

DWARF SPORTS ASSOCIATION UK

ACCOUNTS AND TRUSTEES REPORT

YEAR ENDED 31ST DECEMBER 2020

Accounts Prepared and Independently Examined by:-

David R S Welch FCA, DChA.
Chartered Accountant
Hazel Grove, Stockport.

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**DWARF SPORTS ASSOCIATION UK
ACCOUNTS AND TRUSTEES REPORT
YEAR ENDED 31ST DECEMBER 2020**

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**DWARF SPORTS ASSOCIATION UK
ACCOUNTS AND TRUSTEES REPORT
YEAR ENDED 31ST DECEMBER 2020**

CHARITY INFORMATION

YEAR FOUNDED	1993
CHARITY NUMBER	1041961
CHARITY NAME Since 7 th May 2013	Dwarf Sports Association UK (DSAuk)
CHARITY NAME From 1993 to 7 th May 2013	Dwarf Athletics Association of the United Kingdom (DAAUK)
PATRONS	Eleanor Simmonds MBE & Matthew Whorwood
FOUNDERS	Arthur Dean, Flip Den-Uil, Willie Coppen, Graham Minett, Louise Minett, Aldo Navato, Steve Scott and Tony Smith
PRESIDENT	Arthur Dean OBE
AMBASSADORS	April Barrett MBE, Penelope Dean OBE, Mr Steven Scott MBE
HEAD OFFICE ADDRESS	Polaris Building, Velocity Point, Wreakes Lane, Dronfield, S18 1PN
HEAD OFFICE PHONE	01246 296485
TRUSTEES	Mr Michael Pope (Chair of Trustees), Mrs Hailey Davidson (Vice Chair) Mrs Sally Smith, Ms Krysten Coombs, Mr Michael Williams, Ms Sinead York, Mr Scott Walters, Mr Paul Hinton Miss Rebecca Bedford, Miss Jessica Benyon
TREASURER	Catherine Holland FCCA
MAIN BANKERS	CAF Bank
EVENTS & ENGAGEMENT OFFICER	Tim Shephard
INDEPENDENT EXAMINER	David R S Welch FCA, DChA, Chartered Accountant Hazel Grove, Stockport, Cheshire, SK7 5LS
10 REGIONAL BRANCHES WHOSE FIGURES ARE INCORPORATED INTO ACCOUNTS & REPORT	East Midlands, West Midlands North East & East, North West North Ireland, South Central South East & South West Scotland & Wales
WEB-SITE	www.dsauk.org
EMAIL ADDRESS	tim.shephard@dsauk.org

DWARF SPORTS ASSOCIATION UK
2020 Trustee Report

2020 Trustee Report

Trustees & DSAUK Board members, serving DSAuk in 2020

President and Ambassador's for the DSAuk

- Mr Arthur Dean OBE {President}
- Mrs April Barrett MBE {Ambassador}
- Mr Steven Scott MBE {Ambassador}
- Mrs Penny Dean OBE {Ambassador}

The following served as Trustees during 2020.

- Mr Michael Pope (Chair of Trustees)
- Mrs Hailey Davidson (Vice Chair)
- Mrs Sally Smith
- Mr Michael Williams
- Ms Krysten Coombs
- Ms Sinead York
- Mr Scott Walters

The following served as Trustees after their appointment at the 2020 AGM

- Mr Paul Hinton
- Miss Rebecca Bedford
- Miss Jessica Benyon

DSA Chair Report 2020

- DSAUK continues to develop and grow, both in terms of membership numbers and the offer to our members, families and groups we support.

Membership

- Membership increased by **40 full members** and **160 associates** during 2020, taking the association to **2511** members in total of which **806** are full RG members who we support by providing regular sporting and recreational activities helping to improve self-esteem, physical fitness health and wellbeing.

DSAUK Regions

- **DSAUK** does this by providing regular sporting and recreational activities through our regional structure. DSAUK delivers a broad range of sporting events and social activities as well as engaging the local communities through our schools and community group programme.
- During 2020 DSAUK regions organised over 180 events, including
 - ✓ 169 Sporting events
 - ✓ Reached over 3,000 pupils and teachers through our schools' programme

DSAUK Regions (continued)

- **DSAUK** continued to play an active role in national campaigns to increase access to sport and recreational activities for disabled people
- Partnering with the Activity Alliance we commissioned a research piece on the benefits of recreational activity and independent living, which was published in early 2020, gaining positive media coverage across the UK.
- **DSAUK** works in partnership with both 'Little People UK' and 'Restricted Growth Association' attending conferences, running sporting events for their members and engaging in joint projects to raise awareness of the barriers and issues faced by dwarfs and people with restricted growth conditions.

Creating New Opportunities

- **DSAUK** works at creating different opportunities for its members and associates to engage in sport, recreation and personal development.
- **DSAUK** enables new and existing members to move from inactive to active citizens by offering a mixed programme of sporting and recreational events, including
- **Cage cricket:** A dynamic, visually exciting sport aimed at engaging and embracing members into the DSA family

Recreational Activity Weekend, aimed at building individual self-esteem and sense of independence for members across the age group.


Grant Funding

- **DSAUK** relies on grant funding to support and fund our staff positions and are grateful for the continued support from Children In Need, Sport England and the We all Make a Difference Charity.
- Our renewed partnership with Children In Need enables us to deliver a comprehensive programme of community based sporting and recreational events for those children who would otherwise struggle to access sporting activities .

Reserve Funds

- The DSA has several reserve funds. A £20,000 reserve to secure the associations event programme if funding is not found.
- A **DSAUK** core cost reserve, representing one year's overhead cover of £24,000.
- A reserve fund of £20,694 as a contingency fund if the charity has a period of time when staff funding is not available and finally

SIGNED ON BEHALF OF THE CHARITY

Michael Pope  **Chairman & Trustee**

Date Signed..... **May 4th 2021**

DWARF SPORTS ASSOCIATION UK
 RECEIPTS & PAYMENTS ACCOUNT
 YEAR ENDED 31ST DECEMBER 2020

	Unrestricted Funds £	Restricted Funds £	2020 Total Funds £	2019 Total Funds £
INCOMING RESOURCES FROM				
GENERATED FUNDS:				
Voluntary income (Note 2)	35,558	124,583	160,141	221,644
Investment Income (Note 3)	40	0	40	80
TOTAL INCOMING RESOURCES	£ 35,598	£ 124,583	£ 160,181	£ 221,724
RESOURCES EXPENDED:				
Charitable activities -				
Salaries & Employee costs (incl exp's)	0	95,345	95,345	99,746
National & Other Games	3,378	320	3,698	28,512
World Games 2021	0	0	0	0
Bursary {excl. NW >50's}	0	0	0	400
Fundraising & Merchandising	864	0	864	1,457
Regional Support	3,256	0	3,256	4,305
Training, Travel and New Sport Resources	750	1,542	2,292	8,339
DSAUK New Website	10,636	2,194	12,830	0
Equipment not capitalised & IT	820	3,767	4,587	1,041
Purchase of Equipment (Note 5)	0	0	0	0
Depreciation on Equipment – Note 5	0	0	0	0
Adjustments for accruals & prepayments	350	0	350	0
Regional Branches - Appendix 1	15,474	0	15,474	41,536
	35,528	103,168	138,696	185,336
Management and Support Costs -				
Administration, Office & Insurance	7,592	3,900	11,492	10,251
Stationery, Consumables & Misc. Exp's	3,843	283	4,126	4,583
	11,435	4,183	15,618	14,834
Governance -				
Trustees expenses	0	1,259	1,259	2,022
Wages , Bookkeeping, & Consultancy	3,100	1,109	4,209	4,427
Independent examiner (incl. Consultancy)	2,530	0	2,530	2,660
	5,630	2,368	7,998	9,109
TOTAL RESOURCES EXPENDED	£52,593	£ 109,719	£162,312	£ 209,279
SURPLUS / (DEFICIT) FOR YEAR	-16,995	14,864	-2,131	12,445
Funds b/ f @ 1st January 2020	£177,412	£53,384	£230,796	£ 218,351
Transfer between funds {mainly website costs}	10,385	-10,385	0	0
Funds c/ f @ 31ST DECEMBER 2020	£ 170,802	£ 57,863	£ 228,665	£230,796

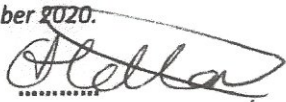
**DWARF SPORTS ASSOCIATION UK
STATEMENT OF ASSETS AND LIABILITIES
AS AT 31ST DECEMBER 2020**

	2020	2019
	£	£
FIXED ASSETS - Note 5	0	0
CURRENT ASSETS		
Gift Aid	6,000	6,000
Prepaid Expenses	0	1,360
Cash at Bank - Note 4	226,408	228,280
Cash in hand - Note 4	554	463
	<u>232,962</u>	<u>236,103</u>
CREDITORS due within one year	<u>4,297</u>	<u>5,307</u>
NET CURRENT ASSETS	228,665	230,796
NET ASSETS	<u><u>£ 228,665</u></u>	<u><u>£230,796</u></u>
TRUSTEES FUNDS		
Balance brought forward	230,796	218,351
Surplus (Deficit) for year	-2,131	12,445
Balance carried forward	<u><u>£ 228,665</u></u>	<u><u>£230,796</u></u>
REPRESENTED BY:-	2020	2019
	£	£
GENERAL FUNDS	79,951	92,861
DESIGNATED FUNDS – Note 7	<u>90,851</u>	<u>84,551</u>
TOTAL UNRESTRICTED FUNDS	170,802	177,412
RESTRICTED FUNDS – Note 6	<u>57,863</u>	<u>53,384</u>
TOTAL CHARITABLE FUNDS	<u><u>£ 228,665</u></u>	<u><u>£230,796</u></u>

TRUSTEES CERTIFICATE OF APPROVAL

We agree that the attached accounts are a correct record of the Charity's Financial Activities for the year ending 31st December 2020.

CATHERINE HOLLAND FCCA (TREASURER)



MICHAEL POPE (CHAIR OF TRUSTEES)



DATE:- May 4th 2021

**DWARF SPORTS ASSOCIATION UK
NOTES TO STATEMENTS OF FINANCIAL ACTIVITIES (SOFA)
YEAR ENDED 31ST DECEMBER 2020**

1. THE BASIS OF ACCOUNTING POLICIES AND DEFINITIONS

- 1.1 THE ACCOUNTS** have been prepared under the historical cost convention in accordance with applicable accounting standards and the Charities Act 2006 and Statement of Recommended Practice (SORP) 2005.
- 1.2 GENERAL FUNDS** represent unrestricted funds that are not subject to any restriction regarding their use and are available for application towards their use purposes of a general nature.
- 1.3 RESTRICTED FUNDS** represent funds restricted by the donor for a particular purpose.
- 1.3(a) DESIGNATED FUNDS** represent funds that have been allocated out of Unrestricted funds by the Trustees of DSAuk, for specific events or liabilities DSAuk is committed to. Any remaining balance is returned to unrestricted funds when events have been held.
- 1.4 INCOMING RESOURCES** are included in the SOFA when:-
- DSAuk becomes entitled to the resources
 - The trustees are virtually certain they will receive the resources; and
 - The monetary value can be measured with sufficient reliability.
- 1.5 GRANTS & DONATIONS** are included in the SOFA when DSAuk has unconditional entitlement to the resources.
- 1.6 INVESTMENT INCOME** is included in the SOFA when receivable.
- 1.7 RESOURCES EXPENDED** are recognised when costs have been incurred, or for designated or special gifts, in the same accounting period as the related gift is received.
- 1.8 TANGIBLE FIXED ASSETS** are capitalised at cost when incurred, or for assets bought in previous years, at valuation in 2020. The valuation of assets from previous years was identified as income, in Voluntary Incoming Resources.
- 1.9 DEPRECIATION OF FIXED ASSETS** is included in resources expended, to write off the assets of over their useful life, - 3 years for Bikes & 4 years for other equipment.
- 1.10 LIABILITY RECOGNITION** – Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.
- 1.11 GOVERNANCE COSTS** – The preparation & examination of DSAuk’s annual statutory accounts, AGM & trustee meeting expenses; also legal advice given to trustees.

**DWARF SPORTS ASSOCIATION UK
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2020**

2. VOLUNTARY INCOME

Main Charitable Activities	UNRESTRICTED	RESTRICTED	TOTAL	TOTAL
	FUNDS	FUNDS	FUNDS	FUNDS
	2020	2020	2020	2019
	£	£	£	£
Development Officer & Project Funding :-				
Children in Need	0	44,042	44,042	42,866
Sport England – {incl..Sports Coach & Physiotherapist}	0	71,786	71,786	71,478
Other Sponsorship, Donations, & Fundraising	11,675	0	11,675	32,917
Bursary	0	250	250	523
Event Receipts & Contributions to fees	6,606	0	6,606	21,754
Gift Aid / CAF/ Charity Choice	0	0	0	1,000
World Games 2021 (incl. N.W.Bursary £6,300)	0	8,505	8,505	2,145
Membership Fees	6,525	0	6,525	8,488
Merchandise & Miscellaneous Receipts	843	0	843	2,206
VOLUNTARY INCOME FOR DSAUK – HEAD OFFICE	£ 25,649	£ 124,583	£ 150,232	£ 183,377
Income of Regional Branches – App.1	9,909	0	9,909	38,267
Regional Branches value of equipment	0	0	0	0
VOLUNTARY INCOME FOR BRANCHES	£ 9,909	£ 0	£ 9,909	£ 38,267
TOTAL VOLUNTARY INCOME - PER SOFA - STATEMENT OF FINANCIAL ACTIVITIES	£ 35,558	£ 124,583	£ 160,141	£ 221,644

3. INVESTMENT INCOME

BANK INTEREST RECEIVED	UNRESTRICTED	RESTRICTED	TOTAL	TOTAL
	FUNDS	FUNDS	FUNDS	FUNDS
	2020	2020	2020	2019
	£	£	£	£
DSAUK Head Office	40	0	40	80
Regional Branches - App.1	0	0	0	0
TOTAL INVESTMENT INCOME - PER SOFA -	£ 40	£ 0	£ 40	80

**DWARF SPORTS ASSOCIATION UK
MAIN CHARITY & REGIONAL BRANCHES
YEAR ENDED 31 DECEMBER 2020**

4. BANK & CASH BALANCES

MAIN CHARITY - DSAUK BANK BALANCES	2020	2019
	£	£
CAF GOLD ACCOUNT – incl. designated funds (Note 7)	51,492	51,452
CAF FIRST ACCOUNT	119,906	113,020
MONIES HELD BY DAAUK - MAIN CHARITY	£ 171,398	£ 164,472

MONIES HELD IN BANK BY BRANCHES	2020	2019	
	£	£	
EAST MIDLANDS	BRANCH 1	1,965	1,154
WEST MIDLANDS	BRANCH 2	2,027	2,027
NORTH EAST & EAST	BRANCH 3	22,722	22,976
NORTH WEST	BRANCH 4	5,086	17,824
NORTH IRELAND	BRANCH 5	4,390	3,440
SOUTH CENTRAL	BRANCH 6	1,565	2,242
SOUTH EAST	BRANCH 7	2,173	2,536
SOUTH WEST	BRANCH 8	3,317	3,600
SCOTLAND	BRANCH 9	8,921	5,036
WALES	BRANCH 10	2,844	2,973
TOTAL BANK BALANCES OF REGIONS	£ 55,010	£63,808	

TOTAL BANK BALANCES PER BALANCE SHEET	£ 226,408	£228,280
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MONIES HELD IN CASH BY BRANCHES & H.O.	2020	2020	
	£	£	
HEAD OFFICE	223	0	
EAST MIDLANDS	BRANCH 1	0	0
WEST MIDLANDS	BRANCH 2	40	0
NORTH EAST & EAST	BRANCH 3	0	0
NORTH WEST	BRANCH 4	0	0
NORTH IRELAND	BRANCH 5	291	463
SOUTH CENTRAL	BRANCH 6	0	0
SOUTH EAST	BRANCH 7	0	0
SOUTH WEST	BRANCH 8	0	0
SCOTLAND	BRANCH 9	0	0
WALES	BRANCH 10	0	0
TOTAL CASH BALANCES PER BALANCE SHEET	554	463	

TOTAL CASH & BANK BALANCES PER BALANCE SHEET	£ 226,962	£228,743
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**DWARF SPORTS ASSOCIATION UK
NOTES TO BALANCE SHEET
AS AT 31ST DECEMBER 2020**

5. FIXED ASSETS

	SPORTS EQUIPMENT	OFFICE/OTHER EQUIPMENT	TOTALS RE EQUIPMENT
	2020	2020	2020
COST	£	£	£
Value of Equipment Introduced @ 1.1.2020	£15,907	£13,973	£29,880
Additions in Year - Head Office	0	0	0
Additions in Year - Branches	0	0	0
Assets at Cost at 31ST DECEMBER 2020	£15,907	£13,973	£29,880
DEPRECIATION	£	£	£
Balance brought forward at 1st January 2020	£15,907	£13,973	£29,880
Charge for the year - Head Office	0	0	0
Charge for the year - North Ireland Branch	0	0	0
Charge for the year - North East & East Branch	0	0	0
Depreciation at 31ST DECEMBER 2020	£15,907	£13,973	£29,880
NET BOOK VALUES AT 31ST DECEMBER 2020	£ 0	£ 0	£ 0
NET BOOK VALUES AT 31ST DECEMBER 2019	£ 0	£ 0	£ 0
REPRESENTED BY:-			
DSAuk - HEAD OFFICE	£ 0	£ 0	£ 0
DSAuk - REGIONAL OFFICES	0	0	0
NET BOOK VALUES AT 31ST DECEMBER 2020	£ 0	£ 0	£ 0
REPRESENTED BY:-			
DSAuk - HEAD OFFICE	£ 0	£ 0	£ 0
DSAuk - REGIONAL OFFICES	0	0	0
NET BOOK VALUES AT 31ST DECEMBER 2019	£ 0	£ 0	£ 0

6. RESTRICTED FUNDS

	2020	2019
	£	£
CHILDREN IN NEED – DEVELOPMENT OFFICER	20,318	16,823
BURSARY – ATHLETES	4,832	4,455
NORTH WEST REGION – OVER 50'S BURSARY	3,460	7,730
SPORT ENGLAND – INCLUSIVE SPORTS PROJECT	20,156	17,454
PETER HARRISON FOUNDATION	1,924	1,924
WALES REGION RESTRICTED FUND	598	628
WORLD GAMES – INCOME IN ADVANCE	6,575	4,370
TOTAL OF FUNDS FOR RESTRICTED PURPOSES	£ 57,863	£ 53,384

**DWARF SPORTS ASSOCIATION UK
NOTES TO BALANCE SHEET
AS AT 31ST DECEMBER 2020**

7. DESIGNATED FUNDS	2020	2019
	£	£
WORLD GAMES	20,000	15,000
NORTH WEST BURSARY – WORLD GAMES	6,300	0
SPORT ENGLAND	12,000	12,000
RESERVE – MINIMUM RESERVES POLICY	20,000	20,000
RESERVE – ADDITONAL RESERVES	8,551	8,551
DSAUK CORE COST RESERVE	24,000	24,000
TOTAL OF FUNDS FOR DESIGNATED PURPOSES	£90,851	£ 79,551

- *During the year £ Nil (2019: - £ NIL) was transferred to CAF deposit account for Sport England.*
- *During the year, the North West Region transferred funds to Head Office towards their region's costs of attending the next World Dwarf Games, amounting to £6,300.*
- *These funds are allocated out of Unrestricted Funds for the stated events or purposes.*
- *DSAUK core cost reserve represents the estimated annual overheads to run the charity.*
- *Any surpluses will transfer back into Unrestricted Funds, for use within the Charity.*

8. NON-ADJUSTING POST BALANCE SHEET EVENTS – COVID 19

- Coronavirus was declared a global pandemic by the World Health Organisation on 11th March 2020. As a result of this and social distancing rules, all DSAuk events from this date were postponed and/or cancelled.
- For the purpose of these accounts, we have treated coronavirus as a non-adjusting post balance sheet event. These accounts have been prepared using asset valuations as at 31 December 2020.
- There have been no adverse effects in terms of the receipt of restricted funding from Children in Need and Sport England, which has been received as expected in 2020.
- Any further impact of Coronavirus will be reflected in the accounts for the current year, ended 31 December 2020, and also 2021, where many events continue to be cancelled or postponed. It is hoped that towards the end of 2021 and into 2022 DSAuk will be able to begin again to put on some regional and national events.

**DWARF SPORTS ASSOCIATION UK
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
THE DWARF SPORTS ASSOCIATION UK**

I report on the accounts of the Association for the Year Ended to 31st DECEMBER 2020, as shown on pages 4 – 10 attached.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:-

- *examine the accounts under section 145 of the Charities Act*
- *to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and*
- *to state whether particular matters have come to my attention*

BASIS OF INDEPENDENT EXAMINER'S REPORT

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

INDEPENDENT EXAMINER'S STATEMENT

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements

- *to keep accounting records in accordance with section 130 of the Charities Act and*
- *to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act*

have not been met, or

(2) to which, in my opinion, attention should be drawn, in order to enable a proper understanding of the accounts to be reached.

**DAVID R S WELCH FCA, DChA.
CHARTERED ACCOUNTANT**

*3 ALVINGTON GROVE,
HAZEL GROVE,
STOCKPORT, CHESHIRE, SK7 5LS*

Date: May 4th 2021

**DWARF SPORTS ASSOCIATION UNITED KINGDOM
 DSAUK & ITS 10 REGIONAL BRANCHES
 YEAR ENDED 31 DECEMBER 2020
 REGIONAL BANK & CASH BALANCES**

APPENDIX 1

MONIES HELD IN BANK BY BRANCHES		2020		2019		REGIONAL SURPLUSES & DEFICITS
		2020	2019	2020	2020	
		£	£	£	£	
EAST MIDLANDS	BRANCH 1	1,965	1,154	811		
WEST MIDLANDS	BRANCH 2	2,027	2,027	0		
NORTH EAST & EAST	BRANCH 3	22,722	22,976	-254		
NORTH WEST**	BRANCH 4	5,086	17,824	-12,738		
NORTH IRELAND	BRANCH 5	4,390	3,440	950		
SOUTH CENTRAL	BRANCH 6	1,565	2,242	-677		
SOUTH EAST	BRANCH 7	2,173	2,536	-363		
SOUTH WEST	BRANCH 8	3,317	3,600	-283		
SCOTLAND	BRANCH 9	8,921	5,036	3,885		
WALES	BRANCH10	2,844	2,973	-129		
TOTAL BANK BALANCES HELD AT BRANCHES		£ 55,010	£63,808	£ 8,798		

MONIES HELD IN CASH BY BRANCHES & H.O.		2020	2019	2020
		£	£	£
EAST MIDLANDS	BRANCH 1	0	0	0
WEST MIDLANDS	BRANCH 2	40	0	40
NORTH EAST & EAST	BRANCH 3	0	0	0
NORTH WEST	BRANCH 4	0	0	0
NORTH IRELAND	BRANCH 5	291	463	-172
SOUTH CENTRAL	BRANCH 6	0	0	0
SOUTH EAST	BRANCH 7	0	0	0
SOUTH WEST	BRANCH 8	0	0	0
SCOTLAND	BRANCH 9	0	0	0
WALES	BRANCH10	0	0	0
TOTAL CASH BALANCES HELD AT BRANCHES		£331	£ 463	£-132

TOTAL CASH & BANK HELD @ BRANCHES PER BALANCE SHEET	£55,341	£64,271	£-8,930
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**Adjustment to reductions in Bank for North West, debtor of £3,460, repaid in feb.2021 £ 3,460
 Small difference to reconcile £ 95

The Income per regional accounts in I & E account was £9,909, & Expenses £ 15,474, so Deficit of **£-5,565**

£-5,565

