21. INTEREST-BEARING BORROWINGS continued

	Total 2019 R'm	Available 2019 R'm	Total 2018 R'm
Borrowing facilities			
The Group has the following borrowing facilities:			
Southern Africa			
Available and uncommitted revolving credit facility	**2 000**	**2 000**	1 500
Committed working capital and guarantee facility[1]	**1 500**	**633**	1 250
Uncommitted primary lending facility	**500**	**500**	500
International			
Available and committed GBP revolving credit facility	**1 868**	**964**	1 846
Available and committed EUR credit facility	**829**	**213**	2 714
Available and committed revolving credit facility (GBP and EUR)	**93**	**4**	92
Committed working capital facility (zloty)	**21**	**21**	14
Committed leasing facility (GBP)	**560**	**46**	554
Factoring facility (GBP and EUR)	**284**	**132**	281
	7 655	**4 513**	8 751

[1] *Fluctuates seasonally.*

22. TRADE AND OTHER PAYABLES

	2019 R'm	2018 R'm
Under current liabilities:		
Trade payables	**1 631**	1 609
Accruals	**1 617**	1 293
Employee-related payables	**943**	859
Value added tax	**102**	70
Deferred income	**44**	86
Other payables	**462**	492
Balance at 30 September	**4 799**	4 409
Under non-current liabilities:		
Employee-related payables	**13**	38
Deferred income	**17**	–
Other payables	**90**	89
	120	127

The employee-related payables represent:

- the employee benefits payable to revenue tax authorities as well as medical aid and provident fund payment obligations at year-end
- the pro rata portion of a 13th cheque that is payable to employees annually in terms of their employment contracts, accrued annual leave and a performance bonus scheme
- the long-term incentive schemes for the executives and senior employees for international employees. Provisions are raised as payment is subject to the employee being in employment at vesting date

The total long-term incentive liabilities (short-term and long-term portion) relating to the international executives and senior employees amount to R13 million (2018: R38 million).