

REGISTERED COMPANY NUMBER: 04327851 (England and Wales)
REGISTERED CHARITY NUMBER: 1089877

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 30 November 2021
for
Families For Individual Needs And
Dignity

Rusling & Co, Statutory Auditor
F6 The Bloc
Anlaby
East Yorkshire
HU10 6RJ

**Families For Individual Needs And
Dignity**

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for the year ended 30 November 2021**

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Families For Individual Needs And Dignity

Report of the Trustees for the year ended 30 November 2021

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 30 November 2021. 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 applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The aims of the charity are to provide services which enable people with severe learning disabilities and autism to:

- Improve the quality of life
- Achieve a greater level of independence
- Maximise their personal, social and communication skills
- Engage in lifelong learning through individual programmes to meet their needs
- Engage in stimulating activities to improve their skills
- Learn to manage and improve their emotional health and well-being
- Engage in their community and access community resources

The Trustees regularly review the charities activities to ensure these objectives are being met (see achievements and performance below).

Significant activities

The objectives of the charity are met by offering day services and activities to the students throughout the year.

FiND2

This service, which commenced in May 2010, is based at the 8 New Village Road, Cottingham. It is a year-round service providing lifelong learning and skills development to assist adults with severe learning disabilities achieve optimum independence, based on their individual needs. The running costs of this service are met by the students who pay using their personal budgets/direct payments.

FiND3

This service opened its doors in September 2011 and is based at Miriam House in Hessle. It offers a service for adults aged 16+ with autistic spectrum condition and learning disabilities. Find3 provides an autism friendly environment where individualised social and communication programmes promote self-esteem and inclusion through home management and skills training. As with FiND2 the running costs of this service are met by the students using their personalised budgets/direct payments to fund this.

FiNDERS

This service is a social club open to all FiND students and now extends to include people with learning disabilities and autism from the wider community. Established in January 2013, this club operates on Wednesday nights at FiND3 in Hessle each week and has been a great success with 12-14 students attending each week. The club is supported by around 10 regular volunteers working alongside two paid staff.

Activities include playing pool, drumming, arts and crafts, listening to music, and playing computer games and various themed evenings throughout the year. The Finders service was suspended in March 2020 as a result of the Covid-19 pandemic and is yet to restart due to covid safety reasons.

Families For Individual Needs And Dignity

Report of the Trustees for the year ended 30 November 2021

OBJECTIVES AND ACTIVITIES

Public benefit

With regard to the charity's activities and achievements during the year, the directors/Trustees are of the opinion that it has fulfilled its charitable purposes of the provision of day/respite care, education and training of young people with severe and profound disabilities. Due to the local nature of the charity the beneficiaries are from the local area, although no geographical restriction is imposed on beneficiaries.

FiND is meeting a very important local need for day time support and has been particularly important for those individuals and families which have struggled to access other services due to their level of disability.

FiND operates two day services in Cottingham and Hessle. Any surplus made from the operation of these services is reinvested to improve services, improve premises and accommodating future demand whilst maintaining our reserves policy.

The setting up of the FiND services has greatly increased the choice of activities available in the community for people with severe learning disabilities and autism.

The Trustees are therefore of the opinion that they have complied with the duty in Section 17(5) of the Charities Act, 2011 with regard to public benefit guidance published by the Charity Commission.

STRATEGIC REPORT

Achievement and performance

Charitable activities

The charities income from students has reduced this year due to the ongoing pandemic restrictions, and a reduction in grants from the government furlough scheme. However continued grants were received from the East Riding of Yorkshire Council which supported some of the running costs of the charity.

FiND believes that its core strength lies in the provision of personalised day activities for people with severe learning disabilities and autism. It remains committed to growing capacity so that it can offer its services to the next generation of potential service users. In addition the charity recognises the need for a flexible approach to delivery of services and so is looking at all options in order to meet the changing needs of our students and their families.

Our staff are at the core of our service delivery and Trustees are enormously proud of the dedication, hard work and professionalism of our staff team. The charity encourages and supports the ongoing personal development of its staff.

Financial review

Financial performance

Income in the year was £738,115 compared to £1,064,134 in 2020.

The Statement of Financial Activities shows net income for the year of £155,187 (2020: £298,285), which, given the circumstances, Trustees consider to be a satisfactory result.

Overall donations and legacies declined considerably to £6,790 (2019: £40,936). The efforts of the fundraising committee were hampered by the ongoing pandemic restrictions.

Income from Covid-19 related grants from East Riding of Yorkshire Council totalling £133,635 supplemented continued income from students.

Reserves policy

The policy on unrestricted reserves is to maintain those reserves above £100,000. Unrestricted cash reserves at the end of the financial year stood at £783,997 which the Trustees felt were satisfactory.

Families For Individual Needs And Dignity

Report of the Trustees for the year ended 30 November 2021

STRATEGIC REPORT

Financial review

Fund raising

In order to continue its services or to develop new services, the charity needs to continually raise funds. In order to assist with this it has established a fund raising subcommittee of the main Trustee board, whose role is to help raise the significant sums required.

The Trustees of FiND are very grateful for all donations, large and small, received during the year. This generosity makes a huge difference to the people who use our services.

COVID-19 Impact

The trustees have given careful consideration to the impact of the COVID-19 pandemic.

Since January 2021 the charity has been allowed to accept a small number of students back into our buildings, supplementing our community based services. These numbers rose during the course of 2021 and by the year end in November we were able to accommodate some 50% of our student capacity, although numbers returning have been strictly controlled in line with East Riding of Yorkshire Council advice and Public Health England rules. Strict risk assessment and COVID safe practices are operated at all times.

Financially the charity has benefitted both from ongoing payments from many families using their personal budgets, and from Covid-19 grants from East Riding of Yorkshire Council for which the Trustees are very grateful. During the period to date there has not been a material decline in the charities reserves as a result of the pandemic. This has been achieved through significant reductions in the charities cost base.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Families for Individual Needs and Dignity (FiND) is a company limited by guarantee which is governed by its Memorandum and Articles of Association dated 23rd November 2001. It is a charity registered with the Charities Commission.

Recruitment and appointment of new trustees

As per the Articles of Association, one third of Trustees will automatically retire at the annual general meeting and can be reappointed. As required new Trustees can be invited to join the board during the course of the year. This may be to add skills to the Trustee board or to fill vacancies due to resignation or retirement. The charity seeks parents of young people with disabilities to become Trustees, however if a particular skill set is required then these may be sought from people who are not parents of disabled young people. New Trustees will be formally elected at the annual general meeting.

Organisational structure

The Trustee board meets at least four times per year to review the on-going performance of the charity, its financial position, and how it is meeting its objectives. Strategy and future developments are regularly discussed.

The Trustee board operates subcommittees as required and at the present time has a subcommittee for fund raising.

The day-to-day running of the charity, and the implementation of the Trustees' policies and objectives, is delegated to the Director of Services and the management team. The key role of this team is the effective running of services and it operates under guidelines set out by the Trustees.

Induction and training of new trustees

Potential new Trustees will be invited to a Trustees meeting, and to visit the charities services in order to understand how the charity operates. If they then wish to join they will be given an induction pack which includes all recent Trustee meeting minutes and other appropriate literature, which includes a resume of the role and responsibilities of Trustees. Further training is encouraged for all Trustees on an on-going basis.

**Families For Individual Needs And
Dignity**

**Report of the Trustees
for the year ended 30 November 2021**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Wider network

The charity always welcomes close links with other organisations working in the same field, and has worked closely with a range of providers in recent years.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

04327851 (England and Wales)

Registered Charity number

1089877

Registered office

8 New Village Road
Cottingham
East Yorkshire
HU16 4LT

Trustees

Ms L M Anstess

Ms P J Harris (resigned 27/11/2020)

Mrs S P Hart

C P Hodgson - Chair

Ms L Nicholson

Mrs A F Heddle (resigned 27/11/2020)

Company Secretary

C P Hodgson

Independent Examiner

Rusling & Co, Statutory Auditor
F6 The Bloc
Anlaby
East Yorkshire
HU10 6RJ

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Families For Individual Needs And Dignity 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.

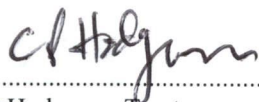
**Families For Individual Needs And
Dignity**

**Report of the Trustees
for the year ended 30 November 2021**

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

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.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on12.08.2022..... and signed on the board's behalf by:



.....
C P Hodgson - Trustee

**Independent Examiner's Report to the Trustees of
Families For Individual Needs And
Dignity**

Independent examiner's report to the trustees of Families For Individual Needs And Dignity ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 30 November 2021.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of Institute of Chartered Accountants in England & Wales which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Andrew Rusling ACA
Institute of Chartered Accountants in England & Wales
Rusling & Co, Statutory Auditor
F6 The Bloc
Anlaby
East Yorkshire
HU10 6RJ

Date: 12/08/2022

**Families For Individual Needs And
Dignity**

**Statement of Financial Activities
for the year ended 30 November 2021**

		Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
	Notes				
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	6,790	-	6,790	40,936
Charitable activities	5				
Charitable Activities		596,597	-	596,597	699,906
Other trading activities	3	1,091	-	1,091	2,520
Investment income	4	2	-	2	83
Other income		133,635	-	133,635	320,689
Total		<u>738,115</u>	<u>-</u>	<u>738,115</u>	<u>1,064,134</u>
EXPENDITURE ON					
Charitable activities	6				
Charitable Activities		582,928	-	582,928	765,849
NET INCOME		<u>155,187</u>	<u>-</u>	<u>155,187</u>	<u>298,285</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		628,810	-	628,810	330,525
TOTAL FUNDS CARRIED FORWARD		<u><u>783,997</u></u>	<u><u>-</u></u>	<u><u>783,997</u></u>	<u><u>628,810</u></u>

The notes form part of these financial statements

**Families For Individual Needs And
Dignity**

**Balance Sheet
30 November 2021**

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
FIXED ASSETS					
Tangible assets	12	613,849	-	613,849	584,614
CURRENT ASSETS					
Debtors	13	75,064	-	75,064	88,445
Cash at bank and in hand		330,377	-	330,377	196,192
		<u>405,441</u>	<u>-</u>	<u>405,441</u>	<u>284,637</u>
CREDITORS					
Amounts falling due within one year	14	(61,748)	-	(61,748)	(55,443)
		<u>343,693</u>	<u>-</u>	<u>343,693</u>	<u>229,194</u>
NET CURRENT ASSETS					
		<u>343,693</u>	<u>-</u>	<u>343,693</u>	<u>229,194</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		957,542	-	957,542	813,808
CREDITORS					
Amounts falling due after more than one year	15	(173,545)	-	(173,545)	(184,998)
		<u>783,997</u>	<u>-</u>	<u>783,997</u>	<u>628,810</u>
NET ASSETS					
		<u>783,997</u>	<u>-</u>	<u>783,997</u>	<u>628,810</u>
FUNDS	17				
Unrestricted funds				783,997	628,810
TOTAL FUNDS				<u>783,997</u>	<u>628,810</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30 November 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 30 November 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

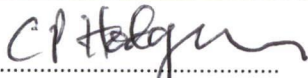
- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus 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.

The financial statements were approved by the Board of Trustees and authorised for issue on 12/08/2022 and were signed on its behalf by:

The notes form part of these financial statements

**Families For Individual Needs And
Dignity**

**Balance Sheet - continued
30 November 2021**



.....
C P Hodgson - Trustee

The notes form part of these financial statements

**Families For Individual Needs And
Dignity**

**Cash Flow Statement
for the year ended 30 November 2021**

	Notes	2021 £	2020 £
Cash flows from operating activities			
Cash generated from operations	1	191,370	217,050
Interest paid		(7,398)	(7,713)
Net cash provided by operating activities		<u>183,972</u>	<u>209,337</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(43,337)	(241,657)
Sale of tangible fixed assets		5,000	-
Interest received		2	83
Net cash used in investing activities		<u>(38,335)</u>	<u>(241,574)</u>
Cash flows from financing activities			
Loan repayments in year		(11,452)	(5,414)
Net cash used in financing activities		<u>(11,452)</u>	<u>(5,414)</u>
Change in cash and cash equivalents in the reporting period		<u>134,185</u>	<u>(37,651)</u>
Cash and cash equivalents at the beginning of the reporting period		<u>196,192</u>	<u>233,843</u>
Cash and cash equivalents at the end of the reporting period		<u><u>330,377</u></u>	<u><u>196,192</u></u>

The notes form part of these financial statements

**Families For Individual Needs And
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**Notes to the Cash Flow Statement
for the year ended 30 November 2021**

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2021 £	2020 £
Net income for the reporting period (as per the Statement of Financial Activities)	155,187	298,285
Adjustments for:		
Depreciation charges	14,101	5,664
Profit on disposal of fixed assets	(5,000)	-
Interest received	(2)	(83)
Interest paid	7,398	7,713
Decrease/(increase) in debtors	13,381	(16,184)
Increase/(decrease) in creditors	6,305	(78,345)
Net cash provided by operations	<u>191,370</u>	<u>217,050</u>

2. ANALYSIS OF CHANGES IN NET (DEBT)/FUNDS

	At 1/12/20 £	Cash flow £	At 30/11/21 £
Net cash			
Cash at bank and in hand	196,192	134,185	330,377
	<u>196,192</u>	<u>134,185</u>	<u>330,377</u>
Debt			
Debts falling due within 1 year	(15,971)	-	(15,971)
Debts falling due after 1 year	(184,998)	11,453	(173,545)
	<u>(200,969)</u>	<u>11,453</u>	<u>(189,516)</u>
Total	<u>(4,777)</u>	<u>145,638</u>	<u>140,861</u>

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

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.

Tangible fixed assets

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

Improvements to property	- in accordance with the property
Fixtures and fittings	- 20% on cost
Motor vehicles	- 25% on reducing balance

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.

**Families For Individual Needs And
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**Notes to the Financial Statements - continued
for the year ended 30 November 2021**

2. DONATIONS AND LEGACIES

	2021	2020
	£	£
Donations from Organisations	1,723	2,353
Donations from Individuals	5,067	38,583
	<u>6,790</u>	<u>40,936</u>

3. OTHER TRADING ACTIVITIES

	2021	2020
	£	£
Fundraising events	1,091	2,520
	<u>1,091</u>	<u>2,520</u>

4. INVESTMENT INCOME

	2021	2020
	£	£
Deposit account interest	2	83
	<u>2</u>	<u>83</u>

5. INCOME FROM CHARITABLE ACTIVITIES

	2020	2019
	£	£
Services Provided	699,906	1,002,434
	<u>699,906</u>	<u>1,002,434</u>

**Families For Individual Needs And
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**Notes to the Financial Statements - continued
for the year ended 30 November 2021**

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 7) £	Totals £
Charitable Activities	451,909	131,019	582,928

7. SUPPORT COSTS

	Management £	Finance £	Other 2 £	Totals £
Charitable Activities	115,581	93	15,345	131,019

8. NET INCOME/(EXPENDITURE)

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

	2021 £	2020 £
Depreciation - owned assets	14,102	5,664
Surplus on disposal of fixed assets	(5,000)	-

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 November 2021 nor for the year ended 30 November 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 November 2021 nor for the year ended 30 November 2020.

10. STAFF COSTS

	2021 £	2020 £
Wages and salaries	414,691	610,813
Other pension costs	6,676	8,427
	421,367	619,240

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

	2021	2020
FiND 2 & 3	48	50
Administration	4	4
	52	54

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

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	40,936	-	40,936
Charitable activities			
Charitable Activities	699,906	-	699,906
Other trading activities	2,520	-	2,520
Investment income	83	-	83
Other income	320,689	-	320,689
Total	1,064,134	-	1,064,134
EXPENDITURE ON			
Charitable activities			
Charitable Activities	765,849	-	765,849
NET INCOME	298,285	-	298,285
RECONCILIATION OF FUNDS			
Total funds brought forward	330,525	-	330,525
TOTAL FUNDS CARRIED FORWARD	628,810	-	628,810

12. TANGIBLE FIXED ASSETS

	Freehold property £	Improvements to property £	Fixtures and fittings £	Motor vehicles £	Totals £
COST					
At 1 December 2020	568,253	141,084	160,070	34,665	904,072
Additions	3,382	-	39,955	-	43,337
Disposals	-	-	(17,130)	-	(17,130)
At 30 November 2021	<u>571,635</u>	<u>141,084</u>	<u>182,895</u>	<u>34,665</u>	<u>930,279</u>
DEPRECIATION					
At 1 December 2020	-	141,084	143,709	34,665	319,458
Charge for year	-	-	14,102	-	14,102
Eliminated on disposal	-	-	(17,130)	-	(17,130)
At 30 November 2021	<u>-</u>	<u>141,084</u>	<u>140,681</u>	<u>34,665</u>	<u>316,430</u>
NET BOOK VALUE					
At 30 November 2021	<u>571,635</u>	<u>-</u>	<u>42,214</u>	<u>-</u>	<u>613,849</u>
At 30 November 2020	<u>568,253</u>	<u>-</u>	<u>16,361</u>	<u>-</u>	<u>584,614</u>

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Trade debtors	64,492	67,617
Other debtors	27	27
Prepayments and accrued income	<u>10,545</u>	<u>20,801</u>
	<u>75,064</u>	<u>88,445</u>

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Bank loans and overdrafts (see note 16)	15,971	15,971
Trade creditors	14,023	8,243
Social security and other taxes	7,015	3,539
Other creditors	11,946	13,149
Accruals and deferred income	<u>12,793</u>	<u>14,541</u>
	<u>61,748</u>	<u>55,443</u>

**Families For Individual Needs And
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**Notes to the Financial Statements - continued
for the year ended 30 November 2021**

15. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2021	2020
	£	£
Bank loans (see note 16)	173,545	184,998

16. LOANS

An analysis of the maturity of loans is given below:

	2021	2020
	£	£
Amounts falling due within one year on demand:		
Bank loans	15,971	15,971
Amounts falling between one and two years:		
Bank loans - 1-2 years	15,971	15,971
Amounts falling due between two and five years:		
Bank loans - 2-5 years	47,913	47,913
Amounts falling due in more than five years:		
Repayable by instalments:		
Bank loans more 5 yr by instal	109,661	121,114

17. MOVEMENT IN FUNDS

	At 1/12/20 £	Net movement in funds £	At 30/11/21 £
Unrestricted funds			
General fund	628,810	155,187	783,997
TOTAL FUNDS	628,810	155,187	783,997

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	738,115	(582,928)	155,187
TOTAL FUNDS	738,115	(582,928)	155,187

17. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/12/19 £	Net movement in funds £	At 30/11/20 £
Unrestricted funds			
General fund	330,525	298,285	628,810
TOTAL FUNDS	<u>330,525</u>	<u>298,285</u>	<u>628,810</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,064,134	(765,849)	298,285
TOTAL FUNDS	<u>1,064,134</u>	<u>(765,849)</u>	<u>298,285</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/12/19 £	Net movement in funds £	At 30/11/21 £
Unrestricted funds			
General fund	330,525	453,472	783,997
TOTAL FUNDS	<u>330,525</u>	<u>453,472</u>	<u>783,997</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,802,249	(1,348,777)	453,472
TOTAL FUNDS	<u>1,802,249</u>	<u>(1,348,777)</u>	<u>453,472</u>

18. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 30 November 2021.

19. COMPANY LIMITED BY GUARANTEE

The company is limited by guarantee. The liability of the members to contribute in the event if the company being wound up is limited to £1 per member. The trustee group comprise the members and are automatically elected to membership upon appointment as a trustee. Upon resignation or retirement they are deemed to have resigned as a member.