

Company no. 05669208
Charity no. 1126646

Bristol Refugee Rights
Report and Financial Statements
31 March 2022

Bristol Refugee Rights

Report of the Trustees

For the year ended 31 March 2022

Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the Memorandum and Articles of Association and the Statement of Recommended Practice - Accounting and Reporting by Charities (effective from January 2019).

The Trustees present their report and the unaudited financial statements of the charity for the year ended 31 March 2022.

Chair's report

We moved to our new home at Wellspring Settlement during lockdown and we have not had a chance to introduce the public to our new home with a big party as we would have wished. Bristol Refugee Rights (BRR) provides facilities for volunteering and recreation and this was one aspect that was significantly hampered by lockdown restrictions. There were still recreation and volunteering opportunities during lockdown but social contact was not at the same level while doing this online. As lockdown restrictions ease, we are getting back to offering face to face social interaction opportunities.

BRR works with other organisations to offer holistic support. This continued to be formalised through a project called Bristol Refugee and Asylum Seeker Partnership or BRASP in short and funding was secured for 2021/22 financial year to support this objective.

I also wish to thank all the volunteers, donors, staff and fellow trustees for all their support. A number of staff, including some very long-standing staff moved on during the year and I would like to thank each of them for their contribution. Special mention goes to Nasim Dumont who stepped down from her trustee role after many years of service. Another special mention goes to Helena Milton-Thompson for her immense assistance as vice chair. She will be stepping down from her role as vice chair and we will be looking at recruiting a trustee with lived experience to take up this role, to train up and offer a succession path. This will be in line with BRR's aim of being lived experience led. We have also been extremely lucky to have been joined by some new members of staff, including a number themselves with lived experience of fleeing persecution.

Kenneth Macharia

Kenneth Macharia, Chair of the Board of Trustees

Bristol Refugee Rights

Report of the Trustees

For the year ended 31 March 2022

Structure, governance and management

Organisation

Bristol Refugee Rights was incorporated as a company limited by guarantee on 9 January 2006, originally under the name Holding Refugees and Human Rights in Mind, and registered as a charity on 11 November 2008.

The charity is controlled by its governing document, Memorandum and Articles of Association which was last updated at the AGM in October 2019. Governance of BRR is through a Board of Trustees elected by the membership at the AGM. The Board has final legal authority and is responsible for overseeing the operation of the entire charity and its activities. The Chair, Vice Chair and Treasurer are elected annually and Trustees are elected for a three year term. All new Trustees take part in a formal induction programme and receive regular training.

The Board meets a minimum of six times in a year. It regularly reviews its structure and the individual and corporate responsibilities of Trustees. The Board of Trustees can set up sub-committees (i.e. to deal with detailed finances, personnel issues etc.) but key decisions have to be taken by the full Board and sub-committees have to report back to the Board. A Delegated Responsibility Policy is in place as well as Terms of Reference and Standing Orders for each operating sub-committee. During 2021/22, the following sub-committees existed: Staffing; Finance and Fundraising; Governance; Early Years and Families. All sub-committees meet regularly in line with the workload and role of the committee.

Risk review

The Trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The Trustees recognise the importance of identifying and putting in place effective arrangements for the management of risk. A Risk Register has been established and has been approved by the Board of Trustees. It is kept under regular review by the Board of Trustees and any changes to risk are reviewed at each Trustees meeting. Financial risks associated with reducing income streams from the government and trust funding has led to the development of a 3 year Income Generation Strategy which plans for and supports the diversification of funding and activities. Where appropriate, controls and procedures have been in place to diminish the risk the charity faces. These procedures are periodically reviewed to ensure they continue to meet the needs of the charity.

The Directors

The Board of Directors, who are Trustees for the purpose of charity law, who served during the year and up to the date of this report are set out on page 1.

Bristol Refugee Rights

Report of the Trustees

For the year ended 31 March 2022

Objectives and activities

Objects of the charity

The charity objects in place since the AGM on 11 October 2018 are as follows:

- 1 To relieve the needs of asylum seekers, refugees and migrants by the provision of information, advice and support;
- 2 To preserve and protect the physical and mental health of asylum seekers, refugees and migrants and the dependants of persons in those categories;
- 3 To advance the education of the public in general about the issues relating to refugees and those seeking asylum and persons with precarious migration status;
- 4 To provide facilities for recreation or other leisure time occupation with the object of improving the conditions of life of those persons who have need of such facilities;
- 5 To advance the education and training of refugees, asylum seekers, migrants and their dependants; and
- 6 To promote human rights (as set out in the Universal Declaration of Human Rights and subsequent United Nations conventions and declarations) by all or any of the following means:
 - Relieving need among the victims of human rights abuse;
 - Conducting research into human rights issues;
 - Educating the public about human rights;
 - Raising awareness of human rights issues;
 - Promoting public support for human rights; and
 - Promoting respect for human rights among individuals and corporations.

In 2021/22, our services continued to work towards returning to a “new normal” as we all began to live with Covid. We continued to operate a mixture of remote/virtual services and gradually re-introduced more face to face services. Services were delivered by a dedicated staff team, volunteers from the local community and volunteers who were themselves, users of BRR’s services. All activities were designed and delivered in line with our three aims and ways of working – Safety/Early Action; Solidarity/Empowerment; Action for Change/Advocacy.

The main activities delivered were:

- Open access support for asylum seekers and refugees to ensure that they could get the right support at the right time. At various points in the year, depending on Covid rules and capacity, this has been through a mixture of helpline, reception point and drop in centre.
- The Advice Service has offered support, information and advice to asylum seekers and others with insecure immigration status as well as receiving requests for advice and referrals from other voluntary and statutory sector partners. They have worked on the phone and through face to face appointments. Since October 2021 our Wednesday drop in reopened as a dedicated advice drop in, regularly seeing in excess of 30 people per week. The Advice Team supports people to:
 - Understand their immigration status and options for regularising it;
 - Understand and realise their entitlements to accommodation and support;
 - Challenge the provision of inappropriate accommodation;
 - Understand what is happening with their asylum claim and correspondence received about it;
 - Find a solicitor or address problems with their solicitor; and
 - Access or deal with problems related to healthcare, education or support from social services.

Bristol Refugee Rights

Report of the Trustees

For the year ended 31 March 2022

- The Welcome Centre re-opened in June 2021, slowly at first, with a gradual increase in the number of people attending and activities/services available. The Welcome Team have also continued to provide virtual activities including social and wellbeing activities although these have gradually reduced as we returned to more face to face services.
- The Education Project has supported people with English language classes, conversation clubs and other learning activities. They also re-introduced ESOL assessments and signposting.
- Early Years and Families: our crèche reopened with a focus initially on supporting asylum seeking families and others most in need of the space to play. Our Early Years and Family workers continued to offer dedicated Family support to families who needed additional help to access or link in with other services.
- Destitution: we continued to support asylum seekers and refugees to meet their basic needs. We also ran a crowd funder jointly with local sector partners specifically to meet destitution needs. The focus of the funds we distributed included:
 - Supporting travel costs for people who needed to visit the Home Office in Liverpool to make fresh claims for asylum; this became particularly important when Afghanistan fell to the Taliban as there was a considerable number of refused asylum seeking Afghans known to us who needed to make fresh claims for asylum;
 - The provision of data and devices to those experiencing digital poverty; we were also able to provide additional data to Afghan members (service users) to reach out to loved ones and ensure they were safe; and
 - The provision of ad hoc hardship to those struggling to meet their needs including one off payments shortly before Christmas to ensure people had money during a period when services traditionally close.
- Safeguarding: our safeguarding team has provided support to families, adults and children; making referrals to statutory services and advocating for their needs to be met. Of particular note during the last year there has been a significant increase in the number of Unaccompanied Asylum Seeking Children (UASC) presenting at our services, often having been told by the Home Office and/or a local authority that they are being treated as adults.
- Asylum Guides: as further Initial Accommodation hotels opened in Bristol and the surrounding area in late 2021 and into 2022, we re-booted our Asylum Guides project with a focus on providing support and information via group sessions in hotel settings and also using this as a way of informing people about other services on offer in Bristol. The project aims to support people to better understand and be better prepared for the asylum process and so has been particularly useful in supporting those in hotels who are often fairly new to the UK.
- The CLEAR Project works with our members (service users) who are in the most complex situations; it supports them to navigate the different agencies that are working with them, to access agencies who they could be receiving support from, to be safe and to move forward with their lives.
- Our Young People's Project works with young people aged 16-25 who are subject to immigration control. Since November 2020, this work has been focused on supporting those who are the responsibility of Bristol City Council. The project also works closely with the Council on best practice. In 2022, they have also had to work with South Gloucestershire and other councils in response to the increase we have seen across the organisation in the numbers of UASCs presenting to our services.
- The Pride Without Borders project provides specific support to LGBTQ+ asylum seekers and refugees and has continued to do so online, by phone and face to face where possible throughout the last year.

Bristol Refugee Rights

Report of the Trustees

For the year ended 31 March 2022

- Member (service user) participation and leadership continues to be embedded within BRR and our Member Consultation Group has continued to meet monthly. We have continued to support asylum seekers and refugees to volunteer. We have continued to support service users to speak out about their experiences with a particular focus on No Recourse to Public Funds and Young People.
- BRASP: The Bristol Refugee and Asylum Seeker Partnership has been forming since 2019 and represents a partnership of 15 asylum seeker/refugee organisations in Bristol. In 2021/22 we secured funding to further develop the partnership and employ staff on behalf of the partnership. In 2022, we employed a Partnership Services Coordinator and Refugee Participation Officer on behalf of the BRASP partnership.

In 2022, we committed to a new 5 year strategy with a focus on 5 goals:

- Goal 1: Ensure services are impactful, accessible and designed to meet our participants' needs;
- Goal 2: Empower and work in solidarity with people with Lived Experience;
- Goal 3: Be sustainable and invest in the wellbeing and resilience of our people and organisation;
- Goal 4: Use partnerships to increase impact and resilience; and
- Goal 5: Raise our profile to influence others.

Achievements and performance

Bristol Refugee Rights was set up as a voluntary organisation in 2005 to uphold and champion the human rights of asylum seekers and refugees.

- BRR is a place of solidarity and trust;
- Being lived experience led is fundamental; people with lived experience are encouraged and supported to participate, challenge and lead throughout the organisation;
- BRR prioritises welcome, safety, wellbeing and equality;
- BRR services are holistic; complimentary and integrated;
- BRR promotes wellbeing and trauma informed approaches;
- Many BRR services are unique in Bristol: an Advice Service which includes asylum support advice; an Early Years Project for pre-school children; an LGBTQ+ group specifically for asylum seekers, refugees and migrants; a complex needs project (CLEAR) which supports those excluded from other services;
- BRR works in partnership; convening city-wide fora, bringing organisations together and working strategically to meet the needs of members and tackle root causes of the problems they face; and
- BRR is a founding partner in the Asylum Early Action Charter: an innovative approach to designing and delivering services to help people in the asylum system before they reach crisis.

Our vision is: A society where refugees, asylum seekers and migrants are welcomed, feel safe, live free of poverty and are able to positively build their lives. A society where everyone's rights and entitlements are respected.

BRR provides welcome in Bristol; asylum seekers, refugees and other migrants:

- have their basic needs met;
- improve their wellbeing;
- have a better understanding of and are better able to navigate the asylum system; and
- develop personally and become more independent.

Bristol Refugee Rights

Report of the Trustees

For the year ended 31 March 2022

We also campaign more widely for the human rights of refugees, asylum seekers and other migrants with insecure immigration status. We hold OISC accreditation to Level 3 in Asylum Law and Level 2 in Immigration Law. We are a Living Wage Accredited Employer. In 2021-22, we publicly committed to being an anti-racist organisation and we continue to work to achieve this objective.

In 2021/22, we achieved the following outputs:

- We supported 1,120 people, 381 of whom accessed our services for the first time during the year;
- 603 people received support from the Advice Service;
- 667 calls to our helpline;
- 367 different people attended our Welcome drop in;
- 196 people were supported by our Education Project e.g. English classes, conversation clubs, signposting;
- 157 people were supported with complex casework (Pride Without Borders, Project CLEAR, Young People's Immigration Project);
- 60 people were supported through Asylum Guides;
- 28 people attended at least one Member Consultation Group meeting;
- 85 crèche sessions were held for children between six months and five years' old, the only free crèche in the city available to asylum seeking families who are not yet eligible for nursery. There were 252 total attendances at the crèche and 23 different children attended;
- 61 people were supported through Family Support, additional welfare support such as referrals to baby banks, support with nursery placements and school uniform requests;
- Over 250 participants on our BRR WhatsApp information broadcast group received regular information about services, Covid-19 rules and staying safe;
- 22 people were supported to travel to Liverpool to make a fresh claim for asylum;
- 26 Unaccompanied Asylum Seeking Children supported;
- 89 Members supported through safeguarding, including 44 cases involving a child;
- We distributed £14,725 in hardship support and 326 devices to enable people to stay connected and access help and support over the phone;
- We delivered 6 week yoga based 'stretch and relax' course for women, average 5 attendees per week; and
- We delivered 3 taster sessions with community theatre group ACTA, 16 participants in total.

We received the following feedback from our surveys:

- 97% of members (from our member survey) report that services were helpful; 88% said that they were able to get help at the right time;
- 96% of members said BRR helps them feel welcome in Bristol;
- 100% of partners report confidence when referring/signposting people to BRR that they will get the service they expect them to; and
- 100% of volunteers report feeling confident and effective in their role most/all of the time.

Bristol Refugee Rights

Report of the Trustees

For the year ended 31 March 2022

In addition, we achieved the following:

- All individuals we have contacted/who have contacted us have had the option of using an interpreter;
- We supported numerous national campaigns – signing letters, posting on social media – in particular campaigns against the Nationality and Borders Act;
- We have promoted vaccine clinics, signed up members, worked with inner city health improvement team to protect our members from Covid;
- We continued to embed Early Action principles and working with our partners secured funding for a further 3 year projected;
- We have continued to work collaboratively with BRASP partner organisations, particularly in response to the opening of additional Initial Accommodation hotels; and are leading a partnership of 5 BRASP organisations to deliver a project funded through the Bristol Impact Fund;
- BRR staff attended regular meetings regarding the multiple hotel based Initial Accommodation settings which have opened. These include: interagency meeting involving the Local Authority, Home Office, housing contractors, health professionals; partnership meetings with local organisations wishing to support residents; national meetings sharing best practice and learning from the experiences of organisations facing similar challenges;
- Our 6 strategic priorities remained at the heart of what we did whilst we worked on developing a new 5 year strategy for 2022-2027;
- We increased the diversity of our staff team: we had a 16% increase in staff applicants from refugee background; and a 27% increase in job offers to applicants from a refugee background; and
- All funding deadlines and reporting deadlines were met. Good relationships were maintained with funders.

You can find out more about us on our website: www.bristolrefugeerights.org

Financial review

In 2021-22 BRR generated funding of £668,014 and spent £647,972. Most of our funding came from trusts, foundations, and Bristol City Council, while £176,842 of our funding came from individual donors.

In the early part of the year, we undertook a hardship crowdfunder with some of our local partner organisations. The crowdfunder was organised by BRR and it was agreed that we would distribute all funds. £3,314 was raised and distributed to those facing hardship and destitution.

We also received a large donation of £37,500 from an individual who prefers to remain anonymous.

All funding received has been vital in ensuring that we can continue to be here for our members, and we would like to thank all donors and funders for supporting us.

Public benefit

The Trustees have complied with their duty under the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission.

Bristol Refugee Rights

Report of the Trustees

For the year ended 31 March 2022

Reserves policy

The reserves policy is reviewed at least every 3 years. In 2021/22, the policy was to hold a financial reserve equivalent to 3 months operating costs. In early 2022/23, this was amended to exclude costs related to the BRASP partnership*. This level of reserve was set as it was deemed both reasonably achievable and to be of a sufficient level to ensure continuing operation of the charity, in light of the charity holding a number of multi-year grants.

*The BRASP costs were excluded from this calculation since BRASP is currently a short-term fully funded partnership

The budgeted expenditure for 2022/23, excluding BRASP costs is £742,631 and therefore the target is £185,658 in general funds. Our general reserve at the end of March 2022 is £214,888 which is 16% over the target.

Statement of responsibilities of the Trustees

The Trustees (who are also Directors of the charity 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, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

Company law 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 those 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 accounting estimates that are reasonable and prudent;
- state whether applicable UK accounting standards and statements of recommended practice 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 operation.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ensure that the financial statements comply with the Companies Act 2006. The Trustees 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.

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

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The Trustees are members of the charity but this entitles them only to voting rights. The Trustees have no beneficial interest in the charity.

Bristol Refugee Rights

Report of the Trustees

For the year ended 31 March 2022

Independent examiners

Godfrey Wilson Limited were re-appointed as independent examiners to the charitable company during the year and have expressed their willingness to continue in that capacity.

Small company provisions

This report has been prepared in accordance with the special provisions for small companies under part 15 of the Companies Act 2006.

Approved by the Trustees on 8 September 2022 and signed on their behalf by

Kenneth Macharia

Kenneth Macharia, Chair of the Board of Trustees

Independent examiner's report

To the trustees of

Bristol Refugee Rights

I report to the trustees on my examination of the accounts of Bristol Refugee Rights (the charitable company) for the year ended 31 March 2022, which are set out on pages 12 to 31.

Responsibilities and basis of report

As the trustees of the charitable company (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 charitable 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 the charitable company'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 charitable 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 the Institute of Chartered Accountants in England and Wales (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:

- (1) accounting records were not kept in respect of the charitable company 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.

Alison Godfrey

Date: 13 September 2021

Alison Godfrey FCA

Member of the ICAEW

For and on behalf of:

Godfrey Wilson Limited

Chartered accountants and statutory auditors

5th Floor Mariner House

62 Prince Street

Bristol

BS1 4QD

Bristol Refugee Rights

Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2022

	Note	Restricted £	Unrestricted £	2022 Total £	Restated 2021 Total £
Income from:					
Donations	3	503,573	151,467	655,040	758,196
Charitable activities	5	1,070	8,601	9,671	31,191
Other trading activities	6	-	1,350	1,350	1,170
Investments		-	1,953	1,953	2,632
Total income		<u>504,643</u>	<u>163,371</u>	668,014	<u>793,189</u>
Expenditure on:					
Raising funds		-	34,238	34,238	45,387
Charitable activities		<u>586,044</u>	<u>27,690</u>	613,734	<u>584,859</u>
Total expenditure	8	<u>586,044</u>	<u>61,928</u>	647,972	<u>630,246</u>
Net income / (expenditure)		(81,401)	101,443	20,042	162,943
Transfers between funds		<u>66,638</u>	<u>(66,638)</u>	-	-
Net movement in funds	10	(14,763)	34,805	20,042	162,943
Reconciliation of funds:					
Total funds brought forward		<u>298,193</u>	<u>235,229</u>	533,422	<u>370,479</u>
Total funds carried forward		<u>283,430</u>	<u>270,034</u>	553,464	<u>533,422</u>

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in note 16 to the accounts.

The 2021 figures were restated to reclassify income of £9,288 as restricted instead of designated. There were no changes to net income or total funds.

Bristol Refugee Rights

Balance sheet

As at 31 March 2022

	Note	£	2022 £	Restated 2021 £
Current assets				
Debtors	13	22,586		8,230
Cash at bank and in hand		211,266		558,171
Current asset investments		365,888		-
		599,740		566,401
Liabilities				
Creditors: amounts falling due within 1 year	14	(46,276)		(32,979)
Net current assets			553,464	533,422
Total assets less current liabilities			553,464	533,422
Net assets	15		553,464	533,422
Funds				
Restricted funds	16		283,430	298,193
Unrestricted funds				
Designated funds			55,146	52,280
General funds			214,888	182,949
Total charity funds			553,464	533,422

The directors are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477(2), and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors acknowledge their responsibilities for:

- (i) ensuring that the Company keeps proper accounting records which comply with section 386 of the Act; and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the Company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the company.

These accounts have been prepared in accordance with the special provisions applicable to companies subject to the small companies' regime.

Approved by the trustees on 8 September 2022 and signed on their behalf by

Kenneth Macharia

Kenneth Macharia, Chair of the board of trustees

Bristol Refugee Rights

Statement of cash flows

For the year ended 31 March 2022

	2022 £	2021 £
Cash used in operating activities:		
Net movement in funds	20,042	162,943
Adjustments for:		
Dividends, interest and rents from investments	(1,953)	(2,632)
Decrease / (increase) in debtors	(14,356)	614
Increase / (decrease) in creditors	<u>13,297</u>	<u>15,671</u>
Net cash provided by / (used in) operating activities	<u>17,030</u>	<u>176,596</u>
Cash flows from investing activities:		
Dividends, interest and rents from investments	<u>1,953</u>	<u>2,632</u>
Net cash provided by / (used in) investing activities	<u>1,953</u>	<u>2,632</u>
Increase / (decrease) in cash and cash equivalents in the year	18,983	179,228
Cash and cash equivalents at the beginning of the year	<u>558,171</u>	<u>378,943</u>
Cash and cash equivalents at the end of the year	<u><u>577,154</u></u>	<u><u>558,171</u></u>
Represented by		
Cash at bank and in hand	211,266	558,171
Current asset investments	<u>365,888</u>	-
Total	<u><u>577,154</u></u>	<u><u>558,171</u></u>

The charity has not provided an analysis of changes in net debt as it does not have any long term financing arrangements.

Bristol Refugee Rights

Notes to the financial statements

For the year ended 31 March 2022

1. Accounting policies

a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities in 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 Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Bristol Refugee Rights 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 note.

b) Going concern basis of accounting

The accounts have been prepared on the assumption that the charity is able to continue as a going concern, which the trustees consider appropriate having regard to the current level of unrestricted reserves. There are no material uncertainties about the charity's ability to continue as a going concern.

c) Conduit funding

Conduit funds are monies received for third parties and do not belong to the charity. The incoming funds and outgoing payments are excluded from the Statement of Financial Activities. Any conduit funds in hand at the year end are shown as creditors in the accounts.

d) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from the government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

e) Donated goods and services

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item, is probable and the economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

f) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity: this is normally upon notification of the interest paid or payable by the bank.

Bristol Refugee Rights

Notes to the financial statements

For the year ended 31 March 2022

1. Accounting policies (continued)

g) Funds accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

h) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

i) Grants payable

Grants payable are recognised as expenditure on the earlier of a) when the charity has a present obligation to transfer resources; and b) when the charity ceases to control the resource (e.g. via transferring funds to the grant recipient).

j) Allocation of support and governance costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Governance costs are the costs associated with the governance arrangements of the charity, including the costs of complying with constitutional and statutory requirements and any costs associated with the strategic management of the charity's activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities based on the proportion of direct costs as follows:

	2022	2021
Raising funds	5.3%	Not calculated
Charitable activities	94.7%	100.0%

k) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

l) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

m) Current asset investments

Current asset investments consist of cash held on deposit in interest bearing accounts. Such investments are measured at their fair value.

Bristol Refugee Rights

Notes to the financial statements

For the year ended 31 March 2022

1. Accounting policies (continued)

n) 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 normally recognised at their settlement amount after allowing for any trade discounts due.

o) Financial instruments

The charitable company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently recognised at amortised cost using the effective interest method.

p) Pension costs

The company operates an independently administered defined contribution pension scheme for its employees. There are no further liabilities other than that already recognised in the SOFA.

q) Accounting estimates and key judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

There are no key sources of estimation uncertainty that have a significant effect on the amounts recognised in the financial statements.

Bristol Refugee Rights

Notes to the financial statements

For the year ended 31 March 2022

2. Prior period comparatives: statement of financial activities

	Restricted £	Unrestricted £	Restated 2021 Total £
Income from:			
Donations	616,238	141,958	758,196
Charitable activities	11,263	19,928	31,191
Other trading activities	-	1,170	1,170
Investments	-	2,632	2,632
Total income	627,501	165,688	793,189
Expenditure on:			
Raising funds	6,619	38,768	45,387
Charitable activities	519,156	65,703	584,859
Total expenditure	525,775	104,471	630,246
Net income	101,726	61,217	162,943
Transfers between funds	46,475	(46,475)	-
Net movement in funds	148,201	14,742	162,943

3. Income from donations

	Restricted £	Unrestricted £	2022 Total £
Grants (see note 4)	434,652	21,000	455,652
Subscriptions and donations	68,921	107,921	176,842
Membership fees	-	296	296
Gift aid	-	13,530	13,530
Gifts in kind*	-	8,720	8,720
Total income from donations	503,573	151,467	655,040

*Gifts in kind received during the year relate to the provision of refurbished technology (phones, laptops, tablets) and office furnishings. The charity also benefitted from donated food and clothing supplies for distribution directly to beneficiaries. As these goods are inherently difficult to value reliably, these donations are not included in the above figures.

Bristol Refugee Rights

Notes to the financial statements

For the year ended 31 March 2022

3. Income from donations (continued)

Prior period comparative:

	Restricted	Unrestricted	Restated 2021 Total
	£	£	£
Grants (see note 4)	571,976	29,180	601,156
Subscriptions and donations	40,385	62,634	103,019
Membership fees	-	908	908
Gift aid	3,877	14,655	18,532
Gifts in kind*	-	21,800	21,800
Coronavirus Job Retention Scheme	-	12,781	12,781
Total income from donations	616,238	141,958	758,196

The prior period comparative figures have been restated to treat crowdfund income as restricted. Total income has not been affected.

4. Grant income

	Restricted	Unrestricted	2022 Total
	£	£	£
AB Charitable Trust	15,000	-	15,000
Awards for All (National Lottery Community Fund)	71,455	-	71,455
Barrow Cadbury Trust	300	-	300
BBC Children in Need	4,274	-	4,274
Bristol City Council (Impact Fund)	45,048	-	45,048
Community Justice Fund	25,000	-	25,000
Leonard Laity Stoate	1,000	-	1,000
Lloyds Bank Foundation	40,327	-	40,327
Nationwide Foundation	49,862	-	49,862
NHS Commissioning Group	12,000	-	12,000
Nisbets	10,000	-	10,000
Paul Hamlyn Foundation	60,000	-	60,000
Quartet Community Foundation	49,041	-	49,041
Refugee Action (National Lottery Community Fund)	26,345	-	26,345
SC and ME Morland Charitable Trust	-	1,000	1,000
The Blue Thread	5,000	-	5,000
Tudor Trust	20,000	20,000	40,000
	434,652	21,000	455,652

Bristol Refugee Rights

Notes to the financial statements

For the year ended 31 March 2022

4. Grant income (continued)

Prior period comparative:

	Restricted £	Unrestricted £	2021 Total £
AB Charitable Trust	15,000	-	15,000
Awards for All (National Lottery Community Fund)	9,999	-	9,999
BBC Children in Need	22,536	-	22,536
Bristol City Council (Business rates and discretionary grants)	-	9,800	9,800
Bristol City Council (ESOL Assessment)	10,794	-	10,794
Bristol City Council (Impact Fund)	54,883	-	54,883
Bristol City Council (Winter hardship grants)	46,230	-	46,230
Community Chest	2,000	-	2,000
Community Justice Fund	20,000	-	20,000
CSP Solidarity Fund	5,000	-	5,000
J & M Britton	3,000	-	3,000
John James Bristol Foundation	52,854	12,500	65,354
Leathersellers Fund	1,500	-	1,500
Lloyds Bank Foundation	54,000	6,880	60,880
Mazi Project	400	-	400
Nationwide Foundation	49,810	-	49,810
Paul Hamlyn Foundation	80,000	-	80,000
Quartet Community Foundation	2,500	-	2,500
Refugee Action (National Lottery Community Fund)	72,071	-	72,071
Ryklow Trust	5,299	-	5,299
Swain Mountain	4,000	-	4,000
The Barrow Cadbury Trust (COVID-19 Support Fund)	33,100	-	33,100
The Blue Thread	5,000	-	5,000
Tudor Trust	22,000	-	22,000
	<u>571,976</u>	<u>29,180</u>	<u>601,156</u>

5. Income from charitable activities

	Restricted £	Unrestricted £	2022 Total £
Early years project - services provided	-	5,006	5,006
Training income	-	3,595	3,595
Other charitable activities	1,070	-	1,070
Total income from charitable activities	<u>1,070</u>	<u>8,601</u>	<u>9,671</u>

Bristol Refugee Rights

Notes to the financial statements

For the year ended 31 March 2022

5. Income from charitable activities (continued)

Prior period comparative:

	Restricted £	Unrestricted £	2021 Total £
Early years project - services provided	5,144	-	5,144
Training income	-	9,937	9,937
Other charitable activities	6,119	9,991	16,110
Total income from charitable activities	11,263	19,928	31,191

6. Income from other trading activities

	Restricted £	Unrestricted £	2022 Total £	2021 Total £
Rental income	-	1,350	1,350	1,170

All income from other trading activities in the prior year was unrestricted.

7. Government grants

The charitable company receives government grants, defined as funding from Bristol City Council and the National Lottery. The total value of such grants in the period ending 31 March 2022 was £142,848 (2021: £216,557). There are no unfulfilled conditions or contingencies attaching to these grants in 2022 or 2021.

Bristol Refugee Rights

Notes to the financial statements

For the year ended 31 March 2022

8. Total expenditure

	Raising funds	Charitable activities	Support & governance costs	2022 Total
	£	£	£	£
Fundraising	6,873	-	-	6,873
Hardship (note 9)	-	22,725	-	22,725
Grants payable (note 9)	-	28,531	-	28,531
Interpreting	20	20,426	-	20,446
Monitoring and evaluation	-	4,330	-	4,330
Office costs	26	48,315	-	48,341
Professional fees	-	9,104	-	9,104
Room hire	-	15,376	-	15,376
Staff salaries (note 11)	24,013	400,241	26,283	450,537
Training	-	6,465	-	6,465
Catering, events and trips	-	2,548	-	2,548
Computer and internet	200	-	24,049	24,249
Governance	-	-	3,606	3,606
Insurance	-	-	2,467	2,467
Membership fees	-	-	608	608
Volunteers expense	-	-	1,766	1,766
Sub-total	31,132	558,061	58,779	647,972
Allocation of support and governance costs	<u>3,106</u>	<u>55,673</u>	<u>(58,779)</u>	<u>-</u>
Total expenditure	<u>34,238</u>	<u>613,734</u>	<u>-</u>	<u>647,972</u>

Bristol Refugee Rights

Notes to the financial statements

For the year ended 31 March 2022

8. Total expenditure (continued)

Prior period comparative

	Raising funds	Charitable activities	Support & governance costs	Restated 2021 Total
	£	£	£	£
Fundraising	6,619	-	-	6,619
Hardship (note 9)	-	83,533	-	83,533
Interpreting	-	33,414	-	33,414
Monitoring and evaluation	-	4,140	-	4,140
Office costs	-	64,731	-	64,731
Professional fees	-	12,145	-	12,145
Room hire	-	4,062	-	4,062
Staff salaries (note 11)	38,768	317,041	23,725	379,534
Training	-	4,600	-	4,600
Computer and internet	-	-	34,415	34,415
Governance	-	-	613	613
Insurance	-	-	1,415	1,415
Membership fees	-	-	985	985
Volunteers expense	-	-	40	40
Sub-total	45,387	523,666	61,193	630,246
Allocation of support and governance costs	-	61,193	(61,193)	-
Total expenditure	45,387	584,859	-	630,246

Prior period expenditure has been reanalysed to show the allocation of staff costs to support and governance costs. The reanalysis does not affect the numbers presented in the 2021 statement of financial activities.

Bristol Refugee Rights

Notes to the financial statements

For the year ended 31 March 2022

9. Grants payable:

	2022	2021
	£	£
<u>Hardship</u>		
Payments to individuals*	22,725	65,333
Payments to organisations:		
Red Cross	-	7,600
Refugee Women of Bristol	-	4,600
Borderlands	-	3,200
Bristol Hospitality Network	-	2,800
	<u>22,725</u>	<u>83,533</u>
Total hardship	22,725	83,533
<u>Other grants payable</u>		
Voscur	<u>28,531</u>	<u>-</u>
Total grants payable	<u>51,256</u>	<u>83,533</u>

*Payments to individuals includes the purchase of computer equipment and other devices, vouchers, cash payments, reimbursed expenses and in kind donations of mobile phones, laptops and phone credit.

There were no grant commitments agreed but not paid at year end in the current or prior year.

10. Net movement in funds

This is stated after charging:

	2022	2021
	£	£
Trustees' remuneration	Nil	Nil
Trustees' reimbursed expenses	Nil	Nil
Independent examiner's remuneration:	<u>2,640</u>	<u>2,400</u>

Bristol Refugee Rights

Notes to the financial statements

For the year ended 31 March 2022

11. Staff costs and numbers

Staff costs were as follows:

	2022 £	2021 £
Salaries and wages	412,393	349,037
Social security costs	25,686	19,328
Pension costs	12,458	11,169
	<u>450,537</u>	<u>379,534</u>

No employee earned more than £60,000 during the year.

The key management personnel of the charitable company comprise the trustees and the CEO. The total employee benefits of the key management personnel were £46,938 (2021: £42,122).

	2022 No.	2021 No.
Average head count	<u>26</u>	<u>23</u>

12. Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

13. Debtors

	2022 £	2021 £
Trade debtors	12,280	1,835
Prepayments	2,456	1,818
Accrued income	6,400	4,577
Other debtors	1,450	-
	<u>22,586</u>	<u>8,230</u>

14. Creditors : amounts due within 1 year

	2022 £	2021 £
Trade creditors	6,372	4,497
Accruals	15,948	17,225
Other taxation and social security	13,091	11,257
Funds held as an agent (note 18)	10,865	-
	<u>46,276</u>	<u>32,979</u>

Bristol Refugee Rights

Notes to the financial statements

For the year ended 31 March 2022

15. Analysis of net assets between funds

	Restricted funds £	Designated funds £	General funds £	Total funds £
Current assets	283,430	55,146	261,164	599,740
Current liabilities	<u>-</u>	<u>-</u>	<u>(46,276)</u>	<u>(46,276)</u>
Net assets at 31 March 2022	<u>283,430</u>	<u>55,146</u>	<u>214,888</u>	<u>553,464</u>
Prior period comparative (restated)	Restricted funds £	Designated funds £	General funds £	Total funds £
Current assets	298,193	52,280	215,928	566,401
Current liabilities	<u>-</u>	<u>-</u>	<u>(32,979)</u>	<u>(32,979)</u>
Net assets at 31 March 2021	<u>298,193</u>	<u>52,280</u>	<u>182,949</u>	<u>533,422</u>

Bristol Refugee Rights

Notes to the financial statements

For the year ended 31 March 2022

16. Movements in funds

	At 1 April 2021 £	Income £	Expenditure £	Transfers between funds £	At 31 March 2022 £
Restricted funds					
Advice	63,832	134,803	(99,628)	1,964	100,971
BRASP	-	93,575	(49,508)	-	44,067
English and computer classes	10,000	-	(10,060)	60	-
Early years project	30,020	26,889	(58,840)	5,264	3,333
Welcome team	75,299	81,933	(167,927)	25,555	14,860
Main office	53,862	74,311	(114,457)	30,813	44,529
Young people's project	45,296	60,000	(58,950)	888	47,234
Member participation	5,453	15,803	(13,744)	2,094	9,606
Pride Without Borders	14,431	17,329	(12,930)	-	18,830
Total restricted funds	298,193	504,643	(586,044)	66,638	283,430
Unrestricted funds					
<i>Designated funds:</i>					
BRR Sue Njie hardship fund	2,480	-	-	-	2,480
Main office	9,800	11,000	(13,967)	-	6,833
Welcome team	-	10,000	(4,167)	-	5,833
Strategic reserve	40,000	-	-	-	40,000
<i>Total designated funds</i>	52,280	21,000	(18,134)	-	55,146
General funds	182,949	142,371	(43,794)	(66,638)	214,888
Total unrestricted funds	235,229	163,371	(61,928)	(66,638)	270,034
Total funds	533,422	668,014	(647,972)	-	553,464

Purposes of restricted funds

Advice

This project has been funded by donations, fundraising and grants from Refugee Action Early Action project, Tudor Trust, AB Charitable Trust, Migration Exchange Respond and Adapt, Community Justice Fund, Quartet, BNSSG Clinical Commissioning Group and Nationwide Community Foundation. A large individual donation was received in 2021/22 which will be used for Advice in 2022/23.

BRASP (Bristol Refugee and Asylum Seeker Partnership)

In 2021/22, we were successful in obtaining funds to support the development of the Bristol Refugee and Asylum Seeker Partnership – a partnership of 15 organisations working together in Bristol to support asylum seekers and refugees. Funders were: National Lottery Community Fund, Quartet, Bristol City Council Impact Fund and Refugee Action Explore Adapt Renew.

Bristol Refugee Rights

Notes to the financial statements

For the year ended 31 March 2022

16. Movements in funds (continued)

English and computer classes	These are funds restricted to be used for English classes and included funding through Allen and Nesta Ferguson.
Early years project	These are funds that are restricted to the Early Years project. Funders include BBC Children in Need, J & M Britton, Swan Mountain, Nisbets, Ryklow Charitable Trust, Leonard Laity Stoate and Mazi project. Refugee Women of Bristol and an individual donor also contributed to the running of the project.
Welcome team	These are funds that are restricted to be used in running the Welcome Team not including the Early Years Project. Funders include Bristol City Council Impact Fund, Refugee Action Early Action/Explore Adapt Renew, AB Charitable Trust, Barrow Cadbury (Covid), Migration Exchange Respond and Adapt, John James Foundation, The Blue Thread, BNSSG Clinical Commissioning Group, Community Chest, Awards for All and Quartet.
Main office	These are funds that are restricted to be used in running the Main office. Funders include Lloyds Foundation, Refugee Action Early Action/Explore Adapt Renew, Quartet, Tudor Trust, Migration Exchange Respond and Adapt, Nationwide, Community Justice Fund, Bristol Impact Fund, and National Lottery Community Fund.
Young people's project	The Young People's Project was funded through Paul Hamlyn Foundation.
Member participation	In 2019/20 we received a grant from Lloyds Foundation to support our members (service users) to speak out about their experiences of being subject to a "No Recourse to Public Funds" condition. This project builds on the work of our VOICE project, providing training, building confidence, and providing opportunities to advocate for better treatment for asylum seekers, refugees and other vulnerable migrants. A large individual donation was received in 2021/22 which will be used for Member participation in 2022/23.
Pride Without Borders	These are funds that are restricted to be used for Pride Without Borders and include Critical Social Policy Fund. The fund also includes income from a crowdfunder in 2020 which raised funds specifically for Pride Without Borders.

Bristol Refugee Rights

Notes to the financial statements

For the year ended 31 March 2022

16. Movements in funds (continued)

Purposes of designated funds

BRR Sue Njie hardship fund

These are funds that are designated to be used to help destitute asylum seekers.

Welcome team

The Welcome designated fund is made up of grants received as unrestricted but which were allocated for use by the Welcome Team including JJ Charitable Trust and Tudor Trust.

Main office

The Main Office designated fund is made up of grants received as unrestricted but which were allocated for use by the core/main office functions of the organisation including JJ Charitable Trust, Tudor Trust, SC and ME Morland's Charitable Trust and Business rates grants.

Strategic reserve

At the end of 2020/21, trustees designated £40,000 of unrestricted reserves for strategic purposes. This is made up of £30,000 previously designated for new premises and an additional £10,000 from unrestricted funding. The purpose of this reserve is to enable the organisation to plan and prepare for the future. Trustees expect that the organisation may have additional premises needs in the short term and may still want to explore purchasing its own building in the longer term and it is intended that having this reserve will enable BRR to be prepared for this.

Transfers between funds

Transfers in to restricted funds represent contributions from general reserves to top up overspends on restricted projects.

Bristol Refugee Rights

Notes to the financial statements

For the year ended 31 March 2022

16. Movements in funds (continued)

Prior period comparative (restated)	At 1 April 2020 £	Income £	Expenditure £	Transfers between £	At 31 March 2021 £
Restricted funds					
Advice	4,174	115,085	(55,427)	-	63,832
Lloyds DCMS	-	27,000	(27,790)	790	-
English and computer classes	18,672	11,343	(22,262)	2,247	10,000
Early years project	8,943	73,822	(55,116)	2,371	30,020
Welcome team	29,132	221,706	(175,539)	-	75,299
Main office	34,419	92,640	(103,625)	30,428	53,862
Young people's project	54,652	60,475	(69,831)	-	45,296
Member participation	-	2,547	(7,733)	10,639	5,453
Pride Without Borders	-	22,883	(8,452)	-	14,431
Total restricted funds	149,992	627,501	(525,775)	46,475	298,193
Unrestricted funds					
<i>Designated funds:</i>					
BRR Sue Njie hardship fund	2,480	-	-	-	2,480
Main office	-	9,800	-	-	9,800
Advice Designated Fund - Asylum Homelessness Project	49,460	-	(49,460)	-	-
New premises	30,000	-	-	(30,000)	-
Strategic reserve	-	-	-	40,000	40,000
<i>Total designated funds</i>	81,940	9,800	(49,460)	10,000	52,280
General funds	138,547	155,888	(55,011)	(56,475)	182,949
Total unrestricted funds	220,487	165,688	(104,471)	(46,475)	235,229
Total funds	370,479	793,189	(630,246)	-	533,422

17. Related party transactions

No related party transactions took place during the current year (2021: none).

Bristol Refugee Rights

Notes to the financial statements

For the year ended 31 March 2022

18. Funds received as an agent

During the year, the charity acted as custodian trustee for a number of partner organisations. An analysis of the funds received and paid by the charity is given below. Funds held at the year end are included in note 14.

		Funds held at 1 April 2021 £	Funds received £	Funds paid £	Funds held at 31 March 2022 £
<i>Received from</i>	<i>Distributed to</i>				
Quartet Community Foundation	Individuals	-	1,641	(1,641)	-
Bristol City Council	Borderlands	-	9,450	(9,450)	-
	Bristol Hospitality				
Bristol City Council	Network	-	7,957	(7,957)	-
Tudor Trust	Bristol Law Centre	-	20,000	(20,000)	-
Bristol City Council	Project MAMA	-	4,788	(4,788)	-
	Refugee Women of				
Bristol City Council	Bristol	-	9,947	(9,947)	-
	Refugee, Asylum and				
Lloyds Bank Foundation	Migration Policy Project	-	19,865	(9,000)	10,865
		-	73,648	(62,783)	10,865

19. Operating lease commitments

The charity had operating leases at the year end with total future minimum lease payments as follows:

	2022 £	2021 £
Amount falling due:		
Within 1 year	23,688	23,688
Within 1 - 5 years	57,246	80,934
	80,934	104,622