

REGISTERED COMPANY NUMBER: 03180389 (England and Wales)  
REGISTERED CHARITY NUMBER: 1060378

Report of the Trustees and  
Unaudited Financial Statements for the Year Ended 31 March 2016  
for  
Calderdale Smartmove Limited

Lindley Adams Limited Chartered Accountants  
28 Prescott Street  
Halifax  
West Yorkshire  
HX1 2LG

**Contents of the Financial Statements  
for the Year Ended 31 March 2016**

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**Report of the Trustees  
for the Year Ended 31 March 2016**

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The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2016. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (the FRSSE) (effective 1 January 2015).

**OBJECTIVES AND ACTIVITIES**

The object of the charity is the relief of persons who are needy and either homeless or inadequately housed in Calderdale; in particular through the provision of promissory bonds and other assistance to persons who are in need of accommodation and would otherwise be unable to secure accommodation.

The main objective for the year continued to be the relief of persons who are needy, homeless or inadequately housed, this fully reflects the purpose that the charity was set up to further.

We review our aims, objectives and activities each year. This review looks at what we achieved and the outcomes of our work in the previous 12 months. The review looks at the success of each key activity and the benefits they have brought to those groups of people we are set up to help. The review also helps us ensure our aim, objectives and activities remained focused on our stated purposes.

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aim and objectives and in planning our future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

The strategies employed to achieve the charity's objectives are to:

- provide promissory bonds;
- provide assistance with the set up of homes such as the provision of essential appliances, for example ovens and heaters, and assistance with any moving costs;
- improve the quality of life through the provision of food, clothing, training, access to leisure facilities, assistance with travel costs etc;
- provide support sessions.
- provide educational and employment support

The charity is grateful for the assistance of a number of volunteer workers during the year.

**ACHIEVEMENT AND PERFORMANCE**

Our mission statement remains that "Smartmove will inspire local people on their journey to independence by providing housing support and education tailored to their specific needs."

Firstly, we were delighted to secure the Floating Support Housing contracts with Calderdale Council for a further 3 years from October 2014. The financial year to the end of March 2016 has been an exceptional period for our organisation. Local authority cuts of 40% were made at the onset of the previous contracts in 2011, but due to significant fund raising activities throughout the year a small deficit of £5,139 was made. This exceeded the Trustees projections and expectations and leaves the organisation in a healthy financial position with approximately 12 months running costs in reserves. Bank balances at the year end amounted to £132,133.

Although not included in the balance sheet, goods in kind to the value of £110,000 were received in the financial year. This included food and hygiene products, coats, curtains, furniture and many other items all used to benefit the vulnerable client group which we support. Oulton Hall Hotel and the British Army in Thirsk have been exceptional donors of furniture.

Volunteering is pivotal to the services we provide. Our organisation benefited from a contribution of some 6000 of voluntary hours per month with an estimated financial value of £66000 based on a £11 per hour calculation. Volunteers include ex-clients, our Trustees, a growing number of corporate volunteers and the general community wanting to give something back. We are extremely grateful in particular of the fantastic contribution of our volunteers.

There is much talk in the media about social value so when we look at the contribution of SmartMove we can evidence that in the financial year to March 2016 we generated circa £750,000 in added value. This calculation includes the savings generated from preventative services, grants received, goods in kind and volunteer hours contributed. This demonstrates a strong return on the value of the Council contracts.

One of the highlights of the year was an exceptional audit from Calderdale Adult Health and Social Care. This demonstrated that we excelled in quality of service to our clients and was achieved within regulatory guidelines. In addition our Educational provision was again marked as outstanding by Calderdale Adult Learning with Smartmove achieving Quality accreditation on the back of it.

**Report of the Trustees  
for the Year Ended 31 March 2016**

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**ACHIEVEMENT AND PERFORMANCE**

Over the year we brought in £174,901 in external funding, which accounted for over 43% of our total income. This included diversifying into event management which culminated in over 200 supporters attending a sponsored sleepover and charity ball. Our Chief Executive continues to speak regularly at corporate events, Rotary clubs, Institute events, educational conferences etc. This gives us the opportunity to highlight the plight of homeless and vulnerably housed people and further deepen community relationships all for the benefit of Calderdale people.

At any one time we are contracted to work with 111 clients, either individuals or families. It is good to report that waiting lists for our services have decreased over the last 12 months to manageable levels, indicating that local vulnerable people are receiving timely interventions and are managing to maintain their tenancies.

Smartmove's role is to find safe and secure accommodation in either the private rented or social housing sectors. Over the 12 month period we supported 328 individuals or families and of these we lost 12 bonds which is less than 4% of people supported. This is again evidence that our cocktail of staff and volunteers working together helps our clients to sustain their tenancies long term. Bond claims amounted to £5,74 ; falling below the allocated budget.

Demand for our informal education training courses continues to be high with over 650 individual sessions attended. Due to additional funding we have again been able to provide money management courses and provide individual debt counselling. These complemented other courses such as Healthy Eating, Safety in the Home, Arts and Crafts, Maintaining a Successful Tenancy, literacy courses and many more.

In summary we are again delighted by our financial performance and importantly our people performance. Despite the economic climate and welfare reform issues we have achieved all our key performance indicators and assisted a high number of local vulnerable people to improve their lives in line with both our Mission Statement and organisational core values.

All our services are provided free to our clients and equal access to our services continues to be of paramount importance.

**FINANCIAL REVIEW**

**Principal funding sources**

The principle source of funding continued to be from Calderdale MBC Adult Health & Social Care.

**Reserves and Going Concern Policy**

The trustees have established a level of reserves (that is those funds that are freely available) that the charity should have. The reserves are required to operate and meet the charity's objectives.

During the year expenditure has exceeded income by £5,139. The total funds of the charity have decreased from £220,534 to £215,395.

Free reserves as at 31 March 2016, after accounting for restricted funds and designated funds were £141,616 (2015 - £157,350). These reserves are required to operate and meet the charity's objectives and are considered sufficient for the accounts to have been prepared on a going concern basis.

**FUTURE PLANS**

Given the increased number of staff and clients over the last four years, leading to increased capacity, the Trustees in October 2015 made the decision to purchase our own premises, giving us 50% more floor space. We are therefore able to expand our learning programmes and support greater client numbers. There is of course a substantial rent saving.

The Trustees and Chief Executive will be planning a strategy as the present Council contracts expire in August 2017. A strategy day is planned for 20th October 2016 at which our business plans will be reviewed and revised. Our aim will be to publish a new business plan with actions to cover the next three financial years.

We have, during 2016, taken on a small contract which assists clients with Mental health issues maintain their tenancy. We will undertake a review of this contract and then consideration will be given as to if this is a potential area for diversification.

Calderdale SmartMove has in the past adapted to external challenges and opportunities, whilst maintaining its original aims. The future offers many new opportunities for SmartMove's innovative diversification of services.

**Report of the Trustees  
for the Year Ended 31 March 2016**

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**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is a company limited by guarantee and was incorporated on 29 March 1996. The charity is governed by its Memorandum and Articles of Association as amended on the 10 May 2005 and 16 July 2007 and 30th October 2013, when the Company's trading name was changed from Calderdale Bond Scheme Ltd (T/A Calderdale Smartmove ) to the more straight forward Calderdale Smartmove Ltd .

**Recruitment and appointment of new trustees**

Anyone over the age of 18 can apply to become a trustee of the charity however trustees must be elected by the current trustees at the Annual General Meeting by those present. There are currently 10 trustees; the liability of each member in the event of winding up is limited to £1.

As set out in the Articles of Association there shall always be a minimum of five trustees and a maximum of twelve. The chair of the trustees is nominated at the Annual General Meeting by the members present. The charity is managed and overseen by the trustees.

**Organisational structure**

The trustees makes decisions regarding strategic matters and any expenditure over £500. However the chief executive, Mr S Rumney, makes decisions regarding the day-to-day running of the charity.

All members of the Board of Trustees give their time voluntarily and received no benefits from the charity. Any expenses reclaimed from the charity are set out in notes to the accounts.

**Induction and training of new trustees**

The policy for inducting and training trustees has been reviewed and a training plan is now in place. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

**Related parties**

None of the trustees receive remuneration or other benefit from their work with the charity but can receive reimbursement of expenses incurred on behalf of the charity.

**Risk management**

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 have conducted a review of the major risks to which the charity is exposed and systems have been established to mitigate those risks. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

03180389 (England and Wales)

**Registered Charity number**

1060378

**Registered office**

15 Harrison Road  
Halifax  
West Yorkshire  
HX1 2AF

**Report of the Trustees  
for the Year Ended 31 March 2016**

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**REFERENCE AND ADMINISTRATIVE DETAILS**

**Trustees**

W Frankish		- resigned 23.9.16
Ms H Rhodes		- resigned 23.2.16
Mrs J Wright		
Mrs M Sutcliffe		
Mrs J A Crowther		- resigned 23.2.16
Mrs K Beevers		
D Webster	Chair	
Mrs S Rowland		- resigned 23.2.16
J Vikse		
Dr A Bewsher	Treasurer	- appointed 23.2.16
R Harris		- appointed 23.2.16
Mrs D Adams		- appointed 10.3.16
C Walker		- appointed 22.3.16

**Company Secretary**

J M Mc Ausland ACIS ACMA

**Independent examiner**

Mr David C Adams FCA CTA FIMgt  
Institute of Chartered Accountants in England & Wales  
Lindley Adams Limited Chartered Accountants  
28 Prescott Street  
Halifax  
West Yorkshire  
HX1 2LG

**STATEMENT OF TRUSTEES RESPONSIBILITIES**

The trustees (who are also the directors of Calderdale Smartmove Limited for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company 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 Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 6 October 2016 and signed on its behalf by:

D Webster - Trustee

**Independent Examiner's Report to the Trustees of  
Calderdale Smartmove Limited**

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I report on the accounts for the year ended 31 March 2016 set out on pages six to thirteen.

**Respective responsibilities of trustees and examiner**

The charity's trustees (who are also the directors for the purposes of company law) 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(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Institute of Chartered Accountants in England & Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

**Basis of the independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. 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 you as 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 statements 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 386 and 387 of the Companies Act 2006; and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (the FRSSE) (effective 1 January 2015)

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.

Mr David C Adams FCA CTA FIMgt  
Institute of Chartered Accountants in England & Wales  
Lindley Adams Limited Chartered Accountants  
28 Prescott Street  
Halifax  
West Yorkshire  
HX1 2LG

Date: .....

**Statement of Financial Activities**  
**(Incorporating an Income and Expenditure Account)**  
**for the Year Ended 31 March 2016**

	Notes	Unrestricted funds £	Restricted funds £	31.3.16 Total funds £	31.3.15 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		27,599	(3)	27,596	20,106
<b>Charitable activities</b>					
Bond scheme		-	10,000	10,000	10,000
Adult Health and Social Care		304,971	-	304,971	283,255
Education		-	29,602	29,602	29,208
Volunteer Co-Ordinator		-	18,350	18,350	13,875
Brelms Trust		-	-	-	3,120
Lloyds-relationship		-	14,901	14,901	19,445
Investment income	2	25	-	25	389
<b>Total</b>		<b>332,595</b>	<b>72,850</b>	<b>405,445</b>	<b>379,398</b>
<b>EXPENDITURE ON</b>					
Raising funds		17,237	27,331	44,568	23,199
<b>Charitable activities</b>					
Bond scheme		-	5,748	5,748	2,941
Adult Health and Social Care		331,092	-	331,092	330,027
Education		-	14,304	14,304	18,022
Volunteer Co-Ordinator		-	14,872	14,872	10,807
Brelms Trust		-	-	-	3,120
<b>Total</b>		<b>348,329</b>	<b>62,255</b>	<b>410,584</b>	<b>388,116</b>
<b>NET INCOME/(EXPENDITURE)</b>		<b>(15,734)</b>	<b>10,595</b>	<b>(5,139)</b>	<b>(8,718)</b>
<b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		<b>157,350</b>	<b>63,184</b>	<b>220,534</b>	<b>229,252</b>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>141,616</b>	<b>73,779</b>	<b>215,395</b>	<b>220,534</b>

The notes form part of these financial statements



**Balance Sheet**  
**At 31 March 2016**

	Notes	Unrestricted funds £	Restricted funds £	31.3.16 Total funds £	31.3.15 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	7	108,934	-	108,934	-
<b>CURRENT ASSETS</b>					
Debtors	8	29,544	4,532	34,076	27,357
Cash at bank and in hand		41,474	91,322	132,796	208,543
		<u>71,018</u>	<u>95,854</u>	<u>166,872</u>	<u>235,900</u>
<b>CREDITORS</b>					
Amounts falling due within one year	9	(38,336)	(22,075)	(60,411)	(15,366)
<b>NET CURRENT ASSETS</b>		<u>32,682</u>	<u>73,779</u>	<u>106,461</u>	<u>220,534</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>141,616</u>	<u>73,779</u>	<u>215,395</u>	<u>220,534</u>
<b>NET ASSETS</b>		<u>141,616</u>	<u>73,779</u>	<u>215,395</u>	<u>220,534</u>
<b>FUNDS</b>					
Unrestricted funds	11			141,616	157,350
Restricted funds				73,779	63,184
<b>TOTAL FUNDS</b>				<u>215,395</u>	<u>220,534</u>

The notes form part of these financial statements

**Balance Sheet - continued**  
**At 31 March 2016**

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The charitable company is entitled to exemption from audit under Section 479A of the Companies Act 2006 relating to subsidiary charitable companies for the year ended 31 March 2016.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2016 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard for Smaller Entities (effective January 2015).

The financial statements were approved by the Board of Trustees on 6 October 2016 and were signed on its behalf by:

Dr A Bewsher -Trustee

**Notes to the Financial Statements  
for the Year Ended 31 March 2016**

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company have been prepared in accordance with the Charities SORP (FRSSE) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (the FRSSE) (effective 1 January 2015)', the Financial Reporting Standard for Smaller Entities (effective January 2015) and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

**Exemption from preparing a cash flow statement**

Exemption has been taken from preparing a cash flow statement in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2015).

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Fixtures and fittings	- 20% on cost
Office improvements	- 20% on cost

Additions costing below £250 are not capitalised.

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**Pension costs and other post-retirement benefits**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**2. INVESTMENT INCOME**

	<b>31.3.16</b>	<b>31.3.15</b>
	£	£
Interest received	<b>25</b>	389
	<u>          </u>	<u>          </u>

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 March 2016**

**3. NET INCOME/(EXPENDITURE)**

Net income/(expenditure) is stated after charging/(crediting):

	31.3.16	31.3.15
	£	£
Auditors' remuneration	1,500	1,013
Depreciation - owned assets	2,223	-
	2,723	1,013

**4. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2016 nor for the year ended 31 March 2015.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 March 2016 nor for the year ended 31 March 2015.

**5. STAFF COSTS**

The average monthly number of employees during the year was as follows:

	31.3.16	31.3.15
Direct charitable activities	12	12
Administrative	2	2
	14	14

No employees received emoluments in excess of £60,000.

**6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	20,107	(1)	20,106
<b>Charitable activities</b>			
Bond scheme	-	10,000	10,000
Adult Health and Social Care	283,255	-	283,255
Education	-	29,208	29,208
Volunteer Co-Ordinator	-	13,875	13,875
Brelms Trust	-	3,120	3,120
Lloyds-relationship	-	19,445	19,445
Investment income	389	-	389
<b>Total</b>	<b>303,751</b>	<b>75,647</b>	<b>379,398</b>

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 March 2016**

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued	Unrestricted funds £	Restricted funds £	Total funds £	
<b>EXPENDITURE ON</b>				
Raising funds	12,945	10,254	23,199	
<b>Charitable activities</b>				
Bond scheme	-	2,941	2,941	
Adult Health and Social Care	330,027	-	330,027	
Education	-	18,022	18,022	
Volunteer Co-Ordinator	-	10,807	10,807	
Brelms Trust	-	3,120	3,120	
<b>Total</b>	<b>342,972</b>	<b>45,144</b>	<b>388,116</b>	
<b>NET INCOME/(EXPENDITURE)</b>	<b>(39,221)</b>	<b>30,503</b>	<b>(8,718)</b>	
<b>RECONCILIATION OF FUNDS</b>				
<b>Total funds brought forward</b>	<b>196,571</b>	<b>32,681</b>	<b>229,252</b>	
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>157,350</b>	<b>63,184</b>	<b>220,534</b>	
<b>7. TANGIBLE FIXED ASSETS</b>	<b>Freehold property £</b>	<b>Fixtures and fittings £</b>	<b>Office improvements £</b>	<b>Totals £</b>
<b>COST</b>				
At 1 April 2015	-	47,836	8,267	56,103
Additions	111,157	-	-	111,157
At 31 March 2016	111,157	47,836	8,267	167,260
<b>DEPRECIATION</b>				
At 1 April 2015	-	47,836	8,267	56,103
Charge for year	2,223	-	-	2,223
At 31 March 2016	2,223	47,836	8,267	58,326
<b>NET BOOK VALUE</b>				
At 31 March 2016	108,934	-	-	108,934
At 31 March 2015	-	-	-	-

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 March 2016**

**8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.3.16	31.3.15
	£	£
Accrued income	29,745	23,325
Prepayments	4,331	4,032
	<b>34,076</b>	<b>27,357</b>
	<b>34,076</b>	<b>27,357</b>

**9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.3.16	31.3.15
	£	£
Social security and other taxes	6,590	-
Accruals and deferred income	49,171	10,638
Accrued expenses	4,650	4,728
	<b>60,411</b>	<b>15,366</b>
	<b>60,411</b>	<b>15,366</b>

**10. OPERATING LEASE COMMITMENTS**

The following operating lease payments are committed to be paid within one year:

	31.3.16	31.3.15
	£	£
Expiring:		
Between one and five years	730	582
	<b>730</b>	<b>582</b>
	<b>730</b>	<b>582</b>

**11. MOVEMENT IN FUNDS**

	At 1.4.15	Net movement	At 31.3.16
	£	in funds	£
		£	
<b>Unrestricted funds</b>			
General Fund	157,350	(15,734)	141,616
<b>Restricted funds</b>			
Crisis bond scheme	34,768	4,252	39,020
Smartskills Fund	10,337	15,297	25,634
Volunteer Co-Ordinator	7,745	3,476	11,221
Relationship manager	10,334	(12,430)	(2,096)
	<b>63,184</b>	<b>10,595</b>	<b>73,779</b>
	<b>63,184</b>	<b>10,595</b>	<b>73,779</b>
<b>TOTAL FUNDS</b>	<b>220,534</b>	<b>(5,139)</b>	<b>215,395</b>
	<b>220,534</b>	<b>(5,139)</b>	<b>215,395</b>

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 March 2016**

**11. MOVEMENT IN FUNDS - continued**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General Fund	332,595	(348,329)	(15,734)
<b>Restricted funds</b>			
Crisis bond scheme	10,000	(5,748)	4,252
Smartskills Fund	29,601	(14,304)	15,297
Volunteer Co-Ordinator	18,348	(14,872)	3,476
Relationship manager	14,901	(27,331)	(12,430)
	72,850	(62,255)	10,595
<b>TOTAL FUNDS</b>	405,445	(410,584)	(5,139)

The unrestricted funds are to be used to assist the charity with its aims and objectives as detailed in the trustees report.

Restricted funds are funds that are to be used in accordance with specific restrictions imposed by donors. The Crisis bond scheme and Bond Scheme funds are for the use of securing bonds issued on behalf of housing clients.

**12. PENSION COMMITMENTS**

The charity made pension contributions into a stakeholder pension scheme for its employees of £11772 (2015 £12737). Contributions due to the pension provider at the year end amounted to £NIL (2015 £NIL).

**13. CONTINGENT LIABILITIES**

At 31 March 2016 the charity had guaranteed bonds for accommodation amounting to £24950 (2015 £22770).

**14. RELATED PARTY DISCLOSURES**

During the year expenditure of £1913 was incurred with a printing company where one of the trustees, Ms J Wright, was a director.

These transactions were on normal commercial terms.

**Detailed Statement of Financial Activities  
for the Year Ended 31 March 2016**

	31.3.16 £	31.3.15 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	27,596	20,106
<b>Investment income</b>		
Interest received	25	389
<b>Charitable activities</b>		
Grants	312,591	357,408
Refurbishment grants	55,897	-
Fund generation	9,336	1,495
	<hr/>	<hr/>
	377,824	358,903
	<hr/>	<hr/>
<b>Total incoming resources</b>	405,445	379,398
<b>EXPENDITURE</b>		
<b>Raising donations and legacies</b>		
Wages	34,722	18,862
Social security	3,449	1,836
Fundraising expenses	6,397	2,501
	<hr/>	<hr/>
	44,568	23,199
<b>Charitable activities</b>		
Wages	164,114	198,041
Social security	9,779	13,386
Pensions	11,771	12,737
Volunteer expenses	13,993	13,014
Publications & subscription's	2,370	1,547
Bond Claims	5,748	2,941
Sundries	655	645
Spending on clients	2,587	1,646
Rent, rates, heat & light	17,259	17,412
Stationery, phone etc	9,170	8,278
Repairs & renewals	2,894	3,118
Waste services	570	1,601
Refurbishment expenses	32,643	-
Freehold property	2,223	-
Grants to individuals	4,682	8,747
	<hr/>	<hr/>
	280,458	283,113
<b>Support costs</b>		
<b>Management</b>		
Wages	38,889	37,800
Carried forward	38,889	37,800

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**Detailed Statement of Financial Activities  
for the Year Ended 31 March 2016**

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	<b>31.3.16</b>	<b>31.3.15</b>
	<b>£</b>	<b>£</b>
<b>Management</b>		
Brought forward	<b>38,889</b>	37,800
Social security	<b>4,471</b>	3,976
	<b>43,360</b>	41,776
<b>Finance</b>		
Wages	<b>23,569</b>	23,290
Social security	<b>2,243</b>	2,046
Bank charges	<b>30</b>	-
Payroll	<b>970</b>	802
	<b>26,812</b>	26,138
<b>Information technology</b>		
Information technology	<b>4,496</b>	3,378
<b>Governance costs</b>		
Wages	<b>2,619</b>	2,588
Social security	<b>249</b>	227
Auditors' remuneration	<b>1,500</b>	1,013
Insurance	<b>2,562</b>	1,512
Professional fees	<b>1,800</b>	2,647
Accountancy fees	<b>2,160</b>	2,000
Legal fees	<b>-</b>	525
	<b>10,890</b>	10,512
<b>Total resources expended</b>	<b>410,584</b>	388,116
	<b>(5,139)</b>	<b>(8,718)</b>
<b>Net expenditure</b>	<b>(5,139)</b>	<b>(8,718)</b>

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