where most access charities have a shortage of mentors this year)

The Board should remain aware of the challenges posed for Self-Study student retention against competition from larger players such as Zero Gravity and The Sutton Trust, where all students get a mentor or an in-person experience. Decreases in self-study attendance numbers at webinars seem to match when these schemes have opened this summer, although there could be other contributing factors at play here.



## 16 Performance Review

Insight Outreach undertakes continuous improvements and has the following in place to help the charity keep its knowledge up-to-date and improve mentoring process and experience for Mentors and students:

- September checkpoint questionnaire
- Post-Oxbridge interview questionnaire (sent to OMS students in December)
- OMS Interview Results Questionnaire (January)

Presented findings on the 2020 OMS cycle is Annexed and analyses the success of the OMS 2020 cohort and makes proposals to Insight Outreach to achieve deeper social impact for future OMS cycles. Section 17 below includes changes that will be implemented and reported on in the next Trustees' Annual Report.

## 17 Areas for improvement

The IO Board have agreed that the following areas need to be implemented as a matter of priority:

- (i) Increasing the number of full OMS places and OMS Self-Study places and to expand the impact to students who are representative of our target audiences and with scores that indicate most potential for Oxbridge success, with help from our Oxbridge Mentoring Scheme.
- (ii) Ensuring that applicants extend beyond schools in the home counties. Outreach work with schools and also local youth organisations in POLAR and ACORN regions, particularly in Northern England, Wales and South West.
- (iii) Collaborating with partner charities and organisations that have similar goals to run joint-events and even consider submitting joint-funding applications and building partnerships with potential sponsor companies.
- (iv) Maintaining engagement among Mentors and Students to complete OMS. As part of this, reaching out to beneficiaries of OMS 2020 who are now studying at Oxbridge to invite them on board as Mentors.
- (v) Addressing the disproportional balance of volunteer Mentors from Cambridge through recruiting more Oxford graduates as Mentors.
- (vi) Finding solutions to Insight Outreach emails being spammed and therefore Mentors and Students prevented from receiving monthly advice or access to OMS syllabus materials.
- (vii) Raising public awareness of the work of Insight Outreach to attract supporters as prospective donors and/or volunteers willing to assist Insight Outreach operations.
- (viii) Writing grant-funding applications and seeking sponsorship with the help of volunteers.
- (ix) Automating IO operational processes where possible but ensuring there are volunteers available that Mentors and Students can contact for advice and guidance at any point during the OMS cycle.
- (x) Creation of a 3- to 5-year development plan or strategy that can reassure donors and future sponsors of plans for the growth and measurable social impact of the charity.
- (xi) Improving the content and choice of students for the Self-Study (SS) Programme. Students should have been asked on their feedback form at the end of the OMS whether they were Full or "Self-Study students but this was an oversight, so data could be obtained over the summer with the support of an intern. The self-study had a much higher dropout rate and not many students retained contact right the way through the process. The success of some SS students suggests our frameworks work without mentor contact. Lessons and suggested improvements are:

- a. More motivation to continue on SS and keep engagement high.
  - b. Webinars for SS students alone, divided by strand.
  - c. Some OMS Mentoring sessions recorded for SS students (with consent).
  - d. Some contact with mentors to keep motivation and productivity high. o More Q&As for SS students vs OMS
- (xii) Better Mentor training or resources could be made available next year as some Mentees request switches to subjects for which they do not have the required A level combinations or grades to stand reasonable chances of success.
  - (xiii) Future cycles will need to ensure pairings are exact or potentially consider what students can be offered places based on the mentors we have available. We still have an excess of Humanities mentors, but a lack of Biosciences Mentors.
  - (xiv) Changes are needed to introduce a clear, concise code of conduct for students at the start of the OMS and better awareness of our Safeguarding Policy to reflect online (rather than in-person) mentoring.
  - (xv) New sections to Safeguarding include: i) Mentoring sessions online via Zoom with a DBS checked Mentor in which other students are present, ii) Large webinar sessions where comments are monitored but cannot be immediately regulated in the LiveChats, iii) unsupervised Future Leader Sessions (FLS) where Mentees interact with other Mentees on the Programme.
  - (xvi) More guidance can be given on research, finding materials and understanding documents/frameworks. These and integration of demonstration videos can be made clearer on the website for students. Reading lists need amending to ensure resources listed are freely accessible online (ideally with links given).
  - (xvii) Students are increasingly shy to ask questions and some are quite upset or distressed by the time they do submit one; response times are too long – at 1 month in some cases. Our messaging that students should only submit a question if absolutely necessary may need to be revised in future as some students think that their question is ‘a bother’ and that they are ‘wasting our time’, rather than us being there to help them on their journey
  - (xviii) More team members with good understanding of the OMS process, frameworks, and Oxbridge will be needed next OMS cycle to make improvements to the personal touch we can offer as part of OMS (one of our distinguishing traits from other charity mentoring schemes).

## Section E – Financial review

### 18 Brief statement of the charity’s policy on reserves

Currently Insight Outreach does not have a policy on reserves.

### 19 Details of any funds materially in deficit

Insight Outreach does not prepare accounts on the accruals basis, or have any funds materially in deficit.

### 20 Principal source of funds

Since start up, Insight Outreach has received personal donations from its Co-founders, trustees and a few parents. During this period, IO has ceased to rely on sponsorship from IE and is now seeking funding and corporate sponsorship. With thanks to the effort of volunteers, IO managed to submit 3 funding applications (Big Lottery Fund, Tudor Trust and the Allen & Overy Foundation), but without success. Alongside this work, a 3-tier corporate sponsorship package has been developed and is waiting to be incorporated into a funding strategy.

## 21 Future strategy

Insight Outreach's legal form (a 'Charitable Incorporated Organisation') enables the charity to create partnerships to generate income.


The intention is to turn Insight Outreach into a self-funding organisation by attracting corporate sponsorship and grant-funding, as well as through fundraising events. The Trustees have agreed that moving forward, the ability to hire a full-time employee or several part-time employees would be greatly beneficial to allow for the continued expansion and operational stability of Insight Outreach. In this context, securing recurring funding is a key priority for Insight Outreach in the next financial period as a salaried employee would present a recurring cost to the organisation. Currently, as the Insight Organisation model is based entirely on volunteers, the vast majority of expenses are on an ad-hoc basis.

Currently, Insight Outreach has no investable funds, and as such has not yet adopted any specific investment policy.

## Section F – Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

<b>Signature(s)</b>	
<b>Full name(s)</b>	Amol Chalisgaonkar
<b>Position (eg Secretary, Chair)</b>	Trustee
<b>Date (DD/MM/YY)</b>	30/01/2022

## ANNEX

### Summary Statistics for OMS 2020 Cohort

By James Miller and Richard Lloyd (Board Members)

#### INTRODUCTION

This report covers the impact of Insight Outreach's Oxbridge Mentoring Scheme and mainly involves analyses of data from 2018, 2019 and 2020 student cohorts to display performance over time and alongside the general population of students. The report also involves data from Oxford and Cambridge's admissions statistics of the years 2019 and 2020 and UCAS data for usage in comparisons.

The students' data involved in the report include ethnicity, POLAR4 Quintiles, gender and geographic location within the UK. The report also includes statistical tests to discover significant differences between the performance of students that undergo mentorship from the OMS and the general population of Oxford and Cambridge applicants.

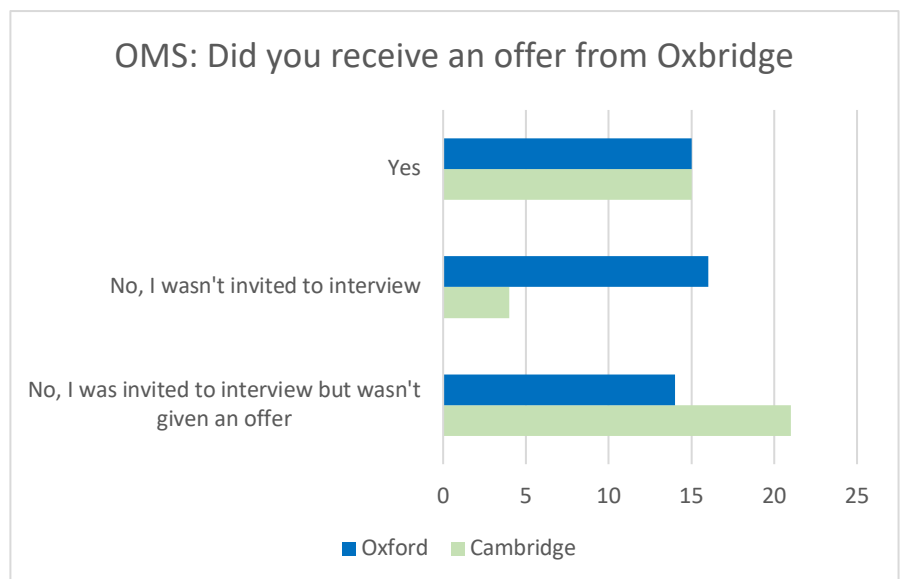
This section of the report aims to quantitatively assess the outcomes of the OMS to see if it is achieving its targets as a social mobility programme and to identify the areas where the programme needs to improve.

#### APPLICATIONS, INTERVIEWS & OFFERS

The total number of places offered on OMS in March 2020 was 160. Of these 160 students, 85 finished the programme in January 2021, consisting of 75 on the Main Programme (with a personal mentor) and 10 on the Self-Study Programme (who did not have access to a mentor, but had access to IO's resources and advice).

Out of the 85 students who finished OMS, all 85 applied to Oxford and Cambridge.

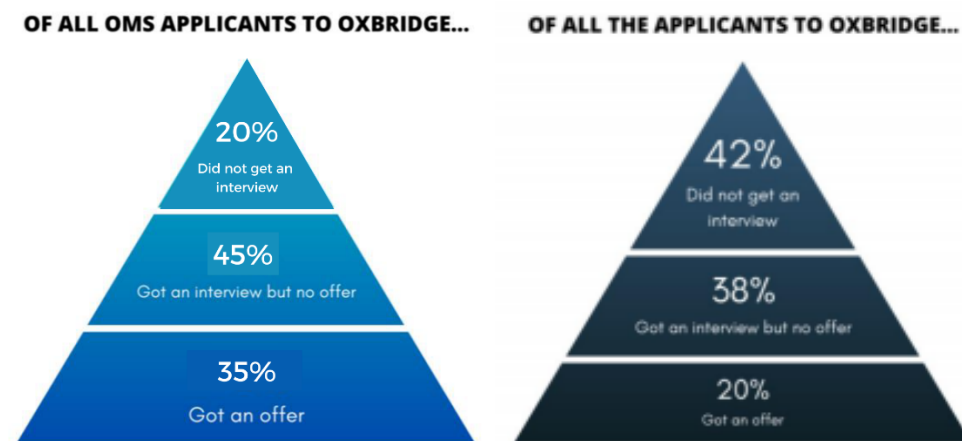
Furthermore, 65 of the 85 applicants secured an interview, indicating an 80% success rate in this area. Finally, 30 students received offers from either Oxford or Cambridge from this cohort, rendering an OMS applicant to Oxbridge offer rate of 35%.



In comparison to the general population of Oxbridge applicants, the OMS performed better in all the areas listed above. While 80% of students from the OMS secured an interview, this rate was much lower at 58% for the general population of Oxbridge applicants. Similarly, the offer rate for the OMS was higher at 35% as opposed to 20% from general applicants to Oxbridge.

A statistical significance test confirmed that the level of significance for the difference between the offer rates and interview rates of the OMS and the general population was very statistically significant. This indicated just how notable of a difference the OMS made in obtaining successful outcomes for its students.

The figures below display the distribution of outcomes of applicants applying to Oxbridge from both the OMS and the general population of Oxbridge applicants. Not only is the proportion of students unable to get an interview low for the OMS in comparison, but the percentage of offer holders from the programme also tended to be higher. A clear shift in distribution to more successful outcomes was achieved by the OMS.



# Receipts and Payments Accounts & Statement of Assets and Liabilities

Charity name: Insight Outreach  
Charity number: 1178862  
For the period from (start date): 01/04/2020  
To (end date): 31/03/2021

	Amount This Period	Amount Last Period
<b>Section A - Receipts and Payments Account</b>		
<b>Receipts</b>		
General donations, legacies and grants	£323	£750
Donations from Insight Education	-	£657
Fundraising events	-	-
Interest on deposit account	-	-
Referral Income	£25	-
Fees for charitable services (e.g. delivering training, workshops etc)	-	-
Other receipts	£0	-
	<b>£348</b>	<b>£1,407</b>
<b>Asset and investment sales</b>		
Receipts from sale of fixed assets	-	-
Receipts from sale of investments	-	-
Loan repayments received	-	-
Loans received from external funder	-	-
	<b>-</b>	<b>-</b>
<b>Payments</b>		
<i>Administrative and fundraising costs</i>		
Cost of fundraising events	-	-
Wages / salaries and national insurance	-	£1,015
It Cost	£130	-
Regulatory and admin Costs	£200	£102
Grants and donations paid	-	-
Bank interest and charges	-	-
<i>Costs of providing charitable services:</i>		
Rent/hire of rooms	-	-
Repairs and maintenance	-	-
Student Reward and Prizes	£75	-
Office supplies	-	-
Transportation fees	-	£77
	<b>£405</b>	<b>£1,194</b>
<b>Asset and investment purchases</b>		
Purchase of fixed assets	-	-
Purchase of investments	-	-
Loans made	-	-
Loans repaid to an external funder	-	-
	<b>-</b>	<b>-</b>
<b>Excess of Receipts over Payments</b>	<b>(£56)</b>	<b>£213</b>
<b>Transfers and movements</b>		
Transfers between funds	-	-
Bank current and deposit accounts 1st April 2020:	<b>£633</b>	
Bank current and deposit accounts 31st March 2021:	<b>£577</b>	

# Receipts and Payments Accounts & Statement of Assets and Liabilities

Charity name: Insight Outreach  
Charity number: 1178862  
For the period from (start date): 01/04/2020  
To (end date): 31/03/2021

	Amount This Period	Amount Last Period
	Total at End of Period (31/03/2021)	Total at Start of Period (01/04/2020)
<b>Section B - Statement of Assets and Liabilities</b>		
<b>Cash Funds</b>		
Bank current account	£577	£633
<b>Other Monetary Assets</b>		
Tax reclaims dues	-	-
Recoverable grants and charitable loans due to the charity	-	-
Other debts (recoverable amounts) due to the charity	-	-
	-	-
<b>Investment Assets</b>		
Quoted securities	-	-
Property held for investment purpose	-	-
Investments in subsidiary / associated companies	-	-
Other investments	-	-
	-	-
<b>Assets retained for the charity's own use</b>		
Land and buildings occupied by the charity	-	-
Motor vehicles	-	-
Computers and other equipment	-	-
Furniture, fixtures and fittings	-	-
Other assets	-	-
	-	-
<b>Liabilities</b>		
<i>Immediately due</i>		
Unpaid taxes	-	-
Staffing costs	-	-
Supplier's accounts not yet paid	-	-
	-	-
<i>Payable sometime in the future, or contingent</i>		
Loan liabilities	-	-
Amounts payable on hire purchase / other leasing arrangements	-	-
Any other liabilities	-	-
	-	-