

# **Levy2**

## **Annual Report and Financial Statements**

**For the Period from 12 April 2022 to 31 March 2023**

**Charity Registered in England and Wales Number: 1198595**

## **Levy2**

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For the Period from 12 April 2022 to 31 March 2023

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## **Levy2**

Reference and Administrative Details

For the Period from 12 April 2022 to 31 March 2023

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### **Trustees**

S Nyfield  
J Tobias-Tarsh  
M Levy  
C Giat

### **Principal Office**

15 Hove Park Road  
Hove  
BN3 6LA

### **Charity Number**

1198595

### **Auditors**

Albert Goodman LLP, Goodwood House, Blackbrook Park Avenue, Taunton, TA1 2PX

### **Bankers**

Virgin Money, Symington House, 7-8 North Avenue, Clydebank, G81 2NT

### **Investment Managers**

Evelyn Partners, 45 Gresham Street, London, EC2V 7BG

## **Levy2**

### **Trustees' Report**

For the Period from 12 April 2022 to 31 March 2023

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#### **Report of the Trustees for the period from 12 April 2022 to 31 March 2023**

The Trustees present their annual report and financial statements of the Charity for the period from 12 April 2022 to 31 March 2023. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charity's CIO Constitution, the Charities Act 2011 and the requirement of the 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).

#### **Structure, governance and management**

Levy2 is a registered Charity, number 1198595, and is constituted under a CIO Constitution document dated 12 April 2022. The Charity was established by an unrestricted grant from the Joseph Levy Foundation following an agreement signed on 24 March 2022.

Levy2 does not actively fundraise but seeks to manage the resources it has carefully in order to provide funds to make grants in accordance with its objects.

New Trustees are appointed by existing Trustees. The CIO Constitution provides for a minimum of two Trustees and no maximum.

Following this year's initial 'setting up' period, the Trustees intend to meet quarterly, principally to consider the making of grants and to review investment performance. The relatively straightforward nature of the Charity's affairs and the small number of Trustees means that no sub-committees are considered necessary.

All Trustees are made aware of their obligations when taking on the appointment.

#### **Risk management**

The affairs of the Charity are very straightforward and hence the risks to which it is exposed are minimal. The principal risks are in relation to managing the Charity's investments, both as regards maintenance and growth of capital and maximising income. To mitigate this risk, the Trustees employ professional investment managers to manage the investments in accordance with stated requirements.

#### **Objectives and Activities**

The Charity's objects, as set out in its CIO Constitution are "... such exclusively charitable purposes as the charity trustees may in their absolute discretion determine" and the Trustees intend to apply the income of the assets under their control and may apply the whole or any part or parts of the capital of such assets in furtherance of the objects.

In practice the Charity intends to fulfil its objectives by making grants as determined by its Trustees.

## **Levy2**

### **Trustees' Report**

For the Period from 12 April 2022 to 31 March 2023

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During this first year, the Trustees have been actively considering governance arrangements and policies.

Our vision is of a world where all people feel connected, valued and included.

Our mission is to promote change by partnering with organisations which offer resources and opportunities for marginalised communities. We want to support people who do not feel part of a community and communities which do not feel part of society.

#### **Investment policy**

The Trustees have agreed an investment policy with the Charity's investment managers which states that a balance will be achieved between capital growth and income, putting an emphasis on providing the best possible income to the grantees, without losing sight of the need for long term capital growth.

#### **Achievements and Performance**

Since the Charity's registration in April 2022, the Trustees have successfully opened both bank and investment accounts, held and minuted regular board meetings, created Charity policies, declared commitment to charitable purposes and identified future plans for the Charity.

#### **Public Benefit**

The Trustees have had due regard to the Charity Commission guidance on public benefit and consider that the Charity's aims and objectives comply with this.

#### **Fundraising**

The charity does not undertake fundraising activities and therefore does not work with professional fundraisers.

#### **Plans for the future**

The Trustees intend to follow their stated policy for making grants to suitable organisations primarily out of the income received on the Charity's investments. Having identified the Charity's vision and mission, the Trustees are proactively researching priority areas and identifying the prospect of a project that aligns with the grant making policy prior to inviting proposals for funding.

#### **Reserves policy**

At 31 March 2023, total Charity funds held were £3,037,421 of which £2,984,391 is invested and £53,030 is held in liquid funds. The Trustees intend to continue to maintain sufficient investment funds to provide an ongoing income to enable grants to be made to worthy causes. The Trustees also intend to maintain sufficient cash reserves to enable grants to be made and to give flexibility to make emergency payments to worthy causes as the need arises. Reserves may vary from year-to-year dependent on fluctuations in income and depending on the quality and appropriateness of grant applications. Should reserves increase significantly trustees will consider whether there are larger projects they consider it appropriate to support or whether they consider it appropriate to provide regular funding to a cause or causes over a sustained period.

## **Levy2**

### **Trustees' Report**

For the Period from 12 April 2022 to 31 March 2023

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#### **Trustees' responsibilities in relation to the financial statements**

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing these financial statements, the trustees are required to:

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

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They 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 so far as the Trustees are aware:

- There is no relevant audit information of which the charitable trust's auditors are unaware; and
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Approved by the Trustees on 6 July 2023 and signed on their behalf by:

**M Levy**  
Co-Chair

**C Giat**  
Co-Chair

## Levy2

### Independent Auditor's Report to the Trustees and Members For the Period from 12 April 2022 to 31 March 2023

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#### Opinion

We have audited the financial statements of Levy2 (the 'charity') for the period from 12 April 2022 to 31 March 2023, which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2023, and of its incoming resources and application of resources, for the period then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

#### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

#### Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

## Levy2

### Independent Auditor's Report to the Trustees and Members For the Period from 12 April 2022 to 31 March 2023

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#### **Matters on which we are required to report by exception**

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report;
- sufficient accounting records have not been kept;
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

#### **Responsibilities of trustees**

As explained more fully in the Trustees' Responsibilities Statement set out on page 4 the trustees are responsible for the preparation of financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

#### **Auditor's responsibilities for the audit of the financial statements**

We have been appointed as auditor under the Charities Act 2011, s. 144 and report in accordance with regulations made under the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

#### **The extent to which the audit was considered capable of detecting irregularities including fraud**

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charity through discussions with management, and from our commercial knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Charities Act 2011, fundraising regulator, anti-bribery and data protection legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.



## Levy2

### Independent Auditor's Report to the Trustees and Members For the Period from 12 April 2022 to 31 March 2023

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We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation, claims and breaches of relevant legislation; and
- reviewing correspondence with the Charity Commission and other relevant regulators including the charity's legal advisors and insurers.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

#### Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

#### Albert Goodman LLP

Statutory Auditor  
Goodwood House  
Blackbrook Park Avenue  
Taunton  
TA1 2PX

Date: 21 September 2023

Albert Goodman LLP is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

## Levy2

### Statement of Financial Activities

For the Period from 12 April 2022 to 31 March 2023

	Notes	Total Funds Unrestricted 12 April 2022 - 31 March 2023 £
<b>Income and endowments from:</b>		
Grants received		3,030,000
Investments	2	18,397
<b>Total</b>		<b>3,048,397</b>
<b>Expenditure on:</b>		
Raising funds	3	108
Charitable activities	4	17,347
<b>Total</b>		<b>17,455</b>
<b>Net income / (expenditure) before other recognised gains</b>		<b>3,030,942</b>
Realised and unrealised gains on investment assets	5	6,479
<b>Net income / (expenditure) &amp; net movement in funds for the year</b>		<b>3,037,421</b>
<b>Reconciliation of funds</b>		
Total funds brought forward		-
<b>Total funds carried forward</b>		<b>3,037,421</b>

The statement of financial activities has been prepared on the basis that all operations are continuing operations.

There were no gains or losses arising in the year that are not shown above.

**Levy2**  
Balance Sheet  
As at 31 March 2023

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		£	2023 £
	<b>Notes</b>		
<b>Fixed assets</b>			
Investments	5		2,984,391
<b>Current assets</b>			
Cash at bank and in hand		60,830	
<b>Liabilities</b>			
Creditors falling due within one year	6	(7,800)	
<b>Net current assets</b>			53,030
<b>Net assets</b>			3,037,421
<b>The funds of the charity</b>			
Expendable endowment fund	7		3,037,421
<b>Total charity funds</b>			3,037,421

The notes on pages 11 to 16 form part of these accounts.

Approved by the Trustees on 6 July 2023 and signed on their behalf by:

**M Levy**  
Co-Chair

**C Giat**  
Co-Chair

**Levy2****Statement of Cash Flows**

For the Period from 12 April 2022 to 31 March 2023

		12 April 2022 - 31 March 2023 £
	<b>Notes</b>	
<b>Cash flows from operating activities</b>		
Net movements in funds for the year		3,037,421
Adjustments to cash flows from non-cash items		
Dividends and interest from investments	2	(18,397)
Investment revaluations	5	(6,479)
		<hr/>
		3,012,545
Working capital adjustments		
Increase in creditors	6	7,800
		<hr/>
Net cash flow from operations		<hr/> 3,020,345 <hr/>
<b>Cash flows from investing activities</b>		
Dividends and interest from investments	2	18,397
Acquisition of investments	5	(3,451,080)
Investment disposals	5	473,168
Dividends added to share cost	5	-
		<hr/>
Net cash provided by investing activities		<hr/> (2,959,515) <hr/>
Net increase / (decrease) in cash and cash equivalents		<hr/> 60,830 <hr/>
Cash and cash equivalents at the beginning of the reporting period		<hr/> - <hr/>
Cash and cash equivalents at the end of the reporting period		<hr/> 60,830 <hr/>
Cash & cash equivalents reconciliation:		
Cash at bank		20,616
Cash held by investment managers		40,214
		<hr/>
Total cash & cash equivalents at the end of the reporting period		<hr/> 60,830 <hr/>

## Levy2

### Notes to the Financial Statements

For the Period from 12 April 2022 to 31 March 2023

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#### 1. Accounting Policies

##### 1.1 Basis of accounting

The financial statements have been prepared in £ sterling on the historical cost basis and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) – (Charities SORP (FRS 102)).

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

##### 1.2 Funds structure

The Charity has a single expendable endowment fund, created by a grant from the Joseph Levy Foundation. The income of this Trust is restricted to furtherance of the Charity's objectives. The terms allow the capital of the fund to be spent if the Trustees so determine.

##### 1.3 Income

All income is recognised once the Charity has entitlement to the resources, it is certain that the resources will be received and the monetary value of incoming resources can be measured with sufficient reliability.

##### 1.4 Expenditure

Liabilities are recognised as resources expended as soon as there is a legal or constructive obligation committing the Charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Grants payable are payments made to third parties in furtherance of the charitable objects of the Trust. Grants are accounted for when either the recipient has a reasonable expectation that they will receive a grant and the Trustees have agreed to pay the grant without condition, or the recipient has a reasonable expectation that they will receive a grant and any condition attaching to the grant is outside of the control of the Trust.

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of the grant payable.

##### 1.5 Governance costs

Governance costs comprise all costs involving the public accountability of the Charity and its compliance with regulation and good practice. These costs include costs related to statutory audit and legal fees.

##### 1.6 Fixed asset investments

Investments are recognised initially at fair value which is normally the transaction price (but excludes any transaction costs). Subsequently, investments are held at market value, with all realised and unrealised gains and losses passing through the SOFA.

## Levy2

### Notes to the Financial Statements

For the Period from 12 April 2022 to 31 March 2023

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#### 1.7 Realised gains and losses

All gains and losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and opening market value (or purchase date if later). Unrealised gains and losses are calculated as the difference between the market value at the year end and opening market value (or purchase date if later). Realised and unrealised gains are not separated in the Statement of Financial Activities.

#### 1.8 Cash at bank and in hand

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

#### 1.9 Creditors

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are recognised at their settlement amount.

#### 1.10 Taxation

As a registered charity, the charity is not liable to corporation tax to the extent that income and gains are applied to charitable objectives.

#### 1.11 Financial instruments

The charity only holds basic financial instruments as defined in FRS 102. The financial assets and liabilities of the charity and their measurements are as follows:

Financial assets – trade and other debtors are basic financial instruments and are debt instruments measured at amortised cost as detailed in note 9. Investment portfolios are basic financial instruments measured at fair value through the income and expenditure account. Prepayments are not financial instruments.

Cash at bank and deposit accounts– is classified as a basic financial instrument and is measured at face value.

Financial liabilities – trade creditors, accruals and other creditors are financial instruments, and are measured at amortised cost as detailed in note 9. Deferred income is not deemed to be a financial liability, as the cash settlement has already taken place and there is an obligation to deliver services rather than cash or another financial instrument.

## Levy2

### Notes to the Financial Statements

For the Period from 12 April 2022 to 31 March 2023

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#### 2. Income from investments

	Unrestricted 12 April 2022 - 31 March 2023 £
Dividends received	13,618
Other investment income	30
Interest on fixed interest securities	4,509
Interest on cash deposits	240
	<hr/>
	18,397
	<hr/>

#### 3. Expenditure on raising funds

	Unrestricted 12 April 2022 - 31 March 2023 £
Investment management fees	108
	<hr/>
	108
	<hr/>

#### 4. Analysis of charitable expenditure

	Unrestricted 12 April 2022 - 31 March 2023 £
Grants given	-
Administrator costs	9,547
Governance costs	
Audit fee	5,160
Accountancy fee	2,640
	<hr/>
	17,347
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## Levy2

### Notes to the Financial Statements

For the Period from 12 April 2022 to 31 March 2023

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#### 5. Fixed asset investments

	2023
Movements in fixed assets investments:	£
Market value as at 12 April 2022	-
Additions at cost	3,451,080
Dividends added to share cost	-
Disposals at carrying value	(473,168)
Realised gains on disposals	(3,202)
Unrealised gain on revaluation	9,681
	<hr/>
<b>Market value as at 31 March 2023</b>	<b>2,984,391</b>
	<hr/> <hr/>
Historical cost as at 31 March 2023	2,977,912
	<hr/> <hr/>

	2023
Investments at market value compromised:	£
Equities	2,713,649
Fixed interest securities	270,742
	<hr/>
<b>Total</b>	<b>2,984,391</b>
	<hr/> <hr/>

All investments are held to provide a return for the charity

#### 6. Analysis of current liabilities

	2023
	£
Accruals	7,800
Accrued grants payable	-
	<hr/>
<b>Total</b>	<b>7,800</b>
	<hr/> <hr/>



## Levy2

### Notes to the Financial Statements

For the Period from 12 April 2022 to 31 March 2023

#### 7. Analysis of charitable funds

	Fund B/fwd 12.04.22 £	Income £	Expenditure £	Investment gains £	Fund C/fwd 31.03.23 £
<u>Unrestricted funds:</u>					
Expendable endowment	-	3,048,397	(17,455)	6,479	3,037,421
<b>Total</b>	-	3,048,397	(17,455)	6,479	3,037,421

#### 8. Trustees and employees

The charity has no employees, and hence none that receive remuneration of over £60,000.

None of the Trustees (or persons connected with them) received any remuneration during the current year.

The charity received a one-off grant of £3,030,000 in the year from the Joseph Levy Foundation. Two of the Trustees of Levy2 were formerly Trustees of the Joseph Levy Foundation and are also close family members to the Trustees of the Joseph Levy Foundation. The terms of the grant are that the funds are used for charitable purposes.

**Levy2****Notes to the Financial Statements**

For the Period from 12 April 2022 to 31 March 2023

**9. Financial instruments****Categorisation of financial instruments**

	<b>2023</b>
	<b>£</b>
Financial assets measured at fair value through income and expenditure account	2,984,391
Financial assets that are debt instruments measured at amortised cost	60,830
	<u>3,045,221</u>
Financial liabilities measured at amortised cost	<u>7,800</u>

**Item of income, expenditure, gain or losses**

	<b>Income</b>	<b>Expense</b>	<b>Net gains</b>	<b>Net losses</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>2023</b>				
Financial assets measured at fair value through income and expenditure account	18,397	108	6,479	-
Financial assets that are debt instruments measured at amortised cost	240	-	-	-
Financial liabilities measured at amortised cost	-	-	-	-
	<u>18,637</u>	<u>108</u>	<u>6,479</u>	<u>-</u>