

Company registration number: 3324143

Charity registration number: 1062246

# Relate Cross Pennine Ltd

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2022

Mrs Sujatha Renganathan FCCA-AIMS Accountants for Business  
11 St Thomas Drive  
Pinner  
HA5 4SX

# Relate Cross Pennine Ltd

## Contents

Reference and Administrative Details	1
Strategic Report	2 to 3
Trustees' Report	4 to 6
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9
Statement of Cash Flows	10
Notes to the Financial Statements	11 to 14

## **Relate Cross Pennine Ltd**

### **Reference and Administrative Details**

<b>Chairman</b>	Anthony Perryman
<b>Senior Management / Leadership Team</b>	Jacqueline Fairlie Susan Holmes Elspeth Barfoot Anthony Perryman, Chairman Brenda Botten Rachel Kelly
<b>Charity Registration Number</b>	1062246
<b>Company Registration Number</b>	3324143
<b>Registered Office</b>	Acres House Keighley BD21 1DN
<b>Principal Office</b>	Acres House Keighley BD21 1DN
<b>Independent Examiner</b>	Mrs Sujatha Renganathan FCCA-AIMS Accountants for Business 11 St Thomas Drive Pinner HA5 4SX

## **Relate Cross Pennine Ltd**

### **Strategic Report for the Year Ended 31 March 2022**

The trustees, who are directors for the purposes of company law, present their strategic report for the year ended 31 March 2022, in compliance with s414C of the Companies Act 2006.

Relate Cross Pennine has found this year challenging financially. This in many respects is not surprising, because we have had to still contend with issues arising from the pandemic. Through the year we gradually returned to face-to-face counselling, whilst still maintaining a significant proportion of our client interventions on zoom, however our sales volumes did not return to pre pandemic levels. Consequently, we have incurred increased operational costs which in the circumstances were inevitable because of our decision to return to face-to-face counselling.

In 2021 /22 as a board we took the difficult decision to close our Halifax and Huddersfield offices because they were no longer financially viable. In November 2021 we opened a new office in Brighouse. As ever there is a cost to opening a new office and it also takes some time to establish a client base in a new town. I am pleased to report there are strong indications counselling hours are increasing in Brighouse; however, it is still early days. Brighouse is approximately halfway between Huddersfield and Halifax and is serviced by a good road system, which means we can effectively service Calderdale and Kirklees, which bodes well for the future.

Lancashire has seen some growth in the year; however, most of the counselling is still conducted by zoom. This is because we are currently unable to deliver face-to-face counselling other than in Tordmorden and Hebden Bridge. The establishment of an office in Lancashire would make an appreciable positive difference to our sales volume. We are currently seeking offices for hire in the area.

As a board we took several decisions during the year which have increased our costs. These decisions were seen as investments in the future of our Charity.

We decided for example to upgrade our finance software and purchased “Quick Books”. This off the shelf solution will enable us to have better financial management reporting, which will enable the Board and Senior Managers to take more effective strategic and operational decisions. The implementation of this system was successfully achieved by Victor Mamtora a qualified accountant, who has now been engaged as a part time Finance Director.

The Board also decided to invest in improving our market presence. This was achieved through engaging, “Out of the Ashes”, a social media and advertising agency. Consequently, our web-site has been improved and our presence on social media has increased. This decision was taken because the Board recognises the importance of improving the public’s awareness of our services in Lancashire, Calderdale and Kirklees.

Although, this has been a difficult year and our results have not met expectations ,the Board believes we have set the foundation for a positive future. There is however a caveat, 2022/ 23 presents some economic challenges, which means we will need to manage our costs more closely. Our financial objective is only to breakeven, which in the circumstances should be achievable. However, we should never forget our charitable objectives and aim to provide the best relationship counselling service possible in the circumstances.

Finally, I would like to thank everyone involved in Relate Cross Pennine, your work is invaluable and makes a positive contribution to our community.

The strategic report was approved by the trustees of the charity on 7 November 2022 and signed on its behalf by:

**Relate Cross Pennine Ltd**

**Strategic Report for the Year Ended 31 March 2022**

.....  
Anthony Perryman  
Chairman

## Relate Cross Pennine Ltd

### Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2022.

#### Objectives and activities

##### *Public benefit*

This is a company limited by guarantee and is registered as a charity with the Charity Commission. The affairs of the Centre are governed by its memorandum and articles of association. The liability of the members in the event of the Centre being wound up is limited to a sum not exceeding £1. The principal activity of the Centre is to educate the public concerning the institution of marriage and other central relationships and to offer counselling to those experiencing problems with such relationships.

Relate Pennine Keighley and Craven is one of a network of Relate Centres in England and Wales. It is affiliated to Relate Central Office and abides by its standards.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

#### Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Chairman:	Anthony Perryman
Senior Management / Leadership Team:	Jacqueline Fairlie
	Susan Holmes
	Elsbeth Barfoot
	Anthony Perryman, Chairman
	Brenda Botten
	Rachel Kelly

#### Credit risk

The charity's principal financial assets are bank balances and cash, trade and other receivables. The charity's credit risk is primarily attributable to its trade receivables. The amounts presented in the balance sheet are net of allowances for doubtful receivables. An allowance for impairment is made where there is an identified loss event which, based on previous experience, is evidence of a reduction in the recoverability of the cash flows.

The charity has no significant concentration of credit risk, with exposure spread over a large number of counterparties and customers.

#### Treasurer's Report for the year ended 31st March 2022

We came out of the lockdown with an optimistic outlook however we were met with a challenging financial year. The opportunity for Relate Cross Pennine nevertheless was to grow our income by continuing to develop our digital platform, whilst reintroducing face to face counselling. The early signs show there is the potential consequently, for our overall counselling volume to grow.

During the year, we also invested in both advertising and improving our website in the hope it would generate new business but unfortunately the returns were not up to the levels expected and hopefully we will see more of a positive impact of this investment in the next year.

## Relate Cross Pennine Ltd

### Trustees' Report

We closed our Huddersfield and Halifax centres in 2021 / 22 because they were economically unviable, and we opened a new centre in Brighouse in November 2021. Our expenses consequently include some set up costs for our new offices in Brighouse. Indications so far are that the Brighouse office is proving to be quite successful.

The board took the strategic decision to change our accounting system in 2022. This was because what was needed was a simple to use, yet detailed accounting tool, and our current software was not future proof.

We employed Victor Mamtora a qualified Accountant who commenced working for us as our part time Finance Director in March 2022. Through Victor's expertise we have successfully implemented "Quick Books", and we are now seeing the benefits of accurate and timely management reports.

Our income fell from the previous year due to our shutting down the two branches and in addition to that our expenditure rose in the current year leaving us with a net deficit of £21,449. We have also had an increase in salary costs mainly because of the transition from furlough to business-as-usual.

Our future outlook also remains challenging with the high energy costs, rapidly rising inflation, high mortgage and interest charges and the possibility of a recession on the horizon. Consequently, a lot of our clients who would like to get counselling, may simply not be able to afford the sessions. We are therefore aiming to either breakeven in the next financial year or hopefully end up with a small surplus.

#### Statement of trustees' responsibilities

The trustees (who are also the directors of Relate Cross Pennine Ltd for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 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 charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

## **Relate Cross Pennine Ltd**

### **Trustees' Report**

The annual report was approved by the trustees of the charity on 7 November 2022 and signed on its behalf by:

.....  
Anthony Perryman  
Chairman

## Relate Cross Pennine Ltd

### Independent Examiner's Report to the trustees of Relate Cross Pennine Ltd ('the Company')

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 March 2022.

#### Responsibilities and basis of report

As the charity's trustees of the Charity (and also its directors 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 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

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Chartered Certified, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of Relate Cross Pennine Ltd as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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.

Sujatha

.....  
Sujatha Renganathan FCCA-AIMS Accountants for Business  
Chartered Certified

11 St Thomas Drive  
Pinner  
HA5 4SX

26 October 2022

## Relate Cross Pennine Ltd

### Statement of Financial Activities for the Year Ended 31 March 2022 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Unrestricted funds £	Restricted funds £	Total 2022 £
<b>Income and Endowments from:</b>			
Donations and legacies	3,000	-	3,000
Charitable activities	241,299	40,759	282,058
Other income	19,599	-	19,599
	<u>263,898</u>	<u>40,759</u>	<u>304,657</u>
<b>Expenditure on:</b>			
Charitable activities	(275,091)	-	(275,091)
Other expenditure	(51,015)	-	(51,015)
	<u>(326,106)</u>	<u>-</u>	<u>(326,106)</u>
Net (expenditure)/income	<u>(62,208)</u>	<u>40,759</u>	<u>(21,449)</u>
Net movement in funds	(62,208)	40,759	(21,449)
<b>Reconciliation of funds</b>			
Total funds brought forward	<u>150,360</u>	<u>32,157</u>	<u>182,517</u>
Total funds carried forward	<u><u>88,152</u></u>	<u><u>72,916</u></u>	<u><u>161,068</u></u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2021 is shown in note .

The notes on pages 11 to 14 form an integral part of these financial statements.

**Relate Cross Pennine Ltd**  
**(Registration number: 3324143)**  
**Balance Sheet as at 31 March 2022**

	Note	2022 £	2021 £
<b>Fixed assets</b>			
Tangible assets		104,560	104,560
<b>Current assets</b>			
Debtors	4	15,394	18,842
Cash at bank and in hand	5	<u>54,609</u>	<u>66,848</u>
		70,003	85,690
<b>Creditors: Amounts falling due within one year</b>	6	<u>(13,495)</u>	<u>(7,733)</u>
<b>Net current assets</b>		<u>56,508</u>	<u>77,957</u>
<b>Net assets</b>		<u><u>161,068</u></u>	<u><u>182,517</u></u>
<b>Funds of the charity:</b>			
<b>Restricted income funds</b>			
Restricted funds		72,916	41,382
<b>Unrestricted income funds</b>			
Unrestricted funds		(94,365)	(20,982)
Other reserves		<u>182,517</u>	<u>162,117</u>
Total unrestricted funds		<u>88,152</u>	<u>141,135</u>
<b>Total funds</b>		<u><u>161,068</u></u>	<u><u>182,517</u></u>

For the financial year ending 31 March 2022 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The financial statements on pages 8 to 14 were approved by the trustees, and authorised for issue on 7 November 2022 and signed on their behalf by:

.....  
 Anthony Perryman  
 Chairman

The notes on pages 11 to 14 form an integral part of these financial statements.

## Relate Cross Pennine Ltd

### Statement of Cash Flows for the Year Ended 31 March 2022

	Note	2022 £	2021 £
<b>Cash flows from operating activities</b>			
Net cash (expenditure)/income		(21,449)	20,400
<b>Adjustments to cash flows from non-cash items</b>			
Movements in endowments		-	57,557
		(21,449)	77,957
<b>Working capital adjustments</b>			
Decrease/(increase) in debtors	4	3,448	(18,842)
Increase in creditors	6	5,762	7,733
Net cash flows from operating activities		(12,239)	66,848
Net (decrease)/increase in cash and cash equivalents		(12,239)	66,848
Cash and cash equivalents at 1 April		66,848	-
Cash and cash equivalents at 31 March		54,609	66,848
<b>Reconciliation of net cash flow to movement in net funds</b>			
(Decrease)/increase in cash		(12,239)	66,848
Net funds at 1 April 2021		66,848	-
Net funds at 31 March 2022		54,609	66,848

All of the cash flows are derived from continuing operations during the above two periods.

The notes on pages 11 to 14 form an integral part of these financial statements.

# Relate Cross Pennine Ltd

## Notes to the Financial Statements for the Year Ended 31 March 2022

### 1 Charity status

The charity is limited by guarantee, incorporated in , and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £Nil towards the assets of the charity in the event of liquidation.

The address of its registered office is:

Acres House  
Keighley  
BD21 1DN

The principal place of business is:

Acres House  
Keighley  
BD21 1DN

These financial statements were authorised for issue by the trustees on 7 November 2022.

### 2 Accounting policies

#### Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

#### Statement of compliance

The financial statements have been prepared 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)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

#### Basis of preparation

Relate Cross Pennine Ltd 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 notes.

#### Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

#### Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

## Relate Cross Pennine Ltd

### Notes to the Financial Statements for the Year Ended 31 March 2022

#### Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

#### Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

#### Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

#### Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

#### Tangible fixed assets

Individual fixed assets costing £2000.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

#### Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

#### Cash and cash equivalents

Cash and cash equivalents comprise 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.

## Relate Cross Pennine Ltd

### Notes to the Financial Statements for the Year Ended 31 March 2022

#### **Trade creditors**

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

#### **Fund structure**

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

#### **Financial instruments**

##### *Classification*

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

##### *Recognition and measurement*

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

## Relate Cross Pennine Ltd

### Notes to the Financial Statements for the Year Ended 31 March 2022

#### 3 Taxation

The charity is a registered charity and is therefore exempt from taxation.

#### 4 Debtors

	2022 £	2021 £
Trade debtors	<u>15,394</u>	<u>18,842</u>

#### 5 Cash and cash equivalents

	2022 £	2021 £
Cash at bank	<u>54,609</u>	<u>66,848</u>

#### 6 Creditors: amounts falling due within one year

	2022 £	2021 £
Trade creditors	8,674	2,469
Other taxation and social security	3,521	3,410
Accruals	<u>1,300</u>	<u>1,854</u>
	<u>13,495</u>	<u>7,733</u>

## Relate Cross Pennine Ltd

### Detailed Statement of Financial Activities for the Year Ended 31 March 2022

	<b>Total 2022 £</b>	<b>Total 2021 £</b>
<b>Income and Endowments from:</b>		
Donations and legacies (analysed below)	3,000	8,994
Charitable activities (analysed below)	282,058	247,981
Other income (analysed below)	19,599	69,598
	<u>304,657</u>	<u>326,573</u>
Total income	<u>304,657</u>	<u>326,573</u>
<b>Expenditure on:</b>		
Charitable activities (analysed below)	(275,091)	(254,426)
Other expenditure (analysed below)	(51,015)	(51,747)
	<u>(326,106)</u>	<u>(306,173)</u>
Total expenditure	<u>(326,106)</u>	<u>(306,173)</u>
Net (expenditure)/income	<u>(21,449)</u>	<u>20,400</u>
<b>Reconciliation of funds</b>		
Total funds carried forward	<u>(21,449)</u>	<u>20,400</u>

## Relate Cross Pennine Ltd

### Detailed Statement of Financial Activities for the Year Ended 31 March 2022

	Total 2022 £	Total 2021 £
<b><i>Donations and legacies</i></b>		
Donations and gifts	-	5,994
Donations-Charles & Elsie Sykes Trust	3,000	3,000
	3,000	8,994
<b><i>Charitable activities-Income</i></b>		
Bradford CAMHS Healthy Minds	26,597	35,462
NHS Bradford District CCG	82,001	82,414
Ilkley Town Council	-	3,760
Income for young people's work	14,162	5,920
Fund raising	-	277
Contract income	43,832	21,247
Client contributions for corework	115,466	98,901
	282,058	247,981
<b><i>Other income</i></b>		
Furlough grant	-	42,337
Local Council Covid Grants	12,599	27,261
Lottery grant	7,000	-
	19,599	69,598
<b><i>Charitable activities-Expenditure</i></b>		
Staff Salaries	(114,208)	(92,524)
Counsellors salaries and costs	(139,713)	(143,671)
Staff Pension	(2,297)	(2,017)
Federation fees	(17,079)	(13,504)
Bank charges	(1,794)	(2,710)
	(275,091)	(254,426)
<b><i>Other expenditure</i></b>		
Rent,Rates and Water	(8,143)	(20,900)
Subscription	(2,163)	(2,509)
Light and heat	(4,896)	(1,918)
Repairs&maintenance	(5,938)	(6,412)
Phone,postage and stationery	(4,587)	(4,806)
Insurance	(3,875)	(3,414)
Travel and subsistence	(1,390)	(65)
Payroll charges	(2,254)	(2,674)
Training and supervision	(2,361)	(1,127)
DBS checks	(323)	(332)
Office expenses	(6,470)	(2,588)

This page does not form part of the statutory financial statements.

## Relate Cross Pennine Ltd

### Detailed Statement of Financial Activities for the Year Ended 31 March 2022

	<b>Total 2022 £</b>	<b>Total 2021 £</b>
Advertising	(7,201)	(3,130)
Independent review fees	<u>(1,414)</u>	<u>(1,872)</u>
	<u><u>(51,015)</u></u>	<u><u>(51,747)</u></u>