Notes to consolidated annual financial statements continued

for the year ended 30 September 2021

20. INTEREST-BEARING BORROWINGS continued

Borrowing facilities

	Total 2021 R'm	Available 2021 R'm	Total 2020 R'm	Available 2020 R'm
The Group has the following borrowing facilities:				
Southern Africa				
Committed general banking facilities*	**2 500**	**2 175**	4 000	2 319
Committed trade loan facility	**650**	**650**	650	650
Uncommitted general banking facilities	**1 500**	**1 500**	1 250	750
International				
Committed GBP revolving credit facility	**2 035**	**2 035**	2 290	1 853
Committed EUR revolving credit facility	**879**	**226**	993	255
Committed working capital facility (zloty)	**–**	**–**	44	44
Committed leasing facility (GBP)	**–**	**–**	654	143
Factoring facility (EUR) (2020: EUR and GBP)	**53**	**53**	333	268
	7 617	**6 639**	10 214	6 282

** Total facilities reduced by R1 billion during November 2021.*

21. TRADE AND OTHER PAYABLES

	2021 R'm	2020 R'm
Under current liabilities:		
Trade payables	**2 228**	1 858
Accruals	**1 451**	1 468
Employee-related payables	**1 130**	1 152
Value added tax	**154**	218
Deferred income	**–**	15
Other payables[1]	**480**	435
Balance at 30 September	**5 443**	5 146
Under non-current liabilities:		
Accruals	**52**	45
Employee-related payables	**11**	11
Deferred income	**–**	3
Other payables	**20**	30
	83	89

[1] *The largest balance included in other payables relates to debtors balances in credit of R168 million (2020: R168 million).*

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 payable in November.