

Charity number: 210615

The Margaret de Sousa-Deiro Fund

Unaudited

Trustees' report and financial statements

For the year ended 5 April 2019

The Margaret de Sousa-Deiro Fund

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The Margaret de Sousa-Deiro Fund

Reference and administrative details of the Charity, its trustees and advisers For the year ended 5 April 2019

Trustees

Mr M J G Fletcher (resigned 26 April 2018)
Mr J H Harbottle
Mr T Chanter (resigned 29 November 2018)
Mrs R Cunningham
Mrs Liz Dronfield (appointed 27 September 2018)

Charity registered number

210615

Principal office

Montague Place
Quayside
Chatham Maritime
Chatham
Kent
ME4 4QU

Accountants

Kreston Reeves LLP
Chartered Accountants
Montague Place
Quayside
Chatham Maritime
Chatham
Kent
ME4 4QU

Bankers

CAF Bank Limited
25 Kings Hill
West Malling
Kent
ME19 4JQ

Investment Managers

Aubrey Capital Management Limited
10 Coates Crescent
Edinburgh
EH3 7AL

Payroll Officer

Janelle Lankester
9 Park Lane
Puckeridge
Ware
SG11 1RL

The Margaret de Sousa-Deiro Fund

Trustees' report For the year ended 5 April 2019

The Trustees present their annual report together with the financial statements of the Charity for the year ended 5 April 2019.

Objectives and Activities

a. Policies and objectives

The object of the Charity, as originally constituted, was to provide or assist with the treatment of indigent women suffering from early pulmonary tuberculosis; but since advances in medicine have substantially reduced the incidence of this disease in the United Kingdom, the object of the Fund has been extended so that any of the Fund's income not required for the original purposes may be utilised by the Trustees for the care, rehabilitation and aftercare of women in financial need suffering from any disease. This object is promoted by the provision of financial grants for treatment, care, rehabilitation and aftercare, applications being made through a sponsoring organisation such as Local Authority Social Services Department. There have been no material changes in the year covered by this report.

b. Grant making policies

The Trustees have a long-established policy of making grants of not more than £500 for the benefit of women in need of relief. Priority is given to assistance with those suffering from TB or other diseases of the chest. Applications must be sponsored on behalf of the recipient by a recognised body (such as a health authority, local authority social services department, or another charity) which must agree to receive the grant on behalf of the recipient and ensure its use for the purpose(s) applied for.

Achievements and performance

a. Review of activities

The Trustees report that the day to day working name of The Charity is 'Margaret's Fund'. The Margaret de Sousa Deiro Fund continues to be used in all other instances. Since the inception of the website, the Trustees have been pleased to note a marked increase in the number of applications received which translated into successful grants which has helped to streamline the administrative and grant-making process. As a result of new GDPR Regulations, the Trustees reviewed all the Charity's activities and agreed that a new website would be appropriate which would give clarity to the Charity's aims and grant making process as well as provide new appropriate policies for both caring professionals and grant seekers. All other Policies required by GDPR have been created and approved by the Trustees in line with the new laws. The Trustees have also signed off new Contracts for both the Administrator and the Web Maintainer. The Trustees meet twice a year when the Investment Managers, Aubrey Capital Management, give a six month review of the portfolio and the Web Maintainer gives a presentation to the Trustees on the website. The Administrator and the Trustees keep in regular contact, with a detailed presentation of the activities of the charity presented to the Trustees at the Trustees' meeting.

b. Application of funds

The funds of the Charity have been applied throughout the year in pursuance of the objects of the Charity.

c. Investment policy and performance

The Trustees are satisfied that investments held by the Charity have been acquired in accordance with the investment powers of the Trustees. As the Trustees do not expend endowment funds, the continuation of income is considered as important in the short-term as consistent capital growth, although naturally the Trustees hope that world economic circumstances will permit a rise in the value of the Charity's investment in years to come.

The Margaret de Sousa-Deiro Fund

Trustees' report (continued) For the year ended 5 April 2019

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

b. Reserves policy

The Trustees have reviewed the reserves of the Charity, encompassing the nature of the income and expenditure streams, the need to match variable income with commitments, which are largely fixed in nature, and the nature of the Reserves. The Trustees have determined that the appropriate level of free reserves that allow the Charity to be managed efficiently and to provide a buffer for uninterrupted services should be £75,000.

Structure, governance and management

a. Constitution

The Trust was formed by Miss Elizabeth Anstace Howard in memory of Mary Margaret De Sousa-Deiro as more particularly set out in a Trust Deed of 6 July 1927 as varied by Schemes or Orders of the Charity Commissioners dated 14 February 1958, 19 May 1978 and 20 November 2001. The Charity Registration No. is 210615.

b. Method of appointment or election of Trustees

The management of the Charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust deed.

Plans for future periods

a. Future developments

The Trustees believe that the available assets of the Charity are sufficient to meet ongoing items of expenditure and obligations not yet met. The Trustees continue to keep activity under review. The Trustees regularly review suppliers for value for money. The Trustees will keep monitoring and updating the website.

Post balance sheet events

The Trustees are not aware of any events affecting the Fund which have occurred between the date of the Balance Sheet and the date of this report.

The Margaret de Sousa-Deiro Fund

Trustees' report (continued) For the year ended 5 April 2019

Public benefit

The objectives and activities, and achievement and performance section of this report, clearly set out the activities which the Charity undertakes for the public benefit.

The Trustees confirm that they have complied with the duty in section 4 of the Charities Act 2006 to have due regard to the Charity Commission's general guidance on public benefit "Charities and Public Benefit".

In the interest of transparency, the Trustees make the following observations on the two key principles of public benefit.

Principle 1 - There must be identifiable benefit or benefits

1(a) It must be clear what benefits are

The clear benefits provided by the Margaret De Sousa-Deiro Fund are delivered through implementation of the objects of the Charity as described on page 1 of this Report and reflected in the disclosure of charitable expenditure in the Statement of Financial Activities.

1(b) The benefit must be related to the aims

The Margaret De Sousa-Deiro Fund exists to promote the care rehabilitation and aftercare of women in financial need suffering from any disease. All benefits flow from the furtherance of this aim.

1(c) Benefits must be balanced against any detriment of harm

No detriment or harm arising from the work of The Margaret De Sousa-Deiro Fund has been identified.

Principle 2 - The benefit must be to the public or to a section of the public

2(a) The beneficiaries must be appropriate to the aims

The beneficiaries are indigent women of any age suffering from a disease. This is directly in accordance with the terms of the Charity.

2(b) Where the benefits to a section of the public, opportunity to benefit must not be unreasonably restricted to geographical or other restrictions or by the ability to pay any fees charged

As set out elsewhere in this Report, significant number of women benefit from the activities. Men are ineligible to benefit in accordance with the terms of the Charity. No charges are made for the provision of any services so no individual is excluded by inability to pay.

2(c) People in poverty must not be excluded from the opportunity to benefit

Woman in financial need are at the heart of what The Margaret De Sousa-Deiro Fund does. As set out above, no individual is excluded due to inability to pay charges.

2(d) Any private benefits must be incidental

A number of private benefits necessarily arise from the furtherance of the activities and aims of the Charity. Individual beneficiaries effectively benefit privately from the grants they receive, but the nature of the grants being for treatment care rehabilitation and aftercare make these benefits worthwhile. The Trustees find it essential to employ and remunerate their Administrator. The private benefits are however incidental as they are an essential by-product of carrying out the Charity's aims.

The Margaret de Sousa-Deiro Fund

Trustees' report (continued) For the year ended 5 April 2019

Trustees' responsibilities statement

The Trustees 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).

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 incoming resources and application of resources 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;
- 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 that are sufficient to show and explain the Charity's transactions and 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.

This report was approved by the Trustees, on 1 October 2019 and signed on their behalf by:

Mrs R Cunningham

The Margaret de Sousa-Deiro Fund

Independent examiner's report For the year ended 5 April 2019

Independent examiner's report to the Trustees of The Margaret de Sousa-Deiro Fund (the 'Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 5 April 2019.

Responsibilities and basis of report

As the Trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Your attention is drawn to the fact that the Charity has prepared the accounts 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) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I can confirm that no 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 Charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:

Dated: 14 October 2019

Susan Robinson BA FCA FCIE DChA MCMI

Kreston Reeves LLP
Chartered Accountants
Chatham Maritime

The Margaret de Sousa-Deiro Fund

Statement of financial activities For the year ended 5 April 2019

	Note	Restricted funds 2019 £	Unrestricted funds 2019 £	Total funds 2019 £	Total funds 2018 £
Income from:					
Donations and legacies	2	-	-	-	70
Investments	3	-	98,049	98,049	108,608
Total income		<u>-</u>	<u>98,049</u>	<u>98,049</u>	<u>108,678</u>
Expenditure on:					
Raising funds	4	12,423	-	12,423	28,141
Charitable activities	5,6	-	101,582	101,582	92,525
Total expenditure	7	<u>12,423</u>	<u>101,582</u>	<u>114,005</u>	<u>120,666</u>
Net expenditure before investment gains/(losses)		(12,423)	(3,533)	(15,956)	(11,988)
Net gains/(losses) on investments	10	56,654	-	56,654	(92,200)
Net income / (expenditure) before other recognised gains and losses		44,231	(3,533)	40,698	(104,188)
Net movement in funds		44,231	(3,533)	40,698	(104,188)
Reconciliation of funds:					
Total funds brought forward		<u>2,352,189</u>	<u>283,014</u>	<u>2,635,203</u>	<u>2,739,391</u>
Total funds carried forward		<u>2,396,420</u>	<u>279,481</u>	<u>2,675,901</u>	<u>2,635,203</u>

The notes on pages 9 to 17 form part of these financial statements.

The Margaret de Sousa-Deiro Fund

Balance sheet As at 5 April 2019

	Note	£	2019 £	£	2018 £
Fixed assets					
Investments	10		2,533,873		2,486,962
Current assets					
Cash at bank and in hand		143,594		149,735	
Creditors: amounts falling due within one year	11	(1,566)		(1,494)	
Net current assets			142,028		148,241
Net assets			2,675,901		2,635,203
Charity Funds					
Restricted funds	13		2,396,420		2,352,189
Unrestricted funds	13		279,481		283,014
Total funds			2,675,901		2,635,203

The financial statements were approved by the Trustees on 1 October 2019 and signed on their behalf, by:

Mrs R Cunningham

The notes on pages 9 to 17 form part of these financial statements.

**Notes to the financial statements
For the year ended 5 April 2019**

1. Accounting policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Charities Act 2011.

The Margaret de Sousa-Deiro Fund constitutes a public benefit entity as defined by FRS 102.

1.2 Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

1.3 Income

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 income receivable can be measured reliably.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

1.4 Expenditure

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

Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Charitable activities are costs incurred on the Charity's operations, including support costs and costs relating to the governance of the Charity apportioned to charitable activities.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

All expenditure is inclusive of irrecoverable VAT.

**Notes to the financial statements
For the year ended 5 April 2019**

1. Accounting policies (continued)

1.5 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance sheet date, unless fair value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and shown in the heading 'Gains/(losses) on investments' in the Statement of financial activities.

1.6 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.

1.7 Cash at Bank and in hand

Cash at bank and 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.

1.8 Liabilities

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

1.9 Financial instruments

The Charity 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.

1.10 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

1.11 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

The Margaret de Sousa-Deiro Fund

Notes to the financial statements For the year ended 5 April 2019

2. Income from donations and legacies

	Unrestricted funds 2019 £	Total funds 2019 £	Total funds 2018 £
Donations	-	-	70
	<u> </u>	<u> </u>	<u> </u>
Total 2018	70	70	
	<u> </u>	<u> </u>	

3. Investment income

	Unrestricted funds 2019 £	Total funds 2019 £	Total funds 2018 £
Income from investments listed on a recognised stock exchange	97,754	97,754	108,530
Interest on cash balances	295	295	78
	<u> </u>	<u> </u>	<u> </u>
	98,049	98,049	108,608
	<u> </u>	<u> </u>	<u> </u>
Total 2018	108,608	108,608	
	<u> </u>	<u> </u>	

4. Investment management costs

	Restricted funds 2019 £	Unrestricted funds 2019 £	Total funds 2019 £	Total funds 2018 £
Investment management fees	12,423	-	12,423	28,141
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Total 2018	28,141	-	28,141	
	<u> </u>	<u> </u>	<u> </u>	

The Margaret de Sousa-Deiro Fund

Notes to the financial statements For the year ended 5 April 2019

5. Analysis of grants

	Grants to Institutions 2019 £	Total 2019 £	Total 2018 £
Grants payable	54,845	54,845	55,750
Total 2018	55,750	55,750	

Grants of £1,000 and above were paid to the following:

	2019 £	2018 £
Shelter	-	1,300
Midland Heart	-	1,300
The Cara Trust	1,030	2,350
Friends of Bristol Haematology and Oncology Centre	-	1,100
Foundation for Renewal and Fora	-	1,160
Tenovus	5,855	10,463
Affinity Sutton Housing	-	1,390
Horton Housing	4,464	1,065
North East Derbyshire District Council	-	1,100
Derby City Council	4,050	1,100
Talking Money	-	1,019
Brittle Bone Society	2,813	-
Bromley by Bow Centre	2,150	-
Disability Action in the Borough of Barnet	1,350	-
The Butterfly Trust	2,250	-
Other grants of less than £1,000 each	30,883	32,403
	54,845	55,750
Total number of grant recipients	86	88

The Margaret de Sousa-Deiro Fund

Notes to the financial statements For the year ended 5 April 2019

6. Support costs

	Unrestricted funds 2019 £	Total funds 2019 £	As restated Total funds 2018 £
Accountancy and independent examiner's fees	1,566	1,566	1,512
Website costs	13,710	13,710	8,974
Solicitors' fees	4,303	4,303	894
Other professional fees	1,275	1,275	1,173
Postage, stationery and office expenses	1,055	1,055	1,017
Trustees' expenses	345	345	25
Salaries	21,543	21,543	20,795
National insurance	2,150	2,150	2,075
Pension costs	790	790	310
	46,737	46,737	36,775

7. Analysis of Expenditure by expenditure type

	Staff costs 2019 £	Other costs 2019 £	Total 2019 £	Total 2018 £
Investment management fees	-	12,423	12,423	28,141
Grants to institutions	-	54,845	54,845	55,750
Support costs	24,483	22,254	46,737	36,775
	24,483	89,522	114,005	120,666
Total 2018	23,180	97,486	120,666	

With the exception of the investment management fees of £12,423 (2018: £12,423) which are restricted expenses, all of the Charity's expenditure is from unrestricted funds.

8. Net income/(expenditure)

During the year, no Trustees received any remuneration (2018 - £NIL).

During the year, no Trustees received any benefits in kind (2018 - £NIL).

1 Trustee received reimbursement of expenses amounting to £345 in the current year, (2018 - 1 Trustee - £25).

The Margaret de Sousa-Deiro Fund

Notes to the financial statements For the year ended 5 April 2019

9. Staff costs

Staff costs were as follows:

	2019 £	2018 £
Wages and salaries	21,543	20,795
Social security costs	2,150	2,075
Other pension costs	790	310
	<u>24,483</u>	<u>23,180</u>

The average number of persons employed by the Charity during the year was as follows:

2019 No.	2018 No.
1	1

No employee received remuneration amounting to more than £60,000 in either year.

Remuneration and benefits received by key management personnel amounted to £24,483 (2018 - £23,180).

10. Fixed asset investments

	Listed securities £
Market value	
At 6 April 2018	2,486,962
Additions	518,027
Disposals	(523,741)
Revaluations	52,625
	<u>2,533,873</u>
At 5 April 2019	<u>2,533,873</u>
Historical cost	<u>2,479,757</u>

Investments at market value comprise:

	2019 £	2018 £
Listed investments	<u>2,533,873</u>	<u>2,486,962</u>

All the fixed asset investments are held in the UK.

The Margaret de Sousa-Deiro Fund

Notes to the financial statements For the year ended 5 April 2019

11. Creditors: Amounts falling due within one year

	2019 £	2018 £
Accruals and deferred income	1,566	1,494

12. Financial instruments

	2019 £	2018 £
Financial assets measured at fair value through income and expenditure	2,533,873	2,486,962
Financial assets measured at amortised cost	143,594	149,735
	2,677,467	2,636,697
Financial liabilities measured at amortised cost	1,566	1,494

Financial assets measured at fair value through income and expenditure comprise fixed asset investments.

Financial assets measured at amortised cost comprise cash at bank and in hand.

Financial liabilities measured at amortised cost comprise accruals.

The Margaret de Sousa-Deiro Fund

Notes to the financial statements For the year ended 5 April 2019

13. Statement of funds

Statement of funds - current year

	Balance at 6 April 2018 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 5 April 2019 £
Unrestricted funds					
Income Fund	283,014	98,049	(101,582)	-	279,481
Restricted funds					
Capital Fund	2,352,189	-	(12,423)	56,654	2,396,420
Total of funds	2,635,203	98,049	(114,005)	56,654	2,675,901

Statement of funds - prior year

	Balance at 6 April 2017 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 5 April 2018 £
General funds					
Income Fund	266,861	108,678	(92,525)	-	283,014
Restricted funds					
Capital Fund	2,472,530	-	(28,141)	(92,200)	2,352,189
Total of funds	2,739,391	108,678	(120,666)	(92,200)	2,635,203

The Margaret de Sousa-Deiro Fund

Notes to the financial statements For the year ended 5 April 2019

14. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Restricted funds 2019 £	Unrestricted funds 2019 £	Total funds 2019 £
Fixed asset investments	2,396,420	137,453	2,533,873
Current assets	-	143,594	143,594
Creditors due within one year	-	(1,566)	(1,566)
	<u>2,396,420</u>	<u>279,481</u>	<u>2,675,901</u>

Analysis of net assets between funds - prior year

	Restricted funds 2018 £	Unrestricted funds 2018 £	Total funds 2018 £
Fixed asset investments	2,352,189	134,773	2,486,962
Current assets	-	149,735	149,735
Creditors due within one year	-	(1,494)	(1,494)
	<u>2,352,189</u>	<u>283,014</u>	<u>2,635,203</u>

15. Pension commitments

The Charity operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the Charity in an independently administered fund. The pension cost charge represents contributions payable by the Charity to the fund and amounted to £790 (2018 - £310). No contributions (2018 - £Nil) were payable to the fund at the balance sheet date.

16. Related party transactions

There were no related party transactions during the year (2018 - £Nil).