

International Christian Medical and Dental Association (UK) CIO

REPORT AND ACCOUNTS

year ended 31 December 2021

International Christian Medical and Dental Association (UK) CIO

FOR THE YEAR ENDED 31 December 2021

CHARITY INFORMATION

Charity Trustees	Marinus Verweij (Chairman) Deborah Lanz (Secretary) Vijayjumar Aruldas Isaac Lewis Howard Lyons Henry Thiessen Kevin Vaughan
Charity Registration Number	1188743 (CIO registered 25 March 2020)
Charity Correspondence Address	Suite 8, Censeo House 6 St Peters Square St Albans Hertfordshire, AL1 3LF
Independent Examiner	George Arthur Limited Chartered Accountants Suite 6B, Wentworth Lodge Great North Road Welwyn Garden City Hertfordshire, AL8 7SR
Bankers	HSBC Bank plc Kingdom Bank
Investment Advisers	The Ethical Investment Co-operative Ltd 1 Aske Stables, Aske, Richmond, DL10 5HG

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International Christian Medical and Dental Association (UK) CIO

REPORT OF THE TRUSTEES

FOR THE FINANCIAL STATEMENTS

for the year ended 31 December 2021

The trustees present their annual report and financial statements of the Charitable Incorporated Organisation (CIO) for the year ended 31 December 2021. The financial statements have been prepared in accordance with the constitution 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).

Structure, Governance and Management

The full name of the charity is International Christian Medical and Dental Association (UK) CIO known also as ICMDA (UK) CIO and is a registered charity (number 1188743).

The ICMDA (UK) Trust was a registered charity (number 1059750) operating under a trust deed dated 31 October 1996 and this charity transferred all the Trust activities to the new incorporated charity in the previous financial year, ICMDA (UK) CIO, registered with the Charity Commission 25 March 2020, with the intention that the CIO take over the operations of the Trust as an incorporated entity. The Deed of Novation was effective from 3 April 2020, and the cessation of the former Trust was registered with the Charity Commission 15 May 2020.

Trustees

The trustees who have served during the year under review were:

Marinus Verweij (Chairman)

Deborah Lanz (Secretary)

Vijay Aruldas

Isaac Lewis

Howard Lyons

Henry Thiessen

Kevin Vaughan

New trustees are appointed by agreement of existing trustees from persons of suitable background, acquainted with the work of the charity, in support of its objectives and activities. The induction and training of new trustees includes familiarisation with "The Essential Trustee: What you need to know, what you need to do" published by the Charity Commission (CC3 July 2015). No outside or related body is entitled to appoint trustees.

Relationship with the International Christian Medical and Dental Association

The charity acts as trustee for the cash and investments held in the UK for the benefit of the International Christian Medical and Dental Association (ICMDA). The trustees are responsible for the overall management and control of the charity.

In order to promote close working between the ICMDA board and the trustees of the UK CIO, the charity has ensured a significant overlap between the two. ICMDA board members Vijay Aruldas (Treasurer) and Henry Thiessen (Chairman) and Howard Lyons are all trustees of the UK charity. However, there remains an intention that the majority of the UK CIO charity trustees are not ICMDA board members.

Statement of the Trustees' Responsibilities

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The charity trustees are required to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity. In preparing the 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 UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Public Benefit

The trustees have given due regard to guidance issued by the Charity Commission, including public benefit guidance. The CIO supports national and regional training courses and events for doctors and dentists all over the world ranging from a two-year international postgraduate diploma in family medicine through residential conferences, to evening or half-day seminars to weekly global webinars on a wide range of topics. Almost all of these events are open to anyone working in the medical and dental professions. We also support the distribution of literature and resources on a wide range of social, ethical and religious issues for the benefit of the wider public, and the medical and dental professions in particular.

Objectives and Activities

The objectives of the charity are to promote and advance the study and general knowledge of medical and dental science, particularly where these concern Christian faith and ethics. The means of achieving these overall objectives include:

- support for the organisation of conferences;
- providing a conduit for national Christian Medical and Dental organisations to exchange information and experience in the field of medical science, where these concern Christian faith and belief;
- examining and testing changes in medical thought and action by the principles of the basis of belief;
- promoting discussion of the problems which from time to time arise for Christians studying and practicing medicine and dentistry and
- promoting friendship and co-operation amongst Christians in the medical and dental professions throughout the world.

Achievements and Performance

The charity has continued to support the work of the International Christian Medical and Dental Association (ICMDA). Like 2020, 2021 has been an unusual year due to the impact of the COVID pandemic which led to a fall in donation income, placed severe restrictions on staff and fieldworker travel and led to the postponement of many national and regional conferences and events.

Staff and volunteers reacted to this in 2020 by completely revising our strategy to fit an online environment and this approach continued in 2021. Staff members Peter Saunders (Chief Executive) and Josh Mills (Executive Assistant) worked primarily from home and travel grants to fieldworkers and conference bursaries and grants were substantially reduced.

Achievements in the year included (through grants to ICMDA and partners):

- Weekly global webinars were held focusing on issues at the interface of Christianity and medicine and attracting between 100 and 300 attendees per session from over 50 countries
- The two-year distance learning international diploma in family medicine (I-PGDFM) which was launched by ICMDA in May 2020 in partnership with CMC Vellore, India and Loma Linda University, California enrolled another 40 students in its second year.
- The new ICMDA training website supporting the broader training needs of ICMDA members was further developed with videos and reading materials
- Online small group training tracks in bioethics, leadership and apologetics started in 2020 were greatly expanded and new tracks added on global health and servant leadership.
- Work on a new daily devotional – Doctors' Life Support 5 – continued with plans for publication in seven languages in 2023.
- Two global fieldworker summits and one global summit for national leaders were held online and ICMDA's fieldworker team grew further to 60 people (50 in 2020).
- The ICMDA website was further expanded and developed and its now tri-monthly prayer news, monthly e-newsletter, monthly COVID bulletin and social media platforms improved.
- National ICMDA member movements and ICMDA regional teams ran a broad variety of online events and conferences

Financial Review

The results of the Charity for the year ended 31 December 2021 are set out in the financial statements. Voluntary income from donations and memberships in the year grew to £264,782 (2020 - £230,528) but COVID restrictions led to the deferral of charitable activity to future years so charitable expenditure in the year reduced to £207,082 (2020 - £245,063). The resulting excess of annual income over expenditure of £124,969 (2020 - £73,533) is carried forward to fund charitable activity in future years and leaves the Charity with total reserves of £391,839 (2020 - £266,870) at the end of the year.

Reserves Policy

The Charity held unrestricted funds of £318,861 at the end of 2021 (2020 - £197,848). The trustees have set the minimum level of unrestricted reserves at £80,000, representing approximately one third of annual staff, office and field costs, to cover running costs in the event of a major variation of circumstances. Reserves are monitored monthly as part of our management reporting and did not fall below this level during the year, the increase in reserves is due to events deferred to future years because of the Covid pandemic.

Of the Charity's long term unrestricted reserves £80,000 were transferred to an investment portfolio from August 2021 (note 7) these funds are accessible at short notice if required.

No individual reserve fund is in deficit (2020 – none).

Going Concern

The trustees have assessed the Charity's ability to continue as a going concern and considered several factors when forming their conclusions as to whether the use of the going concern basis is appropriate when preparing these financial statements including forecasts, liquidity, cash resources and liabilities.

The Charity's financial position has been, and will continue to be, impacted by the COVID pandemic which affects the nature and cost of the charitable work undertaken in the year, including the deferral of international conferences and a significant change of focus towards online activity and training.

The trustees have concluded that the charity has a reasonable expectation that there are adequate resources to continue to operate for at least 12 months from the date of signing of the financial statements and therefore continue to prepare the financial statements on a going concern basis

Risks

The trustees review and assess the risks faced by the Charity annually in a trustee meeting, the key strategic risks taken from the Charity's risk register are considered to be:

Key Strategic Risk	Assessment
Size	The Charity employs just two staff, both of whom are experienced in their fields and key to the successful operation of the Charity. Succession planning, procedural manuals and ongoing appraisal reviews are key controls for the trustees.
Financial reporting	Timely financial reporting is critical to support the trustees in their decision making through the year, yet the Charity is small and relies on external support for this work. This remains a key priority for the trustees in the coming year and a focus for the Treasurer and CEO.
Voluntary income	<p>The Charity relies on donations and subscriptions for its income. Delivery of the Charity's objectives is essential to maintaining this income and the charity. Communications with regular supporters are a priority for the CEO and are regularly reviewed by the trustees.</p> <p>The use of Appeals income to encourage donations and the successful establishment of the Family Medicine Diploma reduce reliance on regular donations and broaden appeal to supporters.</p>
Event management	The Charity organises significant events, such as world and regional congresses. These international events carry a financial risk that is borne by the Charity and is a key focus of the trustees who review the funding of each major event prior to it taking place.
External factors	The Charity operates globally and takes steps to monitor complaints, media comments and feedback from staff and field workers. The communication channels are key to ensuring the Charity CEO and trustees can take action early to avoid conflict or hostile litigation.
COVID pandemic	International conferences were suspended during the year due COVID restrictions. Risks to staff were minimised by increased home working and donors were supported through increasing online activity. Online communications continued to provide the opportunity to enhance the global reach of the Charity.

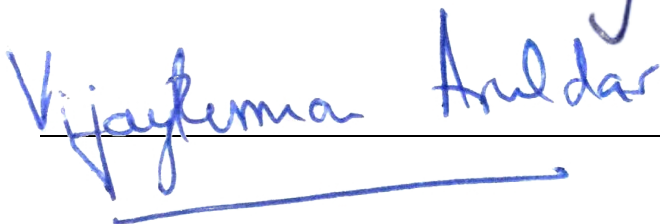
Declaration

This report was approved by the trustees on 8 June 2022 and signed on their behalf by:



(Chairman)

M. VERWEIJ



(Secretary/Treasurer)

Independent Examiner's Report to the Trustees of International Christian Medical and Dental Association (UK) CIO

I report to the trustees on my examination of the financial statements of International Christian Medical and Dental Association (UK) CIO ('the charity') for the year ended 31 December 2021 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

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

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

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

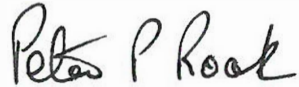
Independent examiner's statement

Since the CIO's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

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:

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- 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.

A handwritten signature in black ink, appearing to read 'Peter P Rook'.

Peter P Rook FCA

George Arthur Limited
Chartered Accountants
Suite 6b Wentworth Lodge
Great North Road
Welwyn Garden City
Hertfordshire
AL8 7SR

5th July 2022

International Christian Medical and Dental Association (UK) CIO

Statement of Financial Activities FOR THE YEAR ENDED 31 DECEMBER 2021

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
INCOMING RESOURCES					
<i>Incoming resources from generated funds</i>					
Voluntary income	2	228,552	36,230	264,782	230,528
Income from charitable activities	3	66,385	-	66,385	87,855
Investment income		262	-	262	212
Total Incoming Resources		295,199	36,230	331,429	318,595
RESOURCES EXPENDED					
Charitable activities	4	205,708	1,374	207,082	245,063
Total Resources Expended		205,708	1,374	207,082	245,063
Other recognised gains and losses					
Net unrealised gains on investments		622	-	622	-
Net Movement in Funds in the year		90,113	34,856	124,969	73,533
Fund balances at 1 January		197,848	69,023	266,870	193,337
Fund transfers in the year		30,900	- 30,900	-	-
Fund balances at 31 December	11	318,861	72,979	391,839	266,870

Movements on reserves and all recognised gains and losses are shown above.


The notes on page 12-15 form part of these accounts.

International Christian Medical and Dental Association (UK) CIO


Balance Sheet as at 31 December 2021

	Note	2021 £	2020 £
FIXED ASSETS			
Investments	7	80,622	-
CURRENT ASSETS			
Debtors	8	1,803	1,095
Cash at bank and in hand	9	<u>310,805</u>	<u>268,741</u>
		312,609	269,836
CURRENT LIABILITIES			
Liabilities falling due within one year	10	<u>1,392</u>	<u>2,965</u>
Net current assets		311,217	266,870
NET ASSETS		<u><u>391,839</u></u>	<u><u>266,870</u></u>
FUND BALANCES			
Unrestricted funds	11	318,861	197,848
Restricted funds	11	<u>72,979</u>	<u>69,023</u>
		<u><u>391,839</u></u>	<u><u>266,870</u></u>

Approved by the Trustees and signed on their behalf by:



Trustee
M VERWEIJ



Trustee

4 July 2022
Date

The notes on pages 12-15 form part of these accounts.

International Christian Medical and Dental Association (UK) CIO

Notes to the Accounts FOR THE YEAR ENDED 31 DECEMBER 2021

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:

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

ICMDA (UK) CIO meets the definition of a public benefit entity under FRS 102.

ICMDA (UK) CIO Charity was registered as a CIO on 25 March 2020 - the comparative figures include the trading figures of the old charity made up to 15 May 2020.

The following are the accounting policies which have been applied in dealing with material items:

a) Accounts are prepared on a going concern basis.

b) Donation and grant income

Donation income and grants receivable are taken into account when received by the charity. Income received in circumstances where a claim for repayment of tax has been or will be made to HMRC is grossed up for the tax recoverable. Any amount of tax reclaimed from HMRC but not yet received is shown within the charity's debtors.

c) Other income and expenditure

Investment income is taken into account when receivable and expenditure, including irrecoverable VAT, when incurred by the charity, regardless of when payment is made. Grants payable are taken into account at the earlier of when they are paid or become constructive obligations.

d) Charity activities income

Income from participation from participation in the Diploma in Family Medicine, global subscriptions and book sales are taken into account when received by the charity.

e) Currency transactions

Income and expenditure in currency other than sterling is valued in GB£ at the spot exchange rate at the date of the transaction.

f) Funds

Unrestricted funds are donations and other income received or generated for the objects of the charity without specific purpose and are available for purposes as directed by the trustees. Restricted funds are amounts received where the donor has specified the purpose for which it should be used.

g) Creditors and provisions

Creditors are amounts owed by the charity. They are measured at the amount that the charity expects to have to pay to settle the debt.

h) Fixed assets and depreciation

Fixed assets acquired are capitalised and depreciated over their estimated useful life unless they cost less than £1,000 when they are written off on purchase.

i) Fixed asset investments

Fixed asset investments are held in quoted shares, traded bonds and similar investments and are valued initially at cost and subsequently at their market value at the year end (their fair value). Investments are valued by our investment broker (The Ethical Investment Co-Operative Ltd) who also recommend the investment portfolio to maximise total returns from ethical and environmentally sustainable holdings.

j) Foreign currencies

Monetary assets and liabilities which are in a currency other than GB£ are presented in the accounts at the currency Bank of England spot rate of exchange at the date of the financial statement. Any resulting currency exchange gain/loss is recognised with a currency revaluation.

International Christian Medical and Dental Association (UK) CIO

Notes to the Accounts FOR THE YEAR ENDED 31 DECEMBER 2021

2 Voluntary income	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
General donations	96,778	6,056	102,834	58,533
Gift aid tax reclaimed	8,214	174	8,388	8,124
Member subscriptions/sponsorship	122,039	-	122,039	130,822
Other	1,521	30,000	31,521	33,049
	<u>228,552</u>	<u>36,230</u>	<u>264,782</u>	<u>230,528</u>
3 Income from charitable activities	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Diploma in Family Medicine	66,385	-	66,385	75,421
Fellowship Fund	-	-	-	8,000
Grant funding	-	-	-	1,200
Research funding	-	-	-	3,234
	<u>66,385</u>	<u>-</u>	<u>66,385</u>	<u>87,855</u>
4 Charitable activities	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
a Direct charitable costs				
Development, conferences & events	163	-	163	15,064
Diploma in Family Medicine	-	-	-	38,877
Global activities CEO/Board	210	-	210	3,540
Global activities - training	2,253	-	2,253	932
Development staffing & overheads	66,068	-	66,068	72,213
Associate Executive Officers	10,223	-	10,223	17,992
Field contractors	2,522	-	2,522	-
Language groups	-	-	-	3,843
Regional grants	21,604	-	21,604	20,988
Fellowship Fund	-	1,374	1,374	3,855
Partner expenses - I-PDGFM	33,635	-	33,635	-
METNA (R&A Fisher Support Fund)	-	-	-	500
ICMDA bursaries	-	-	-	542
	<u>136,678</u>	<u>1,374</u>	<u>138,052</u>	<u>178,346</u>
b Support & administration				
Office rent & service charges	8,832	-	8,832	9,866
Administrative staff & overheads	47,439	-	47,439	32,283
Equipment & consumables	901	-	901	4,603
Licences [IT/software]	5,222	-	5,222	4,518
Postage & stationery	3,288	-	3,288	3,392
Trustee meetings	-	-	-	-
Design & print	1,046	-	1,046	3,432
Website	626	-	626	1,097
Insurance	829	-	829	1,192
Currency revaluation	- 1,169	- -	1,169	1,978
Bank charges	299	-	299	192
Other operating expenditure	687	-	687	490
	<u>68,000</u>	<u>-</u>	<u>68,000</u>	<u>63,043</u>
c Governance costs				
Accountancy fees	1,030	-	1,030	960
Legal & professional fees	-	-	-	2,713
	<u>1,030</u>	<u>-</u>	<u>1,030</u>	<u>3,673</u>
Combined charitable activity cost	<u>205,708</u>	<u>1,374</u>	<u>207,082</u>	<u>245,063</u>

International Christian Medical and Dental Association (UK) CIO

Notes to the Accounts FOR THE YEAR ENDED 31 DECEMBER 2021

5 Trustees remuneration

No remuneration was paid to any trustee during the year nor to any person connected to them.

No trustee received reimbursement of any expenses incurred by them in their role as trustee of the

6 Staff costs

The charity has 2 full time staff.

No staff received salaries at a rate of more than £60,000 per annum.

	2021	2020
	£	£
Salaries and wages	92,948	85,185
Employer's NI	6,466	5,342
Employer's pension contributions	8,890	5,089
	<u>108,305</u>	<u>95,616</u>

Pensions

The charity contributes to the defined contribution pension schemes of its staff, these contributions are charged as an expense as they fall due and are allocated against unrestricted funds.

The assets of those schemes are held separately from those of the charity.

7 Investments

In August 2021 the trustees invested £80,000 of long term reserves into a portfolio of listed assets managed by The Ethical Investment Co-operative Ltd who advise on the selection of assets and valued the investments at the year end.

	2021	2020
	£	£
Investments listed on a recognised stock exchange	80,622	-
	<u>80,622</u>	<u>-</u>

Investment activity in the year:

	2021	2020
	£	£
Opening investments at market value	-	-
Additions at cost during the year	80,000	-
Disposals at carrying value	-	-
Unrealised investment gains	622	-
Closing market value at 31 December	<u>80,622</u>	<u>-</u>

8 Debtors and prepayments

	2021	2020
	£	£
Debtor: HMRC Gift Aid	1,803	1,095
Prepayments	-	-
	<u>1,803</u>	<u>1,095</u>

9 Cash at bank and in hand

	2021	2020
	£	£
HSBC Current Account (GBP)	125,633	142,597
HSBC Euro Account (valued in GBP)	28,248	686
HSBC USD Account (valued in GBP)	75,114	43,847
Kingdom Bank	80,475	80,212
Petty cash (GBP)	179	179
Petty cash Euro (valued in GBP)	861	926
Petty cash USD (valued in GBP)	296	293
	<u>310,805</u>	<u>268,741</u>

International Christian Medical and Dental Association (UK) CIO

Notes to the Accounts FOR THE YEAR ENDED 31 DECEMBER 2021

10 Creditors: liabilities falling due within one year	2021 £	2020 £
Creditors: HMRC/Employee pension	-	612
Halifax Bank (Charge Card)	392	489
Sundry accruals	-	904
Accruals: Governance	1,000	960
	<u>1,392</u>	<u>2,965</u>

11 Funds

The funds and movements in the year are as follows:

	Opening balance £	Incoming resources £	Outgoing resources £	Gains / (losses) £	Transfers in the year £	Closing balance £
Unrestricted Funds	197,848	295,199	-205,708	622	30,900	318,861
Restricted Funds:						
Bursary Fund (Medical Student Training)	33,044	1,351	-	-	-	34,395
DFM Fund (Scholarships - Course Fees)	30,100	31,798	-	-	-30,900	30,998
Fellowship Fund (Fieldworker Support)	4,145	102	-1,374	-	-	2,873
ICMDA Eurasia (Eurasia Regional Support)	1,734	2,479	-	-	-	4,213
METNA (R&A Fisher Support - MidEast/NAfrica)	-	500	-	-	-	500
	<u>69,023</u>	<u>36,230</u>	<u>-1,374</u>	<u>-</u>	<u>-30,900</u>	<u>72,979</u>
Total reserves	<u>266,870</u>	<u>331,429</u>	<u>-207,082</u>	<u>622</u>	<u>-</u>	<u>391,839</u>

Restricted funds are held under the conditions set out by donors or the fund raising campaign

The assets and liabilities represented by the various funds are as follows:

	Unrestricted funds £	Restricted funds £	Total £
At 31 December 2021			
Investments	80,622	-	80,622
Debtors	1,803	-	1,803
Cash at bank and in hand	237,827	72,979	310,805
Liabilities falling due within one year	-1,392	-	-1,392
	<u>318,860</u>	<u>72,979</u>	<u>391,839</u>
At 31 December 2020			
Investments	-	-	-
Debtors	1,095	-	1,095
Cash at bank and in hand	199,718	69,023	268,741
Liabilities falling due within one year	-2,965	-	-2,965
	<u>197,848</u>	<u>69,023</u>	<u>266,870</u>