

REGISTERED COMPANY NUMBER: 4491448 (England and Wales)  
REGISTERED CHARITY NUMBER: 1093988

**Report of the Trustees and  
Unaudited Financial Statements  
for the Year Ended 30 September 2024  
for  
The Manna House (Tamworth) Co.**

Dalton Pardoe Limited  
Chartered Accountants  
794 High Street  
Kingswinford  
West Midlands  
DY6 8BQ



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for the Year Ended 30 September 2024

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## **The Manna House (Tamworth) Co.**

### **Report of the Trustees for the Year Ended 30 September 2024**

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 September 2024. 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).

#### **STRATEGIC REPORT**

##### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

###### **Governing document**

The organisation is a charitable company limited by guarantee and not having a share capital, incorporated on 22nd July 2002. It does not allocate dividends or any alternative reward. 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. The present scope of charitable activities include a 64 place child care nursery, community cafe/drop in centre, Foodbank, Financial Inclusion Service, parent and tots group, work with the elderly, dementia music group, and other community support initiatives in partnership with other churches and third sector agencies across the town.

###### **Recruitment and appointment of new trustees**

The Directors of the company are also charity trustees for the purpose of charity law and under the Company's Articles are known as members of the Management Committee. New trustees and directors are appointed as stated in the nominations policy.

###### **Organisational structure**

The Manna House (Tamworth) Co. presently has ten Trustee Directors (the directors), who have served during the accounting period.

- Rev Dr Stephen Jonathan Chairman
- Mr Martin Wild Trustee Director
- Dr Fiona McLoughlin Trustee Director
- Ms B Marshall Trustee Director
- Mrs J Gould Smith Trustee Director
- Mr N Rawlings Trustee Director
- Mrs T Hoogstrate Trustee Director
- Mrs K Chamberlain Sec to Trustees

###### **Staffing & Volunteer Team**

There was an average 30-35 full and part-time paid operational and support posts during the year, supported by over 100 volunteers overseen by the Charity's Head of Operations reporting to the Trustee/Directors. All staff receive ongoing supervision, performance reviews, mentoring, coaching and training appropriate to their role.

The volunteer team provide vital resource week by week that enables the work across all projects to be sustained. Without this resource it would be impossible for the charity to continue to operate.

###### **Risk Management**

The Directors keep under ongoing review the major risks, revenue earning channels and grant funding strategies, based on continuing diversity of funding and project work, consistent with meeting the charitable needs of the local community the company has been established to serve.

Key policies and practices are in place and compliance is monitored in such areas as child and vulnerable adult safeguarding, health and safety, fire risk management, relevant insurance policies and practice, food hygiene, Disclosure and Barring Service (DBS) checks etc.



## **The Manna House (Tamworth) Co.**

### **Report of the Trustees for the Year Ended 30 September 2024**

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Aims and Objectives**

The Manna House (Tamworth) Co. seeks to provide care and support across all ages in the local community. Our aim is to work with a distinctive Christian ethos showing value, respect and acceptance to both individuals and families by relevant support initiatives at both crisis and preventative levels into the local community, through a comprehensive range of services.

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The charitable objects are:

1. To further such charitable purposes for the benefit of the inhabitants in and around the community of Tamworth, Staffordshire as the Trustees think fit

2. In furtherance of this primary objective the charity presently undertakes the following activities:

- a. Child day care nursery
- b. Manna House community café/drop in centre
- c. Tamworth Foodbank
- d. The More than Food financial inclusion project
- e. Weekly parents and tots group
- f. Hope outreach programme to older residents
- g. Time to Sing weekly dementia choir

and such other voluntary social welfare work as may from time to time arise and which are in accordance with the charity's aims and objectives and with the Charity Commission's guidance on delivery of public benefit.

At all times we seek to:

- Build new and strengthen existing contacts and relationships with members of the local community.
- Work in partnership with other relevant agencies in the community, both voluntary and statutory, including Citizens Advice, NHS Trusts, Social Services, and charitable organisations across the town

##### **Financial Review**

##### **Income and Expenditure**

For the financial year 2023/4 income totalled £813,981 (LY £660,821) with operating expenditure of £742,307 (LY £587,731) and operating surplus for the year of £71,674 (LY £73,090). The increase in income and expenditure reflects the increased activity of the Foodbank and a full 12 months of operation of the linked Financial Inclusion Project.

##### **Reserves Policy**

The Directors maintain a watching brief on the overall level of reserves necessary to protect the ongoing work of the charity. The strategic goal remains one of securing and strengthening the ongoing operation of the charity for the benefit of those in need within the local community through the charity's continuing mixed portfolio of projects and activities.

##### **Future Plans**

New project activities will continue to be researched and appraised with uptake determined by their alignment with the core values of the charity and overall financial sustainability.

Future grant support will continue to be researched and applications put forward as the Trustees seek to best fulfil the objectives of the charity within the Tamworth Community, providing care and support across all generations regardless of nationality, race, colour or creed.

Where projects are supported by revenue grants ongoing funding will be sought either through further grants or where practicable extending income generating strategies consistent with the core values and aims of the charity.

##### **Apportionment Policy**

It is recognised that some costs and overheads need to be apportioned across the different services/projects. Such cost allocation is as far as possible on a basis consistent with the relative size of the projects and their consequential use of relevant resources and infrastructure. The overheads of the smallest projects with no significant income are met by the charity.





**The Manna House (Tamworth) Co.**

**Report of the Trustees  
for the Year Ended 30 September 2024**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

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**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

4491448 (England and Wales)

**Registered Charity number**

1093988

**Registered office**

The Manna House  
258-264 Glascote Road  
Tamworth  
Staffordshire  
B77 2AT

**Trustees**

Details of trustees who served during the accounting period are shown under Structure, Governance and Management above.

**Independent Examiner**

Colin Dalton FCA  
Dalton Pardoe Limited  
Chartered Accountants  
794 High Street  
Kingswinford  
West Midlands  
DY6 8BQ

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 31 May 2025 and signed on the board's behalf by:



M P Wild - Trustee



**Independent Examiner's Report to the Trustees of  
The Manna House (Tamworth) Co.**

**Independent examiner's report to the trustees of The Manna House (Tamworth) Co. ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 30 September 2024.

**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 member of the Institute of Chartered Accountants in England and 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.



Colin Dalton FCA  
The Institute of Chartered Accountants in England and Wales

Dalton Pardoe Limited  
Chartered Accountants  
794 High Street  
Kingswinford  
West Midlands  
DY6 8BQ

Date: 31/8/2025



The Manna House (Tamworth) Co.

Statement of Financial Activities  
for the Year Ended 30 September 2024

		Unrestricted fund £	Restricted funds £	30.9.24 Total funds £	30.9.23 Total funds £
	Notes				
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	43,360	124,321	167,681	141,614
<b>Charitable activities</b>	4				
Income		611,110	32,806	643,916	514,533
Investment income	3	2,383	-	2,383	4,674
<b>Total</b>		<u>656,853</u>	<u>157,127</u>	<u>813,980</u>	<u>660,821</u>
<b>EXPENDITURE ON</b>					
Charitable activities	5				
Expenditure		<u>536,158</u>	<u>206,149</u>	<u>742,307</u>	<u>587,731</u>
<b>NET INCOME/(EXPENDITURE)</b>		120,695	(49,022)	71,673	73,090
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		238,782	118,247	357,029	283,939
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>359,477</u>	<u>69,225</u>	<u>428,702</u>	<u>357,029</u>

The notes form part of these financial statements



The Manna House (Tamworth) Co.

Balance Sheet  
30 September 2024

	Notes	Unrestricted fund £	Restricted funds £	30.9.24 Total funds £	30.9.23 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	11	12,084	-	12,084	14,075
Investments	12	67,970	-	67,970	157,731
		<u>80,054</u>	<u>-</u>	<u>80,054</u>	<u>171,806</u>
<b>CURRENT ASSETS</b>					
Debtors: amounts falling due within one year	13	16,215	-	16,215	20,325
Cash at bank and in hand		327,374	69,225	396,599	177,284
		<u>343,589</u>	<u>69,225</u>	<u>412,814</u>	<u>197,609</u>
<b>CREDITORS</b>					
Amounts falling due within one year	14	(64,166)	-	(64,166)	(12,386)
<b>NET CURRENT ASSETS</b>		<u>279,423</u>	<u>69,225</u>	<u>348,648</u>	<u>185,223</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>359,477</u>	<u>69,225</u>	<u>428,702</u>	<u>357,029</u>
<b>NET ASSETS</b>		<u>359,477</u>	<u>69,225</u>	<u>428,702</u>	<u>357,029</u>
<b>FUNDS</b>	15				
Unrestricted funds:					
General fund				359,477	238,782
Restricted funds:					
Food bank				60,736	55,077
Financial Inclusion Project				8,489	31,750
Financial Inclusion Services				-	31,420
				<u>69,225</u>	<u>118,247</u>
<b>TOTAL FUNDS</b>				<u>428,702</u>	<u>357,029</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30 September 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 30 September 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

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


The financial statements were approved by the Board of Trustees and authorised for issue on 31 May 2025 and were signed on its behalf by:





Balance Sheet - continued  
30 September 2024

  
M P Wild - Trustee

  
S Jonathan - Chairman - Trustee

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The Manna House (Tamworth) Co.

**Cash Flow Statement  
for the Year Ended 30 September 2024**

	Notes	30.9.24 £	30.9.23 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	<u>127,171</u>	<u>36,285</u>
Net cash provided by operating activities		<u>127,171</u>	<u>36,285</u>
<b>Cash flows from investing activities</b>			
Sale of fixed asset investments		89,761	26,726
Interest received		<u>2,383</u>	<u>4,674</u>
Net cash provided by investing activities		<u>92,144</u>	<u>31,400</u>
<b>Change in cash and cash equivalents in the reporting period</b>		<u>219,315</u>	<u>67,685</u>
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u>177,284</u>	<u>109,599</u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<u><u>396,599</u></u>	<u><u>177,284</u></u>

The notes form part of these financial statements



The Manna House (Tamworth) Co.

Notes to the Cash Flow Statement  
for the Year Ended 30 September 2024

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

	30.9.24	30.9.23
	£	£
Net income for the reporting period (as per the Statement of Financial Activities)	71,673	73,090
Adjustments for:		
Depreciation charges	1,991	2,429
Interest received	(2,383)	(4,674)
Decrease in debtors	4,110	5,885
Increase/(decrease) in creditors	51,780	(40,445)
Net cash provided by operations	127,171	36,285

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.10.23	Cash flow	At 30.9.24
	£	£	£
Net cash			
Cash at bank and in hand	177,284	219,315	396,599
	177,284	219,315	396,599
Total	177,284	219,315	396,599



The Manna House (Tamworth) Co.

Notes to the Financial Statements  
for the Year Ended 30 September 2024

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, with the exception of investments which are included at market value.

**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.

Premises Refurb	- 25% on reducing balance
Fixtures and fittings	- 25% on reducing balance
Solar panels	- 10% 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.

2. DONATIONS AND LEGACIES

	30.9.24	30.9.23
	£	£
Donations	90,309	70,353
Grants	77,372	71,261
	<u>167,681</u>	<u>141,614</u>

3. INVESTMENT INCOME

	30.9.24	30.9.23
	£	£
Deposit account interest	<u>2,383</u>	<u>4,674</u>





The Manna House (Tamworth) Co.

Notes to the Financial Statements - continued  
for the Year Ended 30 September 2024

4. INCOME FROM CHARITABLE ACTIVITIES

		30.9.24 £	30.9.23 £
Fees	Activity Income	554,731	425,073
Financial inclusion project income	Income	81,985	51,750
Financial inclusion project services	Income	3,390	31,420
Miscellaneous income	Income	3,810	6,290
		<u>643,916</u>	<u>514,533</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 6) £	Totals £
Expenditure	<u>741,197</u>	<u>1,110</u>	<u>742,307</u>

6. SUPPORT COSTS

	Governance costs £
Expenditure	<u>1,110</u>

7. NET INCOME/(EXPENDITURE)

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

	30.9.24 £	30.9.23 £
Depreciation - owned assets	<u>1,991</u>	<u>2,429</u>

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 September 2024 nor for the year ended 30 September 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 September 2024 nor for the year ended 30 September 2023.

9. STAFF COSTS

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

	30.9.24	30.9.23
Administration	7	7
Nursery staff	21	18
	<u>28</u>	<u>25</u>

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



The Manna House (Tamworth) Co.

Notes to the Financial Statements - continued  
for the Year Ended 30 September 2024

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	35,722	105,892	141,614
<b>Charitable activities</b>			
Income	431,363	83,170	514,533
Investment income	4,674	-	4,674
<b>Total</b>	471,759	189,062	660,821
<b>EXPENDITURE ON</b>			
Charitable activities			
Expenditure	450,348	137,383	587,731
<b>NET INCOME</b>	21,411	51,679	73,090
Transfers between funds	(10,318)	10,318	-
<b>Net movement in funds</b>	11,093	61,997	73,090
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	227,689	56,250	283,939
<b>TOTAL FUNDS CARRIED FORWARD</b>	238,782	118,247	357,029

11. TANGIBLE FIXED ASSETS

	Premises Refurb £	Fixtures and fittings £	Solar panels £	Totals £
<b>COST</b>				
At 1 October 2023 and 30 September 2024	40,428	21,896	22,840	85,164
<b>DEPRECIATION</b>				
At 1 October 2023	36,683	21,754	12,652	71,089
Charge for year	936	36	1,019	1,991
At 30 September 2024	37,619	21,790	13,671	73,080
<b>NET BOOK VALUE</b>				
At 30 September 2024	2,809	106	9,169	12,084
At 30 September 2023	3,745	142	10,188	14,075



The Manna House (Tamworth) Co.

Notes to the Financial Statements - continued  
for the Year Ended 30 September 2024

12. INVESTMENT - ELIM BANK

	30.9.24	30.9.23
	£	£
Other	<u>67,970</u>	<u>157,731</u>

There were no investment assets outside the UK.

Investments (neither listed nor unlisted) were as follows:

	30.9.24	30.9.23
	£	£
Investment - Elim Bank	<u>67,970</u>	<u>157,731</u>

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.9.24	30.9.23
	£	£
Other debtors	1,890	1,000
Prepayments and accrued income	<u>14,325</u>	<u>19,325</u>
	<u>16,215</u>	<u>20,325</u>

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.9.24	30.9.23
	£	£
Other creditors	11,306	11,306
Accruals and deferred income	<u>52,860</u>	<u>1,080</u>
	<u>64,166</u>	<u>12,386</u>

15. MOVEMENT IN FUNDS

	At 1.10.23 £	Net movement in funds £	At 30.9.24 £
<b>Unrestricted funds</b>			
General fund	238,782	120,695	359,477
<b>Restricted funds</b>			
Food bank	55,077	5,659	60,736
Financial Inclusion Project	31,750	(23,261)	8,489
Financial Inclusion Services	<u>31,420</u>	<u>(31,420)</u>	-
	<u>118,247</u>	<u>(49,022)</u>	<u>69,225</u>
<b>TOTAL FUNDS</b>	<u>357,029</u>	<u>71,673</u>	<u>428,702</u>



The Manna House (Tamworth) Co.

Notes to the Financial Statements - continued  
for the Year Ended 30 September 2024

15. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	656,853	(536,158)	120,695
<b>Restricted funds</b>			
Food bank	157,126	(151,467)	5,659
Financial Inclusion Project	1	(23,262)	(23,261)
Financial Inclusion Services	-	(31,420)	(31,420)
	<u>157,127</u>	<u>(206,149)</u>	<u>(49,022)</u>
<b>TOTAL FUNDS</b>	<u>813,980</u>	<u>(742,307)</u>	<u>71,673</u>

Comparatives for movement in funds

	At 1.10.22 £	Net movement in funds £	Transfers between funds £	At 30.9.23 £
<b>Unrestricted funds</b>				
General fund	227,689	21,411	(10,318)	238,782
<b>Restricted funds</b>				
Food bank	56,250	(1,173)	-	55,077
Coffee Shop	-	(8,294)	8,294	-
Counselling Services	-	(2,024)	2,024	-
Financial Inclusion Project	-	31,750	-	31,750
Financial Inclusion Services	-	31,420	-	31,420
	<u>56,250</u>	<u>51,679</u>	<u>10,318</u>	<u>118,247</u>
<b>TOTAL FUNDS</b>	<u>283,939</u>	<u>73,090</u>	<u>-</u>	<u>357,029</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	471,759	(450,348)	21,411
<b>Restricted funds</b>			
Food bank	105,099	(106,272)	(1,173)
Coffee Shop	643	(8,937)	(8,294)
Counselling Services	150	(2,174)	(2,024)
Financial Inclusion Project	51,750	(20,000)	31,750
Financial Inclusion Services	31,420	-	31,420
	<u>189,062</u>	<u>(137,383)</u>	<u>51,679</u>
<b>TOTAL FUNDS</b>	<u>660,821</u>	<u>(587,731)</u>	<u>73,090</u>





**16. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 30 September 2024.

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The Manna House (Tamworth) Co.

Detailed Statement of Financial Activities  
for the Year Ended 30 September 2024

	Unrestricted funds £	Restricted funds £	30.9.24 Total funds £	30.9.23 Total funds £
<b>INCOME AND ENDOWMENTS</b>				
<b>Donations and legacies</b>				
Donations	3,074	87,235	90,309	70,353
Grants	40,286	37,086	77,372	71,261
	<u>43,360</u>	<u>124,321</u>	<u>167,681</u>	<u>141,614</u>
<b>Investment income</b>				
Deposit account interest	2,383	-	2,383	4,674
<b>Charitable activities</b>				
Fees	554,731	-	554,731	425,073
Financial inclusion project income	51,750	30,235	81,985	51,750
Financial inclusion project services	890	2,500	3,390	31,420
Miscellaneous income	3,739	71	3,810	6,290
	<u>611,110</u>	<u>32,806</u>	<u>643,916</u>	<u>514,533</u>
<b>Total incoming resources</b>	<b>656,853</b>	<b>157,127</b>	<b>813,980</b>	<b>660,821</b>
<b>EXPENDITURE</b>				
<b>Charitable activities</b>				
Salaries	365,020	87,256	452,276	395,611
Food	24,054	22,456	46,510	32,022
Premises costs	57,438	21,597	79,035	26,628
Utilities	32,237	5,777	38,014	33,740
Resources and activities	11,657	9,806	21,463	9,783
Advertising	24	-	24	362
Travel and transport costs	2	1,168	1,170	860
Supervision costs	120	-	120	540
Training	996	115	1,111	1,440
Other direct costs	430	200	630	1,405
Rent and service charges	29,504	10,500	40,004	40,004
Computer and software	2,010	1,836	3,846	3,943
Insurance	1,680	749	2,429	2,413
Depreciation	1,991	-	1,991	2,429
Office expenses	2,281	4,713	6,994	10,253
Other support costs	1,541	207	1,748	902
Gifts and donations	4,063	9	4,072	3,866
Financial inclusion expenses	-	39,760	39,760	20,000
	<u>535,048</u>	<u>206,149</u>	<u>741,197</u>	<u>586,201</u>
<b>Support costs</b>				
<b>Governance costs</b>				
Independent examiner	1,110	-	1,110	1,530
<b>Total resources expended</b>	<b>536,158</b>	<b>206,149</b>	<b>742,307</b>	<b>587,731</b>
<b>Net income</b>	<b>120,695</b>	<b>(49,022)</b>	<b>71,673</b>	<b>73,090</b>

This page does not form part of the statutory financial statements

