

BACKUP Northwest

Report and financial statements For the year ended 31 March 2021

Company number 03399617

Charity number 1064698

Registered office and operational address Bridgeman House, 77 Bridgeman Street, Bolton,
BL3 6BY

Charity Trustees and Company Directors (as at 31 March 2021)

- Dr Steve Sharples Chair
- Cath Conniffe (nee Burns) Vice Chair (retired December 2020)
- Joan Wyatt Treasurer
- Maura Jackson Secretary
- Paul Pritchard (resigned)
- Gail Hounslea
- Resma Patel
- Ian Bell
- Maggie Bruce
- Gary Malcomson
- David Morgan
- Lisa Charles

No Trustees have held title to property belonging to the charity during the reporting period or at the date of approval.

Key management Maura Jackson - Chief Executive

Personnel Dianne Gilmore – Director of Services

Paulette Campbell – Director of Business

Bankers Co-operative Bank plc, 1 Balloon Street, Manchester, M60 4EP

Solicitors Aspinall & Co, 15 Wood Street, Bolton, BL1 1EB

Auditors Barlow Andrews LLP

Carlyle House, Bolton, BL1 4BY

The Trustees present their report and the audited financial statements for the year ended 31 March 2021. Included within the Trustees' report is the directors' report as required by company law.

Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

Objectives and activities

Long term the business plan 2018-2021 still include objectives linked to 4 themes:-

- 1. To be financially sustainable**
- 2. To be well governed and risk aware**
- 3. To be inclusive and diverse**
- 4. To be safe and secure**

The overall aim of the organisation remains the same however we see our primary function to support young people. We do this by addressing issues caused by homelessness and work to stop repeat homelessness for young people by intervening and supporting them into a positive alternative. The objects of the charity were changed at the same time we renamed to Backup North West in 2018 to **“relieve poverty and the distress causes thereby, and in particular to provide single young people without settled housing accommodation (“the client group”) with short term accommodation and to help educate and counsel such young people.”**

The main activities include:-

- Provision and management of accommodation that is furnished and decorated.
- Needs and risk assessment of all referrals received for supported accommodation.
- Support planning and reviews. *This is also now for young people who are looked after but may not be living in BACKUP services or be homeless.
- Provision of signposting, advice, training and education, group work, counselling, sport and leisure activities on a variety of matters.
- Risk management.
- Housing Management.
- Coordinating and liaising with other agencies across all sectors for the benefit of young people.
- Crisis intervention, prevention and management.
- Safeguarding.

The new Business Plan 2021-2024 will be launched in October 2021.

Vision and Values

BACKUP believes no young person should experience homelessness. For the young people that do, we aim to be an outstanding provider of high quality, holistic housing and support services.

Mission statement

BACKUP aims to prevent homelessness among 16 – 25 years olds by providing supported housing consisting of furnished accommodation and tailored packages of support which include emotional and practical help with all areas of independent living.

Aims

- To empower young people to live independently in their community
- To prevent repeat homelessness and sustain tenancies
- To respond to emerging needs of young people
- To enable young people to improve their social and economic welfare

Values

- Respect
- Honesty
- Commitment
- Empowerment
- Empathy
- Resilience
- Support



The Trustees review the aims, objectives and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work in the reporting period. The Trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help. The review also helps the Trustees ensure the charity's aims, objectives and activities remained focused on its stated purposes.

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives that have been set.

Organisational Governance

Bolton Young Persons Housing Scheme was established in 1992 and changed its' name to BACKUP North West in 2018.

BACKUP is a company limited by guarantee and a registered charity. The memorandum and articles of association were signed on 24 June 1997 and the company was incorporated on 7 July 1997. These were amended on 8th March 2018 to reflect the new charity name and articles.

All the Trustees sit as members of BACKUP Board. Bolton MBC nominates a Trustee to the Board and currently this is Councillor Susan Baines. The Trustees meet every other month to administer the charity. The CEO is appointed by the Board and is responsible for the day to day operation of the charity. In 2015/16 a sub group was established to support financial matters and reports back to the Board quarterly. 4 board members attend this along with the CEO and Director of Business.

We recruit new Trustees who live, study or work in Bolton, who share our aims and support the work of the charity. Prospective Trustees go through a formal safer recruitment process and provide references before a formal invitation is made for them to become a Trustee. The prospective trustee attends 3 meetings before formally joining the Board and then this is confirmed at the next AGM. Induction training is available for all new Trustees and other training is available to all Trustees as required. In 2019 all Trustees completed accredited Health and Safety for Leaders training. This is being repeated in 2021. 1 Trustee and the CEO also completed accredited Safeguarding for Leaders training. 4 Trustees also attended Trustee training through CVS.

The company was established under a memorandum of association which established the objects and powers of the charitable company and is governed under its articles of association.

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The total number of such guarantees at 31/3/21 was 11. The Trustees are members of the charity but this entitles them only to voting rights. The Trustees have no beneficial interest in the charity.

All Trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in note 12 to the accounts.

Statement of responsibilities of the Trustees

The Trustees (who are also directors of the company for the purposes of company law) are responsible for preparing the Trustees' annual report 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 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 judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements
- 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 disclose with reasonable accuracy at any time the financial position of the charitable company and 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.

In so far as the Trustees are aware:

- There is no relevant audit information of which the charitable company's auditors are unaware
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.



Related Parties

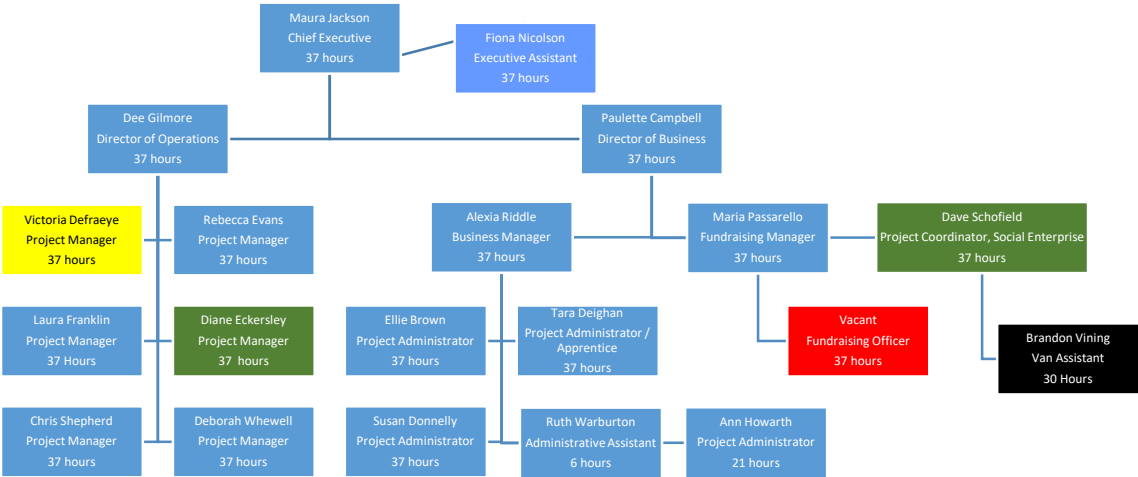
BACKUP has close working relationships with Bolton MBC's Community Housing Services, Bolton at Home, Leaving Care Team, Irwell Valley Housing Association, Youth Offending Team and Adult Services. We deliver support services on behalf of: Irwell Valley Housing Association, Bolton at Home, Mosscares St Vincents, Places for People and Onward. As noted above, Bolton MBC nominates a Trustee to the BACKUP Board.

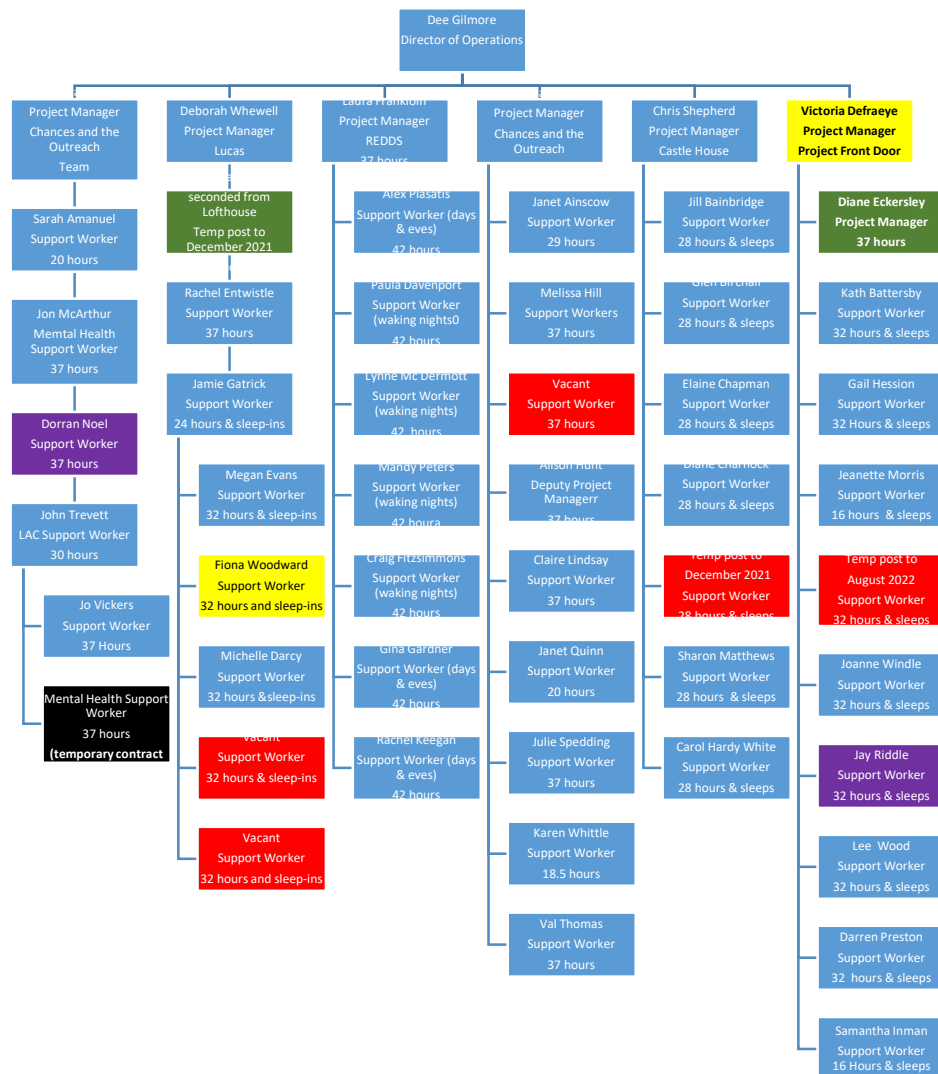
In our service delivery we are supported by a number of local and regional individuals, churches and businesses. These include Big Lottery, Bolton at Home, Homeless Link, Greenalghs Craft Bakery, Nandos, Carrs Pasties, Warburtons Bakery Ltd, Tesco, DWP and CVS; Bolton Fund. The full lists of funders, sponsors, donors and Guardians are detailed in our annual report.

In order to achieve our aims and objectives we work and collaborate strategically with other partners both locally and nationally. BACKUP are active members of the local Interagency Forum working with local providers of homeless and support services to benefit the organisation and our clients and Bolton CVS. Nationally we are members of Homeless Link Charity. We work alongside and are members of the Institute of Directors, Chamber of Commerce and Foyer Federation.

The CEO is Chair of Endeavour Domestic Abuse Charity but there is no financial connection. There are no connections between any Board members or suppliers or contractors of any of our commissioned services.

People





Case study

T was referred by his social worker, he was living in a mental health unit, doing well and ready to make progress with independent living. He has been in the care/support of social services for some years after his mother was given a 25 year prison sentence for killing her own mum (his gran). Dad was supportive and around, but not local. Shortly after T moved in, his dad had a fatal stroke and so one of the first things we had to help him with were practical arrangements to attend a funeral 100 miles away. A suit was required, transport and so on which we organised.

He has received intensive support from the Project Front Door service and Chances Outreach Mental Health worker with emotional and practical help; he was attending music lessons with BACKUP staff. T eventually moved on to a residential mental health service as this recent bereavement just became too much for him to cope with, living alone.

Review of activities

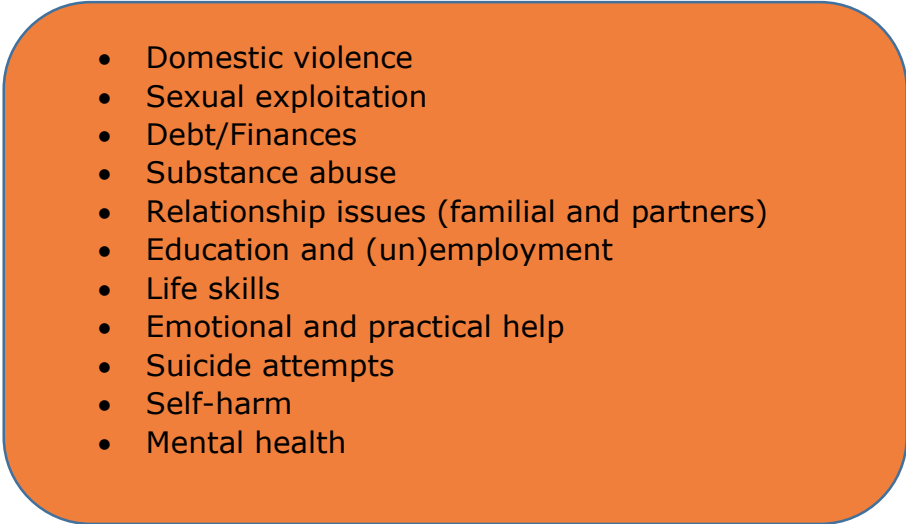
Our objectives for this year were to 1) work towards financial stability, 2) be well governed and risk aware 3) be inclusive and diverse and 4) be safe and secure. From a business perspective it was also to continue to deliver high quality services to young people and to continuously develop as a first class employer.

The young people are only defined by age, 16 – 25 years but no other characteristic other than they are homeless or at risk of becoming homeless and are in insecure situations or are at risk. In the main the young people require support around domestic abuse, addictions, self-harm, exploitation, neglect, safeguarding, mental ill health, poverty, lack of employment or education and many more.

It needs acknowledging that Covid and the pandemic has had an enormous impact on the organisation. It has affected income, service delivery, staffing, events, training, morale and more. Despite this, the organisation has still achieved great outcomes, secured funding and made some changes that whilst being difficult will make BACKUP stronger. Things like:-

- There was significant staff sickness with Covid, at its highest April – June 2020.
- Events cancelled for fundraising – loss of around £80k planned income
- The Van (social enterprise) was unable to trade; loss of £25k projected income
- Training and meetings cancelled, include staff away days and social events, affected morale and increased a sense of distance between teams
- Services had to be adapted, no home visits and no group work. This is our main area of work. Contact was remote, virtual or outside. Support workers were creative in their approaches.
- Delays in opening the new service planned due to refurbishment work being suspended during lockdowns.

Some of the main issues colleagues have supported young people with this year have included:-

- 
- Domestic violence
 - Sexual exploitation
 - Debt/Finances
 - Substance abuse
 - Relationship issues (familial and partners)
 - Education and (un)employment
 - Life skills
 - Emotional and practical help
 - Suicide attempts
 - Self-harm
 - Mental health

Unemployment, job readiness and mental health are the largest growing areas of work for BACKUP.

So, it is with great sadness to record that there was a suicide on scheme in June 2020, linked to the lockdown and its affects. This was the first death on scheme in BACKUPs 29 years of operation. The young man in question was bright, funny and well liked. He had a place secured for University but the impact of the lockdown on top of already challenging mental health issues was too much for him. BACKUP colleagues were devastated, those who had worked closest with him were deeply affected.

Then, from July 20 to March 21 followed 3 further suicides of young people who had successfully moved on from BACKUP but over time felt taking their own lives was the only option they had. The human impact of lockdowns far outweighs anything BACKUP has had to manage financially or operationally.

Services Available

BACKUP SERVICES

Loft House 10 Units - High Needs	Project Front Door 12 Units - High Needs
Lucas Project 28 Units - Medium Needs	Supported Lodgings 4 Units - Low/Medium Needs
Redds Place 12 Units - Very High Needs	Outreach 38 Units Dispersed - Low/Medium Needs
Chances Intensive Support Service	
104 At any one time	370 Every year

BACKUP - Helping young people to get back up and stay back up.



THE VAN

School or Church fayre?	Community event?
Sporting groups?	Local Business?

Do you want to promote your organisations CSR?
Do you want something different at your event/activity?

Why not book The Van and let them serve hot and cold drinks and cake to your customers or guests?

Ring 01204 520183 or email
Thevan@backup-charity.org.uk for more information.

You will be tackling youth homelessness one coffee at a time.



WHAT'S ON OFFER?

1:1 and group support	Off Site Activities
Accompanying Support	Free on site counselling
Free laundry services	Budgeting Services
Lifeskills Training	Exercise and Leisure
Free Haircuts	Emergency Food Parcels & Weekly Food Donations
Access to Free ID & Travel Expenses	Volunteering Opportunities on The Van
Extra Bolt On Support from Chances	ETE Support

BACKUP North West, helping young people get back up and stay back up

Impact

Referrals were lower than previous years. The local authority gatekeepers closed their offices during the pandemic and still are not open. The services they offer are remote or virtual and the feedback from clients is that this has put young people off. This is not the only reason, lockdown has meant people have stayed in and so movement between homes has reduced.

BACKUP suspended interviews for homeless applicants during the first lockdown as per government guidelines but during the second and third we opened up and delivered assessments using social distancing in large ventilated spaces. This added to the lower numbers accommodated.

We have similar numbers to last year with 325 referrals received (394 last year) and accommodated 194 (212 last year). 7% of those accommodated had been at BACKUP before. The numbers referred have reduced due to Covid, less gatekeeping agencies open and working so referrals slowed down PLUS the agencies who deliver the stable accommodation as move on also slowed down and during lockdown 1 stopped, so no move ons.

We had a bottleneck and the waiting list hit 75 during the summer of 2020, the highest it has ever been. The complexity of case work remained – we simply had Covid to manage as an additional issue. It wasn't the most serious thing facing any of the young people, except to impact on mental health and isolation.

We have had no evictions, however 9% were temporarily excluded due to serious breaches of occupancy conditions which is a decrease of 2% from last year. In addition, we were able to rehouse 73 young people through internal transfers (23 more than last year) as they made progress achieving independent living.

We meet our charitable objects by empowering young people, increasing their confidence to live independently and be economically active. To this end we offer a variety of services designed to meet the diverse needs of young homeless people. These are: -

- **Castle House**
- **Project Front Door**
- **Stonechurch**
- **Supported Lodgings**
- **Supported Tenancies**
- **Lucas Project**
- **Chances**

We can accommodate 100 young people at any one time and support an additional 15. Due to the restrictions around Covid and partner agency landlords being closed or only dealing with emergencies and furloughing their staff, BACKUP has not been able to move on as many young people as we could have. From April – August 2020 we had a bottle neck, no move ons meant no new residents. This created a challenge in service delivery terms as we needed to keep those young people ready for independence, engaged.

Outcomes

180 young people moved within 2020/21.

Of those 180:-

5% abandoned and left without notice

81% successfully moved; as part of a planned progression

The rest, still with us at year end.

Of the 180, % needed support with.....	Of that group % made progress
100% needed support with finances and/or debt	95% left with improved income, 78% reduced debts
71% needed help with education or employment	87% left the service engaged in education or employment
31% needed help with a physical health issue	81% of those assisted reported improvements in health
50% needed help with mental health	82% of those assisted reported improvements
85% needed help to manage their accommodation	100% of those demonstrated improvements

The outcomes of work with young people has been amazing and the successes of young people continue to be outstanding and a credit to their resilience and strengths.

2 young people left the scheme this year to move into University accommodation.

Plus

- The Van started to trade January 21
- Investors in People GOLD was awarded to BACKUP for the third time in October 2020



- Funding for Covid related emergencies and service delivery was secured and covered all the losses
- Redds Place – the new short stay and assessment service is still scheduled to open, despite delays
- Reviewed the organisational infrastructures; implemented new IT, telephones and digital systems
- Reviewed and improved financial and fundraising processes
- Pay grades and annual leave reviews were also completed.

Awards

The charity, CEO and colleagues are winning awards and it is good for business and positive promotion of Bolton.

- CEO won Inspire Women Award 2016 – going the extra mile category. (Bolton)
- CEO won the North West Inspiring Women Award 2018 – community category.
- CEO came 2nd in the Barclays North West Professional Woman of the Year “not for profit” 2018 (highly commended)
- CEO won the National Chartered Institute of Housing Inspirational Leader of the year 2017
- CEO won the National Business Women’s Awards 2018 at Wembley Stadium – Third sector Champion.
- CEO won the Institute of Directors – North West and Isle of Man Director of the Year Third sector, April 2019.
- CEO was a Finalist in E3 business awards 2019 Outstanding Woman in Business.
- CEO was a Finalist in Inspire Women Awards Bolton 2019 - Leadership category.
- CEO won Inspirational Woman of the Year in 2019 EVA awards.
- CEO won Bolton Business Person of the Year 2019
- CEO finalist in the Freshies (regional award) Trailblazer and Phoenix award categories September 2021. WON The Phoenix Award.
- CEO is a finalist in Women In Housing national awards; Woman of the Year (homelessness) September 2021

As an organisation BACKUP won or were finalists:

- Bolton Business Award 2016 – “we are backing Bolton”.
- North West Charity of the Year 2017
- Bolton Business Award 2018 – not for profit
- Regional Workplace Wellbeing Award – GM Chamber 2018
- National finalist in British Chamber of Commerce Workplace well-being award 2018.
- Investors in People GOLD employer of the year finalist 2018 and 2015 GLOBAL award.
- Finalist of E3 business awards Charity of the Year 2019
- Winner of the National Women in Housing 2019 awards – Marketing and Communications strategy
- Finalists in the CIH Housing Awards 2020 Homeless Project of the Year.
- WON at the Freshies Awards 2021, “most treasured team of the year”.

Financial Review.

We received our annual grant of £524,000 from Bolton MBC, other grants from Warburtons, Big Lottery, The Bolton Fund as well as individual and personal donations and fundraising. This year’s fundraising income has been the highest ever. We received £28,023 in fundraising and donations which includes the financial support from our Guardians.

A Guardian is a local business or individual who sponsors our organisation for £500 a year to help directly assist young people experiencing crisis and hardship.

The organisation is monitored against a variety of contracts or grants with conditional targets attached. Formal reports are submitted against these either quarterly or annually depending on the funder/commissioner. With the local authority contract we meet the contract and monitoring officer quarterly to go through the reports. In ALL reports this year we have exceeded contractual targets.

Factors affecting the charity finances.

- Covid, loss of event/fundraising income
- 10% cut from BMBC contract
- Delay in refurbishment of Claremont Court has meant loss of income.

Reserves Policy and risk management

We ended the year with a surplus of £56,848. This would have been significantly higher but for an adjustment in the Pensions deficit. This has been transferred into reserves in order to fulfil the organisations reserve policy. Our total reserves now amount to £657,253. Free reserves at 31 March 2021 were £735,920, which sufficiently meets the Reserves Policy detailed below.

Please refer to the Reserves Policy document agreed at Board January 2021 in full to see a breakdown of winding up parts or all of the charity and what that would cost. This is based on financial commitments and contractual obligations to colleagues, properties leased and services delivered. The policy shows funds required based on 100% shut down or loss of parts of the organisation amounting to £156,006. This policy is reviewed annually in line with the Risk Register.

The Trustee Board examines the major financial and other risks that face BACKUP each year. The charity has developed systems to monitor and control these risks to mitigate any impact that they may have on the Scheme in the future. Risks are managed and monitored at each Board meeting. There is a risk register which is reviewed annually.

The Trustees are confident that BACKUP is a going concern and has future financial projections of at least 36 months.

Risk.

The Board regularly discuss risk, it's tabled at every Board meeting. The CEO updates and circulates the Organisational Risk Register which is a detailed plan of all potential areas of risk, actions taken to mitigate it and each risk is given a red/amber/green rating based on a numerical score.

The categories include:

- Staffing
- Young people
- Safeguarding
- Incidents
- Financial
- Reputational
- Partnerships
- Service delivery

The risk register is reviewed annually. For 2020/21 areas of risk identified were linked to Stonechurch building not being fit for purpose. A plan to wind down and replace all units there with dispersed units has begun and will be concluded May 2021.

Another key risk for Backup is linked to the acquisition of a building. Claremont Court has experienced significant delays in completion causing loss of income to the charity and inability to fulfil contractual obligations of service delivery.

Future Plans

In the next 12 months the aims include:-

- Open the new planned short stay and assessment unit, scheduled July 2021.
- Close down the Stonechurch site.
- Introduce employment support services for young people, funded by DWP.
- Open a new site at Claremont, for the Loft House project. This will replace Castle House.
- Secure the Chances Team funding post 2021.
- Sustain all current service delivery, post Covid recovery.
- Review all quality standards as part of a Back to Basics Campaign, a comprehensive review of services, accommodation, training and procedures to ensure the foundations of everything delivered is of good quality.
- Prepare for 30th anniversary activities and celebrations in 2022.

There are no plans to change the charity objectives but simply to look at options of providing more of the same inside and outside of Bolton.

Remuneration Policy.

BACKUP are a living wage employer. We are committed to paying our staff fairly. We had a pay and grade review in 2020 and (re)assessments of all roles were undertaken agreeing skills, knowledge and competencies required for each role. The entire staff team are paid within a transparent pay scale framework. This framework was completed by an external consultant and discussed and accepted at Board without the CEO being present.

Linked to this is an appraisal and increment policy.

Public Benefit

All our activities are undertaken to further our charitable purpose for the public benefit. We focus on the provision of accommodation and support for single, homeless young people. We provide 100 units of accommodation across the organisation. There are no rigid exclusions: we conduct a risk assessment to ascertain whether the service is best suited to a young person's needs. There are no fees charged to the recipients of this service.

Fundraising Policy.

BACKUP has a fundraising policy which highlights the procedures and approaches we will and won't take to raise funds. We are registered with the Fundraising Regulator.



In 2020 we employed 1-part time fundraiser to manage charity events, campaigns, promote the charity at corporate events and to support other people raising money with literature, marketing products etc. However, this work was severely affected by Covid restrictions and the role was furloughed for 12 weeks April - June. The postholder left in November 2020 to secure full time work. The post was left vacant as restrictions were still in place. A new Fundraising Manager and Fundraising Officer have been appointed and start 6 April 2021.

We are GDPR compliant and only communicate our events and fundraising activities to those who have agreed to remain on the circulation lists and we advertise on social media.

Our policy is a non-aggressive approach. We will never use an outsource fundraising to an external company or use professional fundraisers, street based collectors or other to approach any members of the public. Our approach also prevents any direct requests for money, the CRM on which our supporters are registered sends out flyers and posters for events and newsletters but never direct appeals for cash.



The fundraising activity is all monitored by the Director of Business. When planning events, we even consider timing so as not to appear to be asking the same people for sponsorship or support. Those involved with fundraising meet monthly and discuss previous and planned fundraising activity, promotion and marketing. The reputation of the organisation is very important to us so we have opted for a lower number of high quality events and ensure people who support those are valued and appreciated.



LADIES LUNCH MARCH 2020

We pride ourselves on an ethical and value based approach to fundraising, we do not cold call, we do not ask for repeated donations or support and every contact we have is done on a consensual basis.

We have never received any complaints about our approach to fundraising.

Auditors

Barlow Andrews LLP were appointed as the charitable company's auditors during the year and have expressed their willingness to continue in that capacity.

This report has been prepared in accordance with the provisions applicable to companies subject to the small companies' regime of the Companies Act 2006.

The Trustees' annual report has been approved by the Trustees on date and signed on their behalf by

Name Joan Wyatt

Title Treasurer

Date January 2022

**Backup Northwest
Trustees Annual Report
For the year ended 31st March 2021**

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditors responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Councils website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

**David A Kay (Senior Statutory Auditor)
for and on behalf of**

Barlow Andrews LLP
78 Chorley New Road
Carlyle House
Bolton

Date: January 2022

Independent Auditor's Report to the members of BACKUP Northwest

Opinion

We have audited the financial statements of Backup Northwest for the year ended 31 March 2021 which comprise the statement of financial activities, the charity balance sheet, the statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102, the Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the and charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of Companies Act 2006.

Basis of opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matter prescribed by the Companies Act 2006

In our opinion based on the work undertaken in the course of our audit:

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees (who are also directors of Backup Northwest for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities including fraud. Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charitable company through discussions with trustees and other management, and from our commercial knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Companies Act 2006, taxation legislation and data protection, employment, environmental and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions; and
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance; and
- enquiring of management as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the members as a body, for our audit work, for this report, or for the opinion we have formed

David A Kay (Senior Statutory Auditor)
for and on behalf of
Barlow Andrews LLP
Chartered Accountants and Statutory Auditor

Carlyle House
78 Chorley New Road
Bolton

Date: January 2022

Backup Northwest

Statement of Financial Activities (including Income and Expenditure account) for the year ended 31 March 2021

	Note	Unrestricted funds £	Restricted funds £	Total funds 2021 £	Total funds 2020 £
Income from:					
Donations and legacies	3	15,489	-	15,489	30,082
Charitable activities:	4				
Homeless young people support		2,236,078	232,434	2,468,512	2,147,385
Other trading activities	6	28,023	-	28,023	52,097
Investments	5	1,626	-	1,626	2,971
Total income		2,281,216	232,434	2,513,650	2,232,535
Expenditure on:					
Raising funds	7	5,748	-	5,748	19,987
Charitable activities:	8				
Homeless young people support		2,114,830	222,434	2,337,264	2,188,723
Total expenditure		2,120,578	222,434	2,343,012	2,208,710
Net income/(expenditure) before net gains/(losses) on investments		160,638	10,000	170,638	23,825
Net income/(expenditure) for the year	10	160,638	10,000	170,638	23,825
Transfer between funds		37,506	(37,506)	-	-
Actuarial gains/(losses) on defined benefit pension schemes		(113,790)	-	(113,790)	129,000
Other gains/(losses)		-	-	-	-
Net movement in funds for the year		84,354	(27,506)	56,848	152,825
Reconciliation of funds					
Total funds brought forward		562,899	37,506	600,405	447,580
Total funds carried forward		647,253	10,000	657,253	600,405

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

Backup Northwest
Company number 03399617
Balance sheet as at 31 March 2021

	Note	£	2021	£	£	2020	£
Fixed assets							
Tangible assets	15		51,333			26,296	
Total fixed assets			51,333			26,296	
Current assets							
Debtors	16	383,740			278,548		
Cash at bank and in hand	17	552,538			484,533		
Total current assets		936,278			763,081		
Liabilities							
Creditors: amounts falling							
Due in less than one year	18	(166,289)			(108,859)		
Net current assets			769,989			654,222	
Total assets less current liabilities			821,322			680,518	
Creditors							
Amounts falling due after more than one year 18a			(24,069)			(38,113)	
Net assets excluding defined benefit pension liability			797,253			642,405	
Defined benefit pension liability	19		(140,000)			(42,000)	
Total net assets			657,253			600,405	
The funds of the charity:							
Restricted income funds	20		10,000			37,506	
Unrestricted income funds	21		647,253			562,899	
Total charity funds			657,253			600,405	

Backup Northwest

Company number 03399617

Balance sheet as at 31 March 2021

These accounts are prepared in accordance with the special provisions of part 15 of the Companies Act 2006 relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

The notes on pages 24 to 44 form part of these accounts.

Approved by the trustees on ____ January 2022 and signed on their behalf by:

Joan Wyatt (trustee)

Backup Northwest

Statement of Cash Flows for the year ending 31 March 2021

	Note	2021 £	2020 £
Cash provided by/(used in) operating activities	24	103,833	(23,333)
<i>Cash flows from investing activities:</i>			
Dividends, interest, and rents from investments		1,626	2,971
Purchase of tangible fixed assets		(37,454)	(36,826)
Cash provided by/(used in) investing activities		68,005	(33,855)
Increase/(decrease) in cash and cash equivalents in the year		68,005	(57,188)
Cash and cash equivalents at the beginning of the year		484,533	541,721
Cash and cash equivalents at the end of the year		552,538	484,533

Notes to the accounts for the year ended 31 March 2021 (continued)

1 Accounting policies

The principal accounting policies adopted, judgments and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a Basis of preparation

The financial statements have been prepared in accordance with the Companies Act 2006 and 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 in October 2019 and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2019.

Backup Northwest meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

b Preparation of the accounts on a going concern basis

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

The Trustees have made no key judgments which have a significant effect on the accounts.

The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the next reporting period.

c Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether capital grants or revenue grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income received in advance of a provision of a specified service is deferred until the criteria for income recognition are met.

Notes to the accounts for the year ended 31 March 2021 (continued)

d Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised; refer to the Trustees' annual report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

e 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.

f Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity.

Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose.

Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

g Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Costs of raising funds comprise the costs of attracting donations.
- Expenditure on charitable activities includes the costs undertaken to further the purposes of the charity and their associated support costs.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

h Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the charity's programmes and activities. The charity has only one material activity and therefore these costs are not apportioned.

Notes to the accounts for the year ended 31 March 2021 (continued)

i Operating leases

Operating leases are leases in which the title to the assets, and the risks and rewards of ownership, remain with the lessor. Rental charges are charged on a straight-line basis over the term of the lease.

j Tangible fixed assets

Individual assets which are expected to last more than 12 months:

Office equipment	33% Straight line
Motor Vehicles	25% Reducing balance

k Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

l Cash at bank and in hand

Cash at bank and cash 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.

m Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

n 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 with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

o Pensions

The Charity participates in the Social Housing Pension Scheme (SHPS); which is a multi-employer scheme, which provides benefits to some 500 non-associated employers. It is run by The Pensions Trust (TPT).

The disclosures in the accounts follow the requirements of Section 28 of FRS102 in relation to multi-employer funded schemes in which the Charity has a participating interest.

The schemes are classified as last man standing arrangements. Therefore, each employer is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme.

Participating employers are legally required to meet their share of the scheme deficit on an annuity.

Backup Northwest

Notes to the accounts for the year ended 31 March 2021 (continued)

2 Legal status of the charity

The charity is a company limited by guarantee registered in England and Wales and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The registered office address is disclosed on page 1.

3 Income from donations and legacies

	Unrestricted £	Restricted £	Total 2021 £	Total 2020 £
Donations	15,489	-	15,489	30,082
Total	15,489	-	15,489	30,082
<i>Total by fund 31 March 2020</i>	<u>30,082</u>	<u>-</u>	<u>30,082</u>	

4 Income from charitable activities

	Unrestricted £	Restricted £	Total 2021 £	Total 2020 £
Homeless young people support				
YPT local authority contract	621,335	-	621,335	495,915
Big Lottery	-	205,384	205,384	188,679
Warburtons	-	9,800	9,800	9,991
Bolton at Home	15,000	7,250	22,250	86,230
SEE	-	10,000	10,000	-
Other grants & contracts	94,722	-	94,722	41,428
Accommodation income from houses	1,505,021	-	1,505,021	1,325,142
Total	2,236,078	232,434	2,468,512	2,147,385
<i>Total by fund 31 March 2020</i>	<u>1,862,485</u>	<u>284,900</u>	<u>2,147,385</u>	

Backup Northwest

Notes to the accounts for the year ended 31 March 2021 (continued)

Income from charitable activities continued

Previous reporting period

	<i>Unrestricted</i>	<i>Restricted</i>	<i>Total 2020</i>
<i>Homeless young people support</i>	<i>£</i>	<i>£</i>	<i>£</i>
<i>YPT local authority contract</i>	495,915	-	495,915
<i>Big Lottery</i>		188,679	188,679
<i>Warburtons</i>	-	9,991	9,991
<i>Bolton at Home</i>	-	86,230	86,230
<i>Other grants & contracts</i>	41,428		41,428
<i>Accommodation income from houses</i>	1,325,142	-	1,325,142
	<hr/>	<hr/>	<hr/>
Total	1,862,485	284,900	2,147,385
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

5 Investment income

All of the charity's investment income arises from money held in interest bearing deposit accounts. All investment income is unrestricted.

6 Income from other trading activities

	2021	2020
	£	£
Fundraising events	3,470	52,907
Government Grants	24,553	-
	<hr/>	<hr/>
	28,023	52,907
	<hr/> <hr/>	<hr/> <hr/>

All income from other activities is unrestricted.

7 Cost of raising funds

	2021	2020
	£	£
Fundraising costs	5,748	19,987
	<hr/>	<hr/>
	5,748	19,987
	<hr/> <hr/>	<hr/> <hr/>

All expenditure on cost of raising funds is unrestricted.

Backup Northwest

Notes to the accounts for the year ended 31 March 2021 (continued)

8 Analysis of expenditure on charitable activities

	Homeless young people support £	Total 2021 £	Total 2020 £
Staff costs	1,516,791	1,516,791	1,544,603
Travel & subsistence	4,107	4,107	13,503
Training	7,075	7,075	23,680
Recruitment	6,339	6,339	8,035
Rent, rates & insurance	119,304	119,304	105,506
Housing rents & householder fees	136,226	136,226	-
Property maintenance	78,983	78,983	85,104
Light & heat	53,105	53,105	46,795
Resettlements/residents costs	31,346	31,346	43,599
Telephone, postage & stationery	32,131	32,131	30,444
Computer & software	28,156	28,156	35,263
Office & sundry	69,936	69,936	40,654
Professional fees	28,680	28,680	20,133
Depreciation	12,417	12,417	10,530
Bank charges	1,368	1,368	1,250
Social investment interest	262	262	2,603
Governance costs (see note 9)	40,712	40,712	8,377
Support costs (see note 9)	170,326	170,326	168,644
	<hr/>	<hr/>	<hr/>
	2,337,264	2,337,264	2,188,723
	<hr/>	<hr/>	<hr/>
	2021 £	2020 £	
Restricted expenditure	222,434	327,400	
Unrestricted expenditure	2,114,830	1,861,323	
	<hr/>	<hr/>	
	2,337,264	2,188,723	
	<hr/>	<hr/>	

Backup Northwest

Notes to the accounts for the year ended 31 March 2021 (continued)

9 Analysis of governance and support costs

	Basis of apportionment	Support £	Governance £	Total 2020 £
Staff costs	Time spent	157,144	-	154,068
Staff support	Support	13,182	-	14,576
Audit & accountancy fees	Governance	-	39,557	6,180
Trustee meetings & AGM costs	Governance	-	1,155	2,197
		<hr/>	<hr/>	<hr/>
		170,326	40,712	177,021
		<hr/>	<hr/>	<hr/>

10 Net income/(expenditure) for the year

This is stated after charging/(crediting):	2021 £	2020 £
Depreciation	12,416	10,530
Operating lease rentals: Property	-	-
Other	-	-
Auditor's remuneration - audit fees	4,800	4,000
Auditor's remuneration - accountancy fees	34,757	2,180
	<hr/>	<hr/>

11 Staff costs

Staff costs during the year were as follows:	2021 £	2020 £
Wages and salaries	1,497,815	1,515,274
Social security costs	128,621	124,934
Employer pension costs	47,499	58,463
	<hr/>	<hr/>
	1,673,935	1,698,671
	<hr/>	<hr/>
Allocated as follows:		
Charitable activities	1,516,791	1,544,603
Support costs	157,144	154,068
Governance costs	-	-
	<hr/>	<hr/>
	1,673,935	1,698,671
	<hr/>	<hr/>

Backup Northwest

Notes to the accounts for the year ended 31 March 2021 (continued)

Staff costs continued

One employee has employee benefits in excess of £70,000 (2020: 1).

The average number of staff employed during the period was 71 (2020:74).

The average full-time equivalent number of staff employed during the period was 45 (2020:47).

The key management personnel of the charity in 2021 comprise the trustees, the Chief Executive Officer, the Operational Manager and 2 Project Managers. The total employee benefits of the key management personnel of the charity were £178,782 (2020: £286,200).

12 Trustee remuneration and expenses, and related party transactions

Maura Jackson on the management committee received remuneration totaling £80,198 during the year (2020: £92,983).

No Members of the management committee received travel and subsistence expenses during the year. (2020 £Nil).

Aggregate donations from related parties were £Nil (2020: £Nil).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

No Trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity, including guarantees, during the year (2020 nil).

13 Government grants

The government grants recognised in the accounts were as follows:

	2021 £	2020 £
YPT local authority contract	621,335	495,915
Job Retention Scheme	24,553	-
	<hr/>	<hr/>
	645,888	495,915

There are no unfulfilled conditions and contingencies attaching to the grants.

14 Corporation tax

The charity is exempt from tax on income and gains falling within Chapter 3 of Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

Backup Northwest

Notes to the accounts for the year ended 31 March 2021 (continued)

15 Tangible Fixed Assets

	Plant and machinery £	Motor Vehicles £	Computer equipment £	Totals £
COST				
At 1st April 2020	80,593	20,274	16,552	117,419
Additions	<u>169</u>	<u>-</u>	<u>37,285</u>	<u>37,454</u>
At 31st March 2021	<u>80,762</u>	<u>20,274</u>	<u>53,837</u>	<u>154,873</u>
DEPRECIATION				
At 1st April 2020	80,593	5,068	5,462	91,123
Charge for year	<u>19</u>	<u>3,802</u>	<u>8,596</u>	<u>12,417</u>
At 31st March 2021	<u>80,612</u>	<u>8,870</u>	<u>14,058</u>	<u>103,540</u>
NET BOOK VALUE				
At 31st March 2021	<u>150</u>	<u>11,404</u>	<u>39,779</u>	<u>51,333</u>
At 31st March 2020	<u>-</u>	<u>15,206</u>	<u>11,090</u>	<u>26,296</u>

16 Debtors

	2021 £	2020 £
Trade debtors	255,610	257,300
Prepayments and accrued income	<u>128,130</u>	<u>21,248</u>
	<u>383,740</u>	<u>278,548</u>

17 Cash at bank and in hand

	2021 £	2020 £
Short term deposits	251,850	295,339
Cash at bank and on hand	<u>300,688</u>	<u>189,194</u>
	<u>552,538</u>	<u>484,533</u>

Backup Northwest

Notes to the accounts for the year ended 31 March 2021 (continued)

18 Creditors: amounts falling due within one year

	2021 £	2020 £
Trade creditors	16,924	41,071
Other creditors and accruals	87,715	20,001
Taxation and social security costs	34,784	31,530
Pension	11,098	8,373
Social Investment Loan	15,768	7,884
	<hr/> 166,289	<hr/> 108,859

18a Creditors: amounts falling due after more than one year

	2021 £	2020 £
Social Investment Loan	24,069	38,113
	<hr/> 24,069	<hr/> 38,113

19 Pension fund

Trust (TPT) which was previously accounted for as a defined contribution scheme for the reasons outlined in Note 1p

For Financial Years ending on or after 31 March 2020, TPT is able to provide full defined benefit accounting information. As a result, the former approach of reporting the deficit recovery plan contributions (termed Present Value Approach) will no longer comply with FRS 102 and it is now accounting for it and reporting for as defined benefit pension scheme.

The scheme is classified as a "last man standing arrangement". Therefore, the Charity is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase withdrawal from the scheme.

Present values of defined benefit obligation, fair value of assets and defined benefit asset (liability)

	31 March 2021 (£000s)	31 March 2020 (£000s)
Fair value of plan assets	475	386
Present value of defined benefit obligation	615	428
Surplus (deficit) in plan	(140)	(42)
Unrecognised surplus	-	-
Defined benefit asset (liability) to be recognised	(140)	(42)

Notes to the accounts for the year ended 31 March 2021 (continued)

Pension fund continued

	Year ended 31 March 2021 (£000s)
Reconciliation of the impact of the asset ceiling	
Impact of asset ceiling at start of period	-
Effect of the asset ceiling included in net interest cost	-
Actuarial losses (gains) on asset ceiling	-
Impact of asset ceiling at end of period	-
Reconciliation of opening and closing balances of the defined benefit obligation	
	Year ended 31 March 2021 (£000s)
Defined benefit obligation at start of period	428
Current service cost	-
Expenses	3
Interest expense	10
Contributions by plan participants	-
Actuarial losses (gains) due to scheme experience	38
Actuarial losses (gains) due to changes in demographic assumptions	2
Actuarial losses (gains) due to changes in financial assumptions	143
Benefits paid and expenses	(9)
Liabilities acquired in a business combination	-
Liabilities extinguished on settlements	-
Losses (gains) on curtailments	-
Losses (gains) due to benefit changes	-
Exchange rate changes	-
Defined benefit obligation at end of period	615

Notes to the accounts for the year ended 31 March 2021 (continued)

Pension fund continued

Reconciliation of opening and closing balances of the fair value of plan assets

	Year ended 31 March 2021 (£000s)
Fair value of plan assets at start of period	386
Interest income	9
Experience on plan assets (excluding amounts included in interest income) - gain	71
Contributions by the employer	18
Contributions by plan participants	-
Benefits paid and expenses	(9)
Assets acquired in a business combination	-
Assets distributed on settlements	-
Exchange rate changes	-
Fair value of plan assets at end of period	475

The actual return on the plan assets (including any changes in share of assets) over the period ended 31 March 2021 was £80,000

Defined benefit costs recognised in expenditure in Statement of Financial Activity (SOFA)

	Year to 31 March 2021 (£000s)
Current service cost	-
Expenses	3
Net interest expense	1
Losses (gains) on business combinations	-
Losses (gains) on settlements	-
Losses (gains) on curtailments	-
Losses (gains) due to benefit changes	-
Defined benefit costs recognised in statement of financial activity (SOFA)	4

Notes to the accounts for the year ended 31 March 2021 (continued)

Pension fund continued

Defined benefit costs recognised in other recognised gains/(losses) in Statement of Financial Activity (SOFA)

	Year to 31 March 2021 (£000s)
Experience on plan assets (excluding amounts included in net interest cost) gain (loss)	71
Experience gains and losses arising on the plan liabilities - gain (loss)	(38)
Effects of changes in the demographic assumptions underlying the present value of the defined obligation - gain (loss)	(2)
Effects of changes in the financial assumptions underlying the present value of the defined obligation - gain (loss)	(143)
Total actuarial gains and losses (before restriction due to some of the surplus not being recognisable) - gain (loss)	(112)
Effects of changes in the amount of surplus that is not recoverable (excluding amounts included in net interest cost) - gain (loss)	-
	(112)

Assets

	31 March 2021 (£000s)	31 March 2020 (£000s)
Global Equity	76	56
Absolute Return	26	20
Distressed Opportunities	14	7
Credit Relative Value	15	11
Alternative Risk Premia	18	27
Fund of Hedge Funds	-	-
Emerging Markets Debt	19	12
Risk Sharing	17	13
Insurance-Linked Securities	11	12
Property	10	8
Infrastructure	32	29
Private Debt	11	8
Opportunistic liquid Credit	12	-
Corporate Bond Fund	28	22
Long Lease Property	9	7
Secured Income	20	15
Liquid Credit	6	-
Liability Driven Investment	121	128
Net Current Assets	3	2
High Yield	14	-
Opportunistic Credit	13	-
Total assets	475	386

Backup Northwest

Notes to the accounts for the year ended 31 March 2021 (continued)

Pension fund continued

None of the fair values of the assets shown above include any direct investments in the employer's own financial instruments or any property occupied by, or other assets used by the employer.

Notes to the accounts for the year ended 31 March 2021 (continued)

Pension fund continued**Key assumptions**

	31 March 2021 % per annum	31 March 2020 % per annum
Discount rate	2.21	2.36
Inflation (RPI)	3.24	2.58
Inflation (CPI)	2.87	1.58
Salary growth	3.87	2.58
Allowance for commutation of pension for cash at retirement	75% of maximum allowance	75% of maximum allowance

The mortality assumptions adopted at 31 March 2020 imply the following life expectancies:

	Life expectancy at age 65 (years)
Male retiring in 2020	21.60
Female retiring in 2020	23.50
Male retiring in 2039	22.90
Female retiring in 2039	25.10

20 Analysis of movements in restricted funds

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2021 £
Homeless young people support					
Big Lottery	-	205,384	(205,384)	-	-
Warburtons	-	9,800	(9,800)	-	-
SEE	-	10,000	-	-	10,000
Bolton at Home	37,500	7,250	(7,250)	(37,500)	-
Other	6	-	-	(6)	-
	<u>37,506</u>	<u>232,434</u>	<u>(222,434)</u>	<u>(37,506)</u>	<u>10,000</u>

Backup Northwest

Notes to the accounts for the year ended 31 March 2021 (continued)

Analysis of movements in restricted funds continued

Previous reporting period	Balance at 1 April 2019	Income	Expenditure	Transfers	Balance at 31 March 2020
	-	-	-	-	-
Homeless young people support					
Big Lottery	-	188,679	(188,679)	-	-
Warburton's	-	9,991	(9,991)	-	-
Bolton at Home	80,000	86,230	(128,730)	-	37,500
Other	6	-	-	-	6
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total	80,006	284,900	(327,400)	-	37,506
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

Name of restricted fund	Description, nature and purposes of the fund
Big Lottery	Funding towards the Chances project
Warburton's	Funding towards the Chances project
Bolton at Home	Funding for mental health work, refurbishment on ongoing support for specific individual projects.
SSE	Funding for the purchase of a van

Backup Northwest

Notes to the accounts for the year ended 31 March 2021 (continued)

21 Analysis of movement in unrestricted funds

	Balance at 1 April 2020 £	Income £	Expenditure £	Actuarial gain/(loss) £	Transfers	As at 31 March 2021 £
General fund	604,899	2,281,216	(2,136,368)	-	-	749,747
Funds Transfer	-	-	-	-	37,506	37,506
Defined benefit pension deficit	(42,000)	-	15,790	(113,790)	-	(140,000)
	<u>562,899</u>	<u>2,281,216</u>	<u>(2,120,578)</u>	<u>(113,790)</u>	<u>37,506</u>	<u>647,253</u>

<i>Previous reporting period</i>	<i>Balance at 1 April 2019 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Actuarial gain/(loss) £</i>	<i>As restated As at 31 March 2020 £</i>
<i>General fund</i>	<i>550,574</i>	<i>1,947,635</i>	<i>(1,893,310)</i>	<i>-</i>	<i>604,899</i>
<i>Defined benefit pension deficit</i>	<i>(183,000)</i>	<i>-</i>	<i>12,000</i>	<i>129,000</i>	<i>(42,000)</i>
	<u><i>367,574</i></u>	<u><i>1,947,635</i></u>	<u><i>(1,881,310)</i></u>	<u><i>129,000</i></u>	<u><i>562,899</i></u>

Name of unrestricted fund	Description, nature and purposes of the fund
General fund	The free reserves after allowing for all designated funds
Defined benefit pension deficit	This represents the net present value of the defined benefit pension liability.

22 Analysis of net assets between funds

	General fund £	Designated funds £	Restricted funds £	Total £
Tangible fixed assets	51,333	-	-	51,333

Backup Northwest

Notes to the accounts for the year ended 31 March 2021 (continued)

Net current assets/(liabilities)	899,989	(140,000)	10,000	769,989
Non-current liabilities	(24,069)	-	-	(24,069)
Defined benefit pension asset/(liability)	(140,000)	-	-	(140,000)
Total	787,253	(140,000)	<u>10,000</u>	657,253

23 Previous reporting period as restated

	<i>General fund</i>	<i>Designated funds</i>	<i>Restricted funds</i>	<i>Total</i>
	£	£	£	£
<i>Tangible fixed assets</i>	26,296	-	-	26,296
<i>Net current assets/(liabilities)</i>	658,716	(42,000)	37,506	654,222
<i>Non-current liabilities</i>	(38,113)	-	-	(38,113)
<i>Defined benefit pension asset/(liability)</i>	(42,000)	-	-	(42,000)
<i>Total</i>	<u>604,899</u>	<u>(42,000)</u>	<u>37,506</u>	<u>600,405</u>

24 Reconciliation of net movement in funds to net cash flow from operating activities

	2021 £	2020 £
Net income/(expenditure) for the year	170,638	19,045
Adjustments for:		
Depreciation charge	12,417	10,530
Defined benefit pension adjustment	(15,790)	(12,000)
Dividends, interest and rents from investments	(1,626)	(2,971)
Decrease/(increase) in debtors	(89,059)	(32,894)
Increase/(decrease) in creditors	27,253	(5,043)
Net cash provided by/(used in) operating	<u>103,833</u>	<u>(23,333)</u>

Backup Northwest

Notes to the accounts for the year ended 31 March 2021 (continued)

25 Analysis of changes in net funds

The charity had no debt during the year.

26 Operating Lease Commitments

Lessee

At the reporting end date the company had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2021	2020
	£	£
Within one year	52,500	-
Between two and five years	210,000	-
	<u>262,500</u>	<u>-</u>