

# SELF HELP SERVICES

England & Wales · Charity number 1122063

## Details

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|                |                                                         |
|----------------|---------------------------------------------------------|
| Status         | Registered                                              |
| Legal form     | Charitable company                                      |
| Company number | <a href="#">06036050</a>                                |
| Registered     | 2007-12-19                                              |
| Register       | <a href="#">View on the Charity Commission register</a> |

## Contact

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|         |                                                                                 |
|---------|---------------------------------------------------------------------------------|
| Address | Big Life Group<br>339 Stretford Road<br>Manchester<br>M15 4ZY                   |
| Phone   | 01618482423                                                                     |
| Email   | <a href="mailto:finance@thebiglifegroup.com">finance@thebiglifegroup.com</a>    |
| Website | <a href="https://www.thebiglifegroup.com/">https://www.thebiglifegroup.com/</a> |

## Activities

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**Objects:** TO PROMOTE THE RELIEF AND REHABILITATION OF PERSONS AFFECTED BY MENTAL ILL HEALTH BY PROVISION OF SELF-HELP INITIATIVES.

**Activities:** Self Help Services principal activity is to promote the relief and rehabilitation of persons affected by mental ill health. It is a user-led organisation that is run by and for individuals with experience of mental health issues.

## Classification

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- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** The Advancement Of Health Or Saving Of Lives
- **Who:** People With Disabilities, Other Defined Groups

## Geography

- **Area of benefit:** NOT DEFINED. IN PRACTICE, GREATER MANCHESTER, LANCASHIRE, CHESHIRE, TRAFFORD, MERSEYSIDE
- Cheshire East
- Cheshire West & Chester
- Halton
- Lancashire
- Liverpool City
- Manchester City
- Oldham
- St Helens
- Stockport
- Trafford

## Finances

| Period end | Income      | Expenditure | Assets     | Employees |
|------------|-------------|-------------|------------|-----------|
| 2025-03-31 | £14,235,091 | £14,198,564 | £1,361,754 | 249       |
| 2024-03-31 | £15,573,264 | £15,604,616 | £1,325,227 | 271       |
| 2023-03-31 | £13,827,288 | £13,431,845 | £1,356,579 | 245       |
| 2022-03-31 | £11,141,475 | £11,020,073 | £961,136   | 214       |
| 2021-03-31 | £9,937,824  | £9,837,440  | £839,734   | 189       |

## Trustees

| Name                  | Role  | Appointed  |
|-----------------------|-------|------------|
| MARK JAMES FITZGIBBON | Chair |            |
| EDNA ROBINSON         |       | 2012-08-10 |
| FAY SELVAN            |       |            |
| Michael Naraynsingh   |       | 2023-12-01 |

**SELF HELP SERVICES**

England & Wales - Charity number 1122063

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# Accounts

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**Self Help Services Ltd**  
(a company limited by guarantee)

Annual Report

Year Ended

31 March 2025

Company Number 06036050  
Charity Number 1122063

**Self Help Services Ltd**

**Report and financial statements  
for the year ended 31 March 2025**

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Self Help Services Ltd

Legal and administrative information  
for the year ended 31 March 2025

Directors and Trustees  
of the charity:

M Fitzgibbon  
F Selvan  
E Robinson  
S Islam (resigned 21 October 2024)  
M Naraynsingh  
M Burrows (resigned 1 April 2025)

Secretary:

M Fitzgibbon

Principal and  
Registered Office:

Zion Community Resource Centre  
339 Stretford Road  
Manchester  
England  
M15 4ZY

Company number:

06036050

Charity number:

1122063

Website

[www.selfhelpservices.org.uk](http://www.selfhelpservices.org.uk)

Constitution:

The charity is registered as a company limited by  
guarantee. The governing documents are the  
company's Memorandum and Articles of Association.

Bankers:

Santander  
Bridle Road  
Bootle  
Merseyside  
L30 4GB

External Auditor:

Menzies LLP  
One Express  
1 George Leigh Street  
Manchester  
M4 5DL

# Self Help Services Ltd

## Directors' and trustees' report for the year ended 31 March 2025

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The directors and trustees are pleased to present their report together with the financial statements of the charity for the year ended 31 March 2025.

Legal 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".

### 1 Structure, Governance and Management

#### ***Status***

Self Help Services Ltd is a company limited by guarantee and a registered charity governed by its Memorandum and Articles of Association.

#### ***Directors and Trustees***

The Trustees serving during the year were as follows.

M Fitzgibbon  
F Selvan  
E Robinson  
S Islam (resigned 21 October 2024)  
M Naraynsingh  
M Burrows (resigned 1 April 2025)

#### ***Recruitment and Training of Trustees***

As set out in the Articles of Association, the Chair and other Trustees are appointed by The Big Life Company Limited by sending a notice in writing to the Charity.

The training and induction of new Trustees is the responsibility of the Chair and is tailored to the individual needs of new appointees. All Trustees have an individual meeting with the Chair each year to discuss training and development needs.

The Standing Orders of the charity give details of the decisions which are made at Board level and the powers delegated to the management team.

#### ***Organisational Management***

The Board of Trustees evaluate and agree the priorities of the organisation as a whole and sub committees of the Board determine the general policies. Self Help Services Ltd works as part of the Big Life Group of social businesses and charities. Each year it agrees a Service Level Agreement with The Big Life Company Limited for the operational management of the charity.

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

The directors have identified the risks that the charity may be exposed to in the next financial year and have established strategies to mitigate those risks. A risk management process is in place whereby risks are identified and profiled against likelihood and consequence, with actions put in place. Each risk is assigned to a member of the Senior Management Team.

# Self Help Services Ltd

## Directors' and trustees report for the year ended 31 March 2025 (*continued*)

### **Key Management Personnel - Remuneration**

Self Help Services Ltd considers its key management personnel to be trustees and senior leadership of the group. Full costs are borne by The Big Life Company Limited and disclosed in those accounts. The costs of the charity's key management personnel relating to Self Help Services Ltd are paid for as part of an overall service level agreement with The Big Life Company Limited that is annually agreed by Self Help Services Ltd trustees.

Remuneration of the senior leadership within the group is set by the group's Audit & Remuneration Committee based on benchmarking against comparable external organisations.

### **2 Objectives of the charity**

The charity's object and principal activity is to promote the relief and rehabilitation of persons affected by mental ill health by provision of self-help initiatives.

### **3 Statement of public benefit**

The Trustees have given due consideration to Charity Commission published guidance on the operation of the public benefit requirement. Full details of the public benefit provided by the charity are detailed in the review of activities in section 4.

### **4 Review of activities and future development**

Self Help Services Ltd (SHS) is a mental health charity delivering primary care mental health services and self-help initiatives. It delivers guided self-help, counselling, cognitive behavioural therapy, e- therapy and a range of workshops and peer support groups for NHS Manchester, Stockport, Salford, Trafford, Eastern Cheshire, and Heywood, Middleton and Rochdale. We are lead partner in the Tameside Living Well service. During 2024-25 SHS worked with 21,488 people across our Talking Therapies services. Treatment was delivered in a number of ways including face to face, telephone, online or via video conferencing. All Talking Therapies introduced an online Choose and Book system and are monitoring its impact.

Talking Therapies Eastern Cheshire implemented a new group first model, which led to a reduction in waiting times. They also implemented a new AI assessment tool (Limbic) which has high satisfaction rates and will be adopted across Talking Therapy services next year. In Manchester TT services have had a 10% increase in self-referrals but has still met its targets. A pilot of a Patient Led Appointment Scheduling approach has started with Manchester University.

It was decided to streamline the legal structures and merge the two charities, Self Help Services and Big Life Centres. From the 1st of April 2025, Big Life Services will be the renamed charity

### **5 Principal risks and uncertainties**

The board identified several inherent risks to the business and approved the controls to manage them. The highest risks relate to changes in contracts, inflationary pressures on costs and risks to clients including death and safeguarding. The financial risks were controlled through maintaining close relationships with commissioners to manage impact of inflationary pay awards, and tight budgetary management. A number of new initiatives have been introduced to reduce costs of energy. The client risk management was enhanced in year by the introduction of a new Incident Management System and the implementation of the new NHS PSIRF incident review approach. Client risk is overseen by the Quality Committee, chaired by the Board Medical Director.

The main Strategic Risk identified related to growth and supporting people to engage through increased use of technology. The Risk and Audit Committee have overseen the areas of business development and scrutinized business plans/investment proposals. The Risk and Audit Committee also monitors the Emergent Risk Register. 14 risks have been mitigated throughout the year including the risk of losing contracts, escalating insurance costs, and risks of transferring data when moving to a new system.

# Self Help Services Ltd

## Directors' and trustees report for the year ended 31 March 2025 (*continued*)

In June 2024, following an election, a new government was formed, and it has started to reshape the public sector. The Board recognizes that there are both opportunities and risks for the group in the NHS ten year plan, public sector financial restraints and uncertain economic outlook. The rise of far right extremist groups and election success of political parties that have an ideology of blaming immigration is also a risk to the communities and mission of the Big Life group.

The Board reviews all risks annually and receives reports from Risk and Audit quarterly. The new Business Plan for 2025-30 set new strategic objectives which have been approved by the Board and the associated risks, mitigations and controls identified.

### 6 Related parties

The charity forms part of the "**Big Life Group**" of social enterprises and charities. This includes **The Big Life Company Limited**, a not-for-profit company limited by guarantee, of which one of the company's directors, F Selvan, is the sole guarantor.

The group also includes Big Life Centres and Big Issue North Trust Ltd.

**Big Life Centres** is an independent charity which offers opportunities to people who have had a raw deal in life to change their lives for the better.

**Big Issue North Trust Ltd** is an independent charity within the Big Life Group and provides services to vendors of The Big Issue In the North magazine; including assistance with access to health care services, accommodation and addiction services.

### 7 Financial Review

In the year income totalled £14,235,091 (2024: £15,573,264) and expenditure totalled £14,198,564 (2024: £15,604,616). At the year-end total funds amounted to £1,361,754 (2024: £1,325,277) all of which were unrestricted.

### 8 Key performance indicators

Targets are set and are monitored during the year, and their progress included within the Board Reports. They are categorised under three objectives:

- We will work with more people and places to create opportunities and inspire change
- We will be a good business with our social mission at the heart of all we do
- We will have an organisation that enables us to work in the Big Life Way

### 9 Reserves policy

At the year end the Reserves Policy is reviewed for all companies in the Group.

The aim of Reserves is to:

- Reduce the risks to service delivery and operations should income levels fall for a period.
- Allow entry into new projects and initiatives that require investment, be paid in arrears or that may not be profitable in the early periods.
- Facilitate investment in capital assets
- Ensure that, should a contract end, funds are available to allow redeployment of staff.

#### **Reserve Level**

Target free reserves (Unrestricted Funds less Fixed Assets) are based on one months' salary level and one month's non-pay expenditure (excluding non-cash items). The aim is to build up reserves that level where possible. If the level of reserves at the end of a financial year exceeds the target aim, then plans will be made to ensure that excess reserves are utilised.

The current target level of reserves based on 2024/25 costs is £1.2m and the actual level of free reserves at 31 March 2025 was £1.4m (2024 - £1.3m).

# Self Help Services Ltd

## Directors' and trustees report for the year ended 31 March 2025 (*continued*)

### 10 Future developments

The Big Life Group is in the business of changing lives and we fight inequality by working with people and places to create opportunities and inspire change. All our services work with people to support areas of their life and help remove obstacles which are barriers to individuals in changing their life for the better. We help people see the skills and support they already have so that they can build on it and reach their full potential.

Our work is done in the Big Life Way namely:

- **Community led:** We work with people and communities to change the things they want to change, build on their strengths, and respond to their aspirations.
- **First class:** We believe all people deserve a first-class service which develops their resilience, is led by them, and responds to their priorities.
- **Listen, learn and change:** We know that we can always improve. We listen and learn from the people we work with and the world around us to take action to change things that aren't right.
- **Never give up:** Everyone has the capacity to change, but we know it's not always easy. That's why we celebrate every achievement, and we never give up.
- **People not problems:** We work with people on all areas of their lives. We see the skills and potential in everyone and value their life experience.
- **Tread new ground:** We are not afraid to tread new ground and innovate to respond to new challenges.
- **Work in partnership:** We work in partnership with people and other organisations to achieve more together than we can alone.

The Group's Business Plan 2020-25 has identified three key work priorities over the next five years which include

(1) To work with more people and places to create opportunities and inspire change:

- To work with more people to support them in all areas of their life.
- To have volunteer opportunities in every service,
- To increase the opportunities for people to engage with our services through the use of technology, such as online chats, video conferencing and virtual reality.
- To develop place-based plans for every area we work in and develop partnerships and integrated working.

(2) We will be a 'good' business with our social mission at the heart of all that we do:

- To grow in our existing geographies to diversify our offer and move into new areas where there is an opportunity to develop significant roots to anchor ourselves in a community.
- To increase feedback to continually improve the quality of what we do.
- To invest in our assets and technology and ensure we maximise efficiency and the quality of our data to drive service improvement.
- To reduce our carbon footprint and implement agile working.
- To ensure we have an appropriate legal structure that works for us and the people we work with.

## Self Help Services Ltd

### Directors' and trustees report for the year ended 31 March 2025 (*continued*)

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(3) We will have an organisation that enables us to work in the Big Life Way:

- To have management structures, IT systems and change processes that facilitate staff and services working together.
- To deliver our workforce strategy, ensuring we have diverse, trained and happy staff, as evidenced by achievement of Best Companies 3-Star accreditation.
- To have trained Multi-Modality Practitioners in every service and ensure all staff will be trained in strength-based approaches.
- To develop tools for people to have control of their own stories and data.
- To ensure Service user engagement shapes our services
- To ensure all our services are informed by research and evaluation, and to measure the impact of our work.

In the year ahead we will review the business plan and develop a new one for 2025-2030.

#### 11 Provision of information to auditor

Each of the persons who are Directors at the time when this Directors' and Trustees' Report is approved has confirmed that:

- there is no relevant information, being information needed by the auditor in connection with preparing their report, of which the company's auditor is unaware, and
- the trustees, having made enquiries of fellow directors and the company's auditor that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The auditors, Menzies LLP, will be proposed for reappointment in accordance with section 485 of the Companies Act 2006.

#### 12 Basis of preparation

This report has been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006. As such, the Company is exempt from preparing a Strategic report.

This Annual Report is signed by the CEO on behalf of the Board of Trustees. The Trustees also approve the Directors' and Trustees' report which is contained within this report, in their capacity as Company Directors.



F Selvan  
**Trustee**

Date: 10 December 2025

## Self Help Services Ltd

### Statement of trustees' responsibilities

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The Trustees (who are also directors of Self Help Services Ltd 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 charity and of the incoming resources and application of resources, including the income and expenditure, of the charity 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 2019 (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards 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 adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Financial statements are published on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements, which may vary from legislation in other jurisdictions. The maintenance and integrity of the charity's website is the responsibility of the trustees. The trustees' responsibility also extends to the ongoing integrity of the financial statements contained therein.



F Selvan  
**Trustee**

Date: 10 December 2025

# Self Help Services Ltd

## Independent auditor's report

### INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF SELF HELP SERVICES LTD

#### Opinion

We have audited the financial statements of Self Help Services Ltd ("the charitable company") for the year ended 31 March 2025 which comprise the Statement of Financial Activities (combining income and expenditure account), the Balance Sheet and the accounting policies in note 1. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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 charitable company's affairs as at 31 March 2025 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 the Companies Act 2006.

#### Basis for 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.

#### Emphasis of matter – financial statements prepared on a basis other than going concern

We draw attention to note 1 (a) to the financial statements which explains that the charitable company ceased to actively trade and therefore the trustees do not consider it to be appropriate to adopt the going concern basis of accounting in preparing the financial statements. Accordingly, the financial statements have been prepared on a basis other than going concern as described in note 1 (a). Our opinion is not modified in respect of this matter

#### 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 (who are also the directors of the charitable company for the purposes of company law) are responsible for the other information. 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.

In connection with our audit of the financial statements 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

# Self Help Services Ltd

## Independent auditor's report

### INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF SELF HELP SERVICES LTD

#### Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the 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 the 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 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; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

#### Responsibilities of directors

As explained more fully in the Statement of Trustees' Responsibilities set out on page 7, the trustees (who are also the directors of the charitable company 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.

# Self Help Services Ltd

## Independent auditor's report

### INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF SELF HELP SERVICES LTD

#### Auditor's responsibilities for the audit of the financial statements (continued)

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. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

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 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 charitable company, including the Companies Act 2006, the Charities Act 2011, taxation legislation, data protection, anti-bribery, 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.
- 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 charitable 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.
- 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 on income and salaries to identify any unusual or unexpected relationships.
- tested journal entries to identify unusual transactions.
- assessed whether judgements and assumptions made in determining the accounting estimates set out in note 1 were indicative of potential bias.
- investigated the rationale behind significant or unusual transactions.

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](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

# Self Help Services Ltd

## Independent auditor's report

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### INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF SELF HELP SERVICES LTD

#### 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 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.

Signed by:



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Sue Hutchinson FCCA (Senior Statutory Auditor)  
For and on behalf of

Menzies LLP  
Statutory Auditor  
One Express  
1 George Leigh Street  
Manchester  
M4 5DL

Date: 16-Dec-2025

# Self Help Services Ltd

## Statement of financial activities (Combining income and expenditure account) for the year ended 31 March 2025

|                                                         | Note  | Unrestricted<br>funds<br>£ | Total<br>2025<br>£ | Total<br>2024<br>£ |
|---------------------------------------------------------|-------|----------------------------|--------------------|--------------------|
| <b>Income and endowments from:</b>                      |       |                            |                    |                    |
| Donations and legacies                                  |       | 2,852                      | 2,852              | 3,379              |
| Charitable activities                                   | 2     | 14,194,672                 | 14,194,672         | 15,538,970         |
| Investments                                             | 3     | 37,567                     | 37,567             | 30,915             |
|                                                         |       |                            |                    |                    |
| <b>Total income</b>                                     |       | <b>14,235,091</b>          | <b>14,235,091</b>  | <b>15,573,264</b>  |
| <b>Expenditure on:</b>                                  |       |                            |                    |                    |
| Charitable activities                                   | 4,5,6 | 14,198,564                 | 14,198,564         | 14,604,616         |
| Exceptional item – cyber cost                           |       | -                          | -                  | 1,000,000          |
|                                                         |       |                            |                    |                    |
| <b>Total expenditure</b>                                |       | <b>14,198,564</b>          | <b>14,198,564</b>  | <b>15,604,616</b>  |
|                                                         |       |                            |                    |                    |
| <b>Net income / (expenditure) and movement in funds</b> | 7     | 36,527                     | 36,527             | (31,352)           |
|                                                         |       |                            |                    |                    |
| <b>Balance brought forward at 1 April 2024</b>          |       | 1,325,227                  | 1,325,227          | 1,356,579          |
|                                                         |       |                            |                    |                    |
| <b>Balance carried forward at 31 March 2025</b>         |       | <b>1,361,754</b>           | <b>1,361,754</b>   | 1,325,227          |

The statement of financial activities includes all gains and losses recognised in the year.  
All amounts relate to continuing activities.

The notes on pages 14 to 24 form part of these financial statements.

# Self Help Services Ltd

## Balance sheet at 31 March 2025

| <b>Company number 06036050</b>                        | <b>Note</b> | <b>2025<br/>£</b> | <b>2025<br/>£</b> | <b>2024<br/>£</b> | <b>2024<br/>£</b> |
|-------------------------------------------------------|-------------|-------------------|-------------------|-------------------|-------------------|
| <b>Fixed assets</b>                                   |             |                   |                   |                   |                   |
| Tangible assets                                       | 10          |                   | -                 |                   | -                 |
| <b>Current assets</b>                                 |             |                   |                   |                   |                   |
| Debtors                                               | 11          | 1,028,379         |                   | 2,240,171         |                   |
| Cash at bank and in hand                              |             | 1,184,857         |                   | 620,095           |                   |
|                                                       |             | <u>2,213,236</u>  |                   | <u>2,860,266</u>  |                   |
| <b>Creditors: amounts falling due within one year</b> | 12          | (851,482)         |                   | (1,535,039)       |                   |
| <b>Net current assets</b>                             |             |                   | <u>1,361,754</u>  |                   | <u>1,325,227</u>  |
| <b>Total net assets</b>                               | 14, 15      |                   | <u>1,361,754</u>  |                   | <u>1,325,227</u>  |
| <b>The funds of the charity:</b>                      |             |                   |                   |                   |                   |
| Unrestricted funds                                    | 15          |                   | <u>1,361,754</u>  |                   | <u>1,325,227</u>  |
| <b>Total funds</b>                                    |             |                   | <u>1,361,754</u>  |                   | <u>1,325,227</u>  |

These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act 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 financial statements on pages 12 to 24 were approved and authorised for issue by the board on 10 December 2025 and are signed on its behalf by:



**F Selvan**

Trustee, approved and authorised on behalf of the board trustees

Date: 10 December 2025

The notes on pages 14 to 24 form part of these financial statements.

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2025

### 1 Accounting policies

#### General Information

Self Help Services Ltd is a private company, limited by guarantee, incorporated in England and Wales under the Companies Act 2006 and Charities Act 2011. The address of the registered office is provided in Legal and Administrative Information. Details of the charity's operations are provided in the Directors' and Trustees' Report.

#### Accounting Policies

The principal accounting policies adopted, judgements 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 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) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Companies Act 2006 and the Charities Act 2011.

Self Help Services Ltd meets the definition of a public benefit entity under FRS 102.

Assets and liabilities are initially recognised at their historic cost or transaction value. The financial statements are prepared in sterling which is the functional currency of the charity.

In accordance with their responsibilities, the Board have considered the appropriateness of the going concern basis for the preparation of the financial statements. The current facilities management and supporting contracts ended on 31 March 2025, and Self Help Services Limited confirmed that it would not be renewing the contracts and would instead transfer the services into Big Life Centres Limited at the end of the current contract. Self Help Services Limited is currently in the process of applying for voluntary strike off. For this reason, the directors have determined that the going concern basis of accounting is not appropriate and have therefore prepared the financial statements on a basis other than going concern.

In accordance with Section 1A of FRS 102, the charity has taken the exemption from including a cashflow statement, as it meets the definition of a small entity.

##### (b) Legal status of the Charity

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £10 per member of the charity.

##### (c) Incoming resources

Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when receivable.

Grants, including grants for the purchase of fixed assets, are recognised in full in the Statement of Financial Activities in the year in which they are receivable.

Services and recharges income comprises revenue recognised in respect of services supplied during the year.

Incoming resources from investments is recognised when receivable.

##### (d) Resources expended and cost allocation

Resources expended are recognised in the period in which they are incurred.

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2025

Resources expended are allocated to the particular activity where the cost relates directly to that activity. Certain other costs, which are attributable to more than one activity, are apportioned across the cost categories on the basis of an estimate of the proportion of time spent by staff on those activities.

Costs allocated to charitable activities are the costs associated with achieving the charity's main objectives.

Governance costs represent expenditure related to the governance of the charity, to allow it to operate and to generate information for public accountability.

### **(e) Fund accounting**

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds.

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management and support costs.

### **(f) Pensions**

Self Help Services Ltd is a member of the Big Life Group's defined contribution pension scheme and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

Self Help Services Ltd is also a member of the National Health Service defined benefit pension scheme for all eligible employees.

### **(g) Corporation taxation**

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

### **(h) Tangible fixed assets**

Items of equipment are capitalised where the purchase price exceeds £4,000.

Depreciation for office equipment is provided so as to write off the cost on a straight-line basis over their expected useful life (4 years).

### **(i) Debtors**

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

### **(j) 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.

### **(k) 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.

## Self Help Services Ltd

### Notes forming part of the financial statements for the year ended 31 March 2025

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#### **(l) Financial instruments**

The charity 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.

#### **(m) Leases**

Rentals payable under operating leases are charged to the profit and loss account on a straight-line basis over the lease term. Any premiums received at the inception of the lease are recognised on a straight-line basis over the life of the lease.

#### **(n) Judgements**

In preparing these financial statements, the directors have made the following judgements:

- Determine whether leases entered into by the charity either as a lessor or a lessee are operating or lease or finance leases. These decisions depend on an assessment of whether the risks and rewards of ownership have been transferred from the lessor to the lessee on a lease-by-lease basis.

## Self Help Services Ltd

### Notes forming part of the financial statements for the year ended 31 March 2025 (continued)

#### 2 Income from charitable activities

|                   | Unrestricted<br>funds<br>£ | Total funds<br>2025<br>£ | Unrestricted<br>funds<br>£ | Total funds<br>2024<br>£ |
|-------------------|----------------------------|--------------------------|----------------------------|--------------------------|
| Contract Services | 13,296,437                 | 13,296,437               | 14,325,231                 | 14,325,231               |
| Trainee income    | 795,733                    | 795,733                  | 1,159,794                  | 1,159,794                |
| Other             | 102,502                    | 102,502                  | 53,945                     | 53,945                   |
|                   | <b>14,194,672</b>          | <b>14,194,672</b>        | <b>15,538,970</b>          | <b>15,538,970</b>        |

Income from charitable activities includes income from government grants, which comprises performance related grants made by local authorities to fund the activities.

#### 3 Investment income

|               | Unrestricted<br>Funds<br>2025<br>£ | Unrestricted<br>Funds<br>2024<br>£ |
|---------------|------------------------------------|------------------------------------|
| Bank interest | 37,567                             | 30,915                             |
|               | <b>37,567</b>                      | <b>30,915</b>                      |

#### 4 Expenditure on charitable activities

|                              | Contract<br>services<br>£ | Governance<br>£ | 2025<br>£         | 2024<br>£         |
|------------------------------|---------------------------|-----------------|-------------------|-------------------|
| Staff costs (Note 8)         | 8,813,283                 | -               | 8,813,283         | 9,321,768         |
| General                      | 3,385,401                 | -               | 3,385,401         | 3,129,356         |
| Software licences            | 198,269                   | -               | 198,269           | 117,783           |
| Room hire                    | 107,842                   | -               | 107,842           | 105,287           |
| Minor equipment              | 57,259                    | -               | 57,259            | 48,642            |
| Recharges – group companies  | 1,628,670                 | -               | 1,628,670         | 1,874,580         |
| Cyber costs                  | -                         | -               | -                 | 1,000,000         |
| Governance costs: audit fees | -                         | 7,840           | 7,840             | 7,200             |
|                              | <b>14,190,724</b>         | <b>7,840</b>    | <b>14,198,564</b> | <b>15,604,616</b> |
| Restricted                   | -                         | -               | -                 | -                 |
| Unrestricted                 | <b>14,190,724</b>         | <b>7,840</b>    | <b>14,198,564</b> | <b>15,604,616</b> |
|                              | <b>14,190,724</b>         | <b>7,840</b>    | <b>14,198,564</b> | <b>15,604,616</b> |

Recharges from group companies relate to Finance, HR, Payroll and other central support services provided by The Big Life Company Limited.

## Self Help Services Ltd

### Notes forming part of the financial statements for the year ended 31 March 2025 (*continued*)

#### 5 Total resources expended

|                              | Staff<br>costs<br>£ | Other<br>costs<br>£ | 2025<br>Total<br>£ | 2024<br>Total<br>£ |
|------------------------------|---------------------|---------------------|--------------------|--------------------|
| Services and projects        | 8,813,283           | 5,377,441           | 14,190,724         | 15,597,416         |
| Governance costs: audit fees | -                   | 7,840               | 7,840              | 7,200              |
|                              | <u>8,813,283</u>    | <u>5,385,281</u>    | <u>14,198,564</u>  | <u>15,604,616</u>  |

#### 6 Summary analysis of expenditure and related income

|                              | Income<br>£       | Expenditure<br>£  | Net<br>£      |
|------------------------------|-------------------|-------------------|---------------|
| Voluntary                    | 2,852             | -                 | 2,852         |
| Contract services            | 13,296,437        | 13,193,931        | 102,506       |
| Trainee income for services  | 795,733           | 996,793           | (201,060)     |
| Other                        | 102,502           | -                 | 102,502       |
| Interest                     | 37,567            | -                 | 37,567        |
| Governance costs: audit fees | -                 | 7,840             | (7,840)       |
|                              | <u>14,235,091</u> | <u>14,198,564</u> | <u>36,527</u> |

#### 7 Net income / (expenditure)

Net income / (expenditure) for the year is stated after charging:

|                                | 2025<br>£ | 2024<br>£ |
|--------------------------------|-----------|-----------|
| Rentals under operating leases | 56,518    | 72,846    |
| Auditor's remuneration         | 7,840     | 7,200     |

## Self Help Services Ltd

### Notes forming part of the financial statements for the year ended 31 March 2025 (*continued*)

#### 8 Analysis of staff costs and the cost of key management personnel

|                       | 2025<br>£        | 2024<br>£        |
|-----------------------|------------------|------------------|
| Staff costs:          |                  |                  |
| Salaries              | 7,784,116        | 8,279,863        |
| Social security costs | 682,171          | 694,232          |
| Pension costs         | 346,996          | 347,673          |
|                       | <u>8,813,283</u> | <u>9,321,768</u> |

The average full time equivalent number of employees (based on 35 hours a week) and analysed by function was:

|                       | Number | Number |
|-----------------------|--------|--------|
| Services and projects | 232    | 251    |

The salary costs are paid by the Big Life Company Limited and recharged to Self Help Services.

The average monthly headcount was 249 staff (2024: 271 staff)

The number of employees whose benefits (excluding employer National Insurance contributions and employer pension costs) exceeded £60,000 was:

|                     | 2025     | 2024     |
|---------------------|----------|----------|
| £ 60,001 - £ 70,000 | 2        | 1        |
| £ 70,001 - £ 80,000 | -        | -        |
| £ 80,001 - £ 90,000 | 1        | -        |
| <b>TOTAL</b>        | <u>3</u> | <u>1</u> |

Key management personnel of the charity are the Trustees and senior leadership of the group. Costs are borne by the parent company, The Big Life Company Limited, Big Life Centres, and Big Life Schools and are not recharged to Big Issue North Trust Ltd. The total employee benefits paid to key management personnel by The Big Life Company Ltd was £468,919, comprised of salary of £400,227, pension contributions of £19,109 and employer's national insurance contributions of £49,583 (2024: £478,646, comprised of salary of £408,830, pension contributions of £19,128 and employer's national insurance contributions of £50,688).

The salary of the Chief Executive and Accounting Officer, a Trustee, is paid by The Big Life Company Ltd. Employee benefits of £116,356, comprised of salary of £99,049, pension contributions of £4,894 and employer's national insurance contributions of £12,414 (2024: £111,807 comprised of salary of £95,350, pension contributions of £4,250 and employer's national insurance contributions of £12,207) was paid by the Big Life Company Ltd during the year

#### 9 Trustees' remuneration and expenses

During the year remuneration of £8,000 (2024: £8,000) was paid to E. Robinson, a trustee, by The Big Life Company Limited for her role as chair of The Big Life Company Limited. Costs are borne by the parent company, The Big Life Company Limited, and are not recharged to Self Help Services Ltd.

No other trustee received remuneration from the charity or a related entity during the year (or the prior year) other than disclosed in note 8.

No reimbursement of expenses has been made to trustees during the year (or the prior year).

## Self Help Services Ltd

### Notes forming part of the financial statements for the year ended 31 March 2025 (*continued*)

#### 10 Tangible fixed assets

|                       | Office<br>equipment<br>£ |
|-----------------------|--------------------------|
| <i>Cost</i>           |                          |
| At 1 April 2024       | 5,062                    |
| Disposals             | (5,062)                  |
|                       | <hr/>                    |
| At 31 March 2025      | -                        |
|                       | <hr/>                    |
| <i>Depreciation</i>   |                          |
| At 1 April 2024       | 5,062                    |
| Disposals             | (5,062)                  |
|                       | <hr/>                    |
| At 31 March 2025      | -                        |
|                       | <hr/>                    |
| <i>Net book value</i> |                          |
| At 31 March 2025      | -                        |
|                       | <hr/> <hr/>              |
| At 31 March 2024      | -                        |
|                       | <hr/> <hr/>              |

#### 11 Debtors

|                                    | 2025<br>£        | 2024<br>£        |
|------------------------------------|------------------|------------------|
| Trade debtors                      | 679,041          | 1,672,459        |
| Amounts owed by group undertakings | 641              | 19,208           |
| Prepayments                        | 152,308          | 52,997           |
| Accrued Income                     | 151,170          | 441,415          |
| Other debtors                      | 45,219           | 54,000           |
| Social security and other taxes    | -                | 92               |
|                                    | <hr/>            | <hr/>            |
|                                    | <b>1,028,379</b> | <b>2,240,171</b> |
|                                    | <hr/> <hr/>      | <hr/> <hr/>      |

All debtors fall due within one year.

Amounts owed by group undertakings are unsecured and repayable on demand.

## Self Help Services Ltd

### Notes forming part of the financial statements for the year ended 31 March 2025 (*continued*)

#### 12 Creditors

|                                    | 2025<br>£      | 2024<br>£        |
|------------------------------------|----------------|------------------|
| Trade creditors                    | 33,377         | 521,179          |
| Amounts owed to group undertakings | 30,563         | 5,617            |
| Accruals                           | 255,194        | 215,389          |
| Deferred income (note 13)          | 532,348        | 792,854          |
|                                    | <u>851,482</u> | <u>1,535,039</u> |

All creditors fall due within one year.

Amounts owed to group undertakings are unsecured, interest free and repayable on demand.

#### 13 Deferred Income

Deferred income represents services and recharge income received in advance

|                                                    | £              |
|----------------------------------------------------|----------------|
| Balance at 1 April 2024                            | 792,852        |
| Amounts received and deferred in the year          | 33,334         |
| Amounts released to incoming resources in the year | (293,838)      |
|                                                    | <u>532,348</u> |
| Balance at 31 March 2025                           | <u>532,348</u> |
| Deferred income balance includes:                  |                |
| Greater Manchester Combined Authority              | 526,339        |
| Mental Health in Prisons                           | <u>6,009</u>   |
|                                                    | <u>532,348</u> |

#### 14 Analysis of net assets between funds

|                    | Unrestricted<br>£ | Total 2025<br>£  | 2024<br>£        |
|--------------------|-------------------|------------------|------------------|
| Fixed Assets       | -                 | -                | -                |
| Net Current Assets | <u>1,361,754</u>  | <u>1,361,754</u> | <u>1,325,227</u> |
| Net Assets         | <u>1,361,754</u>  | <u>1,361,754</u> | <u>1,325,227</u> |

## Self Help Services Ltd

### Notes forming part of the financial statements for the year ended 31 March 2025 (continued)

#### 15 Movement in funds

|                           | Balance<br>at<br>1 April<br>2024<br>£ | Incoming<br>resources<br>£ | Outgoing<br>resources<br>£ | Transfers<br>Of funds<br>£ | Balance<br>at<br>31 March<br>2025<br>£ |
|---------------------------|---------------------------------------|----------------------------|----------------------------|----------------------------|----------------------------------------|
| <b>Unrestricted funds</b> |                                       |                            |                            |                            |                                        |
| General funds             | <b>1,325,227</b>                      | 14,235,091                 | (14,198,564)               | -                          | <b>1,361,754</b>                       |
| Total funds               | <b>1,325,227</b>                      | <b>14,235,091</b>          | <b>(14,198,564)</b>        | -                          | <b>1,361,754</b>                       |

General Reserves amounted to £1,361,754 (2024 - £1,325,227).

The reserve level is considered sufficient to satisfy the reserves policy.

#### 16 Related party transactions

In accordance with FRS 102, the charity discloses related party transactions that were recognised in the Statement of Financial Activities. The salary costs are paid by the Big Life Company Limited and recharged directly to Self Help Services, as disclosed in note 8. Remuneration of key management personnel is disclosed in note 8. Trustees' remuneration and expenses are disclosed in note 9.

The charity is charged for direct salary costs, finance, HR, payroll and other central support services provided by The Big Life Company Limited. Salary costs are recharged based on staff time and other costs are recharged based on estimated income.

Related party transactions with other group entities during the year were as follows:

|                              | Amounts charged to group entities |                  | Amounts charged by group entities |                  |
|------------------------------|-----------------------------------|------------------|-----------------------------------|------------------|
|                              | 2025                              | 2024             | 2025                              | 2024 (restated)  |
|                              | £                                 | £                | £                                 | £                |
| The Big Life Company Limited | 167,079                           | 3,721,055        | 2,104,543                         | 3,842,686        |
| Big Life Centres Limited     | 7,878                             | 4,911            | 126,100                           | 113,683          |
| Big Issue North Trust Ltd    | -                                 | -                | -                                 | -                |
|                              | <b>174,957</b>                    | <b>3,725,966</b> | <b>2,230,643</b>                  | <b>3,956,369</b> |

The following amounts were owed by/to group entities at the year-end:

|                              | Amount owed by group entities |               | Amounts owed to group entities |              |
|------------------------------|-------------------------------|---------------|--------------------------------|--------------|
|                              | 2025                          | 2024          | 2025                           | 2024         |
|                              | £                             | £             | £                              | £            |
| The Big Life Company Limited | -                             | 17,620        | 30,533                         | 5,595        |
| Big Life Centres Limited     | 641                           | 1,588         | 30                             | 23           |
| Big Issue North Trust Ltd    | -                             | -             | -                              | -            |
|                              | <b>641</b>                    | <b>19,208</b> | <b>30,563</b>                  | <b>5,617</b> |

Self Help Services Ltd

Notes forming part of the financial statements  
for the year ended 31 March 2025 (continued)

17 Ultimate parent undertaking and controlling party

The ultimate parent company and controlling party is The Big Life Company Limited, a company limited by guarantee incorporated in England and Wales.

The parent undertaking of the smallest and largest group for which consolidated accounts are prepared is The Big Life Company Limited. Consolidated accounts are available from Companies House, Crown Way, Cardiff, CF14 3UZ.

The mission of The Big Life Company Limited is to change lives. We fight inequality by working with people and in places to inspire change. Two of the current directors of Self Help Services Ltd are also directors of The Big Life Company Limited. Operational and strategic oversight of Self Help Services Ltd is exercised by The Big Life Company Limited.

18 Commitments

Operating lease commitments

The charity had total future minimum commitments under non-cancellable operating leases as set out below:

| Operating lease commitment at year end:           | 2025<br>£ | 2024<br>£ |
|---------------------------------------------------|-----------|-----------|
| <b>Land and Buildings</b>                         |           |           |
| Not later than one year                           | -         | 20,000    |
| Later than one year and not later than five years | -         | 20,000    |
|                                                   | -         | 40,000    |
| <b>Office Equipment</b>                           |           |           |
| Not later than one year                           | -         | -         |
| Later than one year and not later than five years | -         | -         |
|                                                   | -         | -         |

19 Pensions

Self Help Services Ltd operates two pension schemes:

1 Self Help Services Ltd Pension Fund

This is a defined contribution scheme available to all employees.

2 National Health Service Pension Fund.

## Self Help Services Ltd

### Notes forming part of the financial statements for the year ended 31 March 2025 (*continued*)

Past and present employees are covered by the provisions of the two NHS Pension Schemes. Details of the benefits payable and rules of the Schemes can be found on the NHS Pensions website at [www.nhsbsa.nhs.uk/pensions](http://www.nhsbsa.nhs.uk/pensions). Both are unfunded defined benefit schemes that cover NHS employers, GP practices and other bodies, allowed under the direction of the Secretary of State for Health and Social Care in England and Wales. They are not designed to be run in a way that would enable NHS bodies to identify their share of the underlying scheme assets and liabilities. Therefore, each scheme is accounted for as if it were a defined contribution scheme: the cost to the NHS body of participating in each scheme is taken as equal to the contributions payable to that scheme for the accounting period.

In order that the defined benefit obligations recognised in the financial statements do not differ materially from those that would be determined at the reporting date by a formal actuarial valuation, the FReM requires that “the period between formal valuations shall be four years, with approximate assessments in intervening years”. An outline of these follows:

#### **a) Accounting valuation**

A valuation of scheme liability is carried out annually by the scheme actuary (currently the Government Actuary's Department) as at the end of the reporting period. This utilises an actuarial assessment for the previous accounting period in conjunction with updated membership and financial data for the current reporting period and is accepted as providing suitably robust figures for financial reporting purposes. The valuation of the scheme liability as at 31 March 2025, is based on valuation data as 31 March 2024, updated to 31 March 2025 with summary global member and accounting data. In undertaking this actuarial assessment, the methodology prescribed in IAS 19, relevant FReM interpretations, and the discount rate prescribed by HM Treasury have also been used.

The latest assessment of the liabilities of the scheme is contained in the report of the scheme actuary, which forms part of the annual NHS Pension Scheme Accounts. These accounts can be viewed on the NHS Pensions website and are published annually. Copies can also be obtained from The Stationery Office.

#### **b) Full actuarial (funding) valuation**

The purpose of this valuation is to assess the level of liability in respect of the benefits due under the schemes (taking into account recent demographic experience), and to recommend contribution rates payable by employees and employers.

The latest actuarial valuation undertaken for the NHS Pension Scheme was completed as at 31 March 2020. The results of this valuation set the employer contribution rate payable from April 2024 to March 2027 to 23.7% of pensionable pay, however employers are responsible for paying 14.38% of contributions, with the remaining 9.4% being funded centrally.

## **20 Post balance sheet event**

It was decided to streamline the legal structures and merge the two charities, Self Help Services and Big Life Centres. From the 1st of April 2025, Big Life Services will be the renamed charity.

**SELF HELP SERVICES**

England & Wales - Charity number 1122063

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# Accounts

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**Self Help Services Ltd**  
(a company limited by guarantee)

Annual Report

Year Ended

31 March 2024

Company Number 06036050  
Charity Number 1122063

# Self Help Services Ltd

## Report and financial statements for the year ended 31 March 2024

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# Self Help Services Ltd

## Legal and administrative information for the year ended 31 March 2024

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**Directors and Trustees  
of the charity:**

M Fitzgibbon  
F Selvan  
E Robinson  
S Islam  
L Symonds (resigned 1 December 2023)  
M Naraynsingh (appointed 1 December 2023)  
M Burrows (appointed 1 March 2024)

**Secretary:**

M Fitzgibbon

**Principal and  
Registered Office:**

1<sup>st</sup> Floor  
463 Stretford Road  
Manchester  
England  
M16 9AB

**Website**

[www.selfhelpservices.org.uk](http://www.selfhelpservices.org.uk)

**Constitution:**

The charity is registered as a company limited by guarantee. The governing documents are the company's Memorandum and Articles of Association.

**Company number:**

06036050

**Charity number:**

1122063

**Bankers:**

Santander  
Bridle Road  
Bootle  
Merseyside  
L30 4GB

**External Auditor:**

Beever and Struthers  
One Express  
1 George Leigh Street  
Manchester  
M4 5DL

# Self Help Services Ltd

## Directors' and trustees' report for the year ended 31 March 2024

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The directors and trustees are pleased to present their report together with the financial statements of the charity for the year ended 31 March 2024.

Legal 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".

### 1 Structure, Governance and Management

#### **Status**

Self Help Services Ltd is a company limited by guarantee and a registered charity governed by its Memorandum and Articles of Association.

#### **Directors and Trustees**

The Trustees serving during the year were as follows.

M Fitzgibbon  
F Selvan  
E Robinson  
S Islam  
L Symonds (resigned 1 December 2023)  
M Naraynsingh (appointed 1 December 2023)  
M Burrows (appointed 1 March 2024)

#### **Recruitment and Training of Trustees**

As set out in the Articles of Association, the Chair and other Trustees are appointed by The Big Life Company Limited by sending a notice in writing to the Charity.

The training and induction of new Trustees is the responsibility of the Chair and is tailored to the individual needs of new appointees. All Trustees have an individual meeting with the Chair each year to discuss training and development needs.

The Standing Orders of the charity give details of the decisions which are made at Board level and the powers delegated to the management team.

#### **Organisational Management**

The Board of Trustees evaluate and agree the priorities of the organisation as a whole and sub committees of the Board determine the general policies. Self Help Services Ltd works as part of the Big Life Group of social businesses and charities. Each year it agrees a service level agreement with The Big Life Company Limited for the operational management of the charity.

#### **Risk Management**

The directors have identified the risks that the charity may be exposed to in the next financial year and have established strategies to mitigate those risks. A risk management process is in place whereby risks are identified and profiled against likelihood and consequence, with actions put in place. Each risk is assigned to a member of the Senior Management Team.

# Self Help Services Ltd

## Directors' and trustees report for the year ended 31 March 2024 (*continued*)

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### **Key Management Personnel - Remuneration**

Self Help Services Ltd considers its key management personnel to be trustees and senior leadership of the group. Full costs are borne by The Big Life Company Limited and disclosed in those accounts. The costs of the charity's key management personnel relating to Self Help Services Ltd are paid for as part of an overall service level agreement with The Big Life Company Limited that is annually agreed by Self Help Services Ltd trustees.

Remuneration of the senior leadership within the group is set by the group's Audit & Remuneration Committee based on benchmarking against comparable external organisations.

### **2 Objectives of the charity**

The charity's object and principal activity is to promote the relief and rehabilitation of persons affected by mental ill health by provision of self-help initiatives.

### **3 Statement of public benefit**

The Trustees have given due consideration to Charity Commission published guidance on the operation of the public benefit requirement. Full details of the public benefit provided by the charity are detailed in the review of activities in section 4.

### **4 Review of activities and future development**

Self Help Services Ltd (SHS) is a mental health charity delivering primary care mental health services and self-help initiatives. We deliver guided self-help, counselling, cognitive behavioural therapy, e-therapy and a range of workshops and peer support groups for NHS Manchester, Stockport, Salford, Trafford, Eastern Cheshire, and Heywood, Middleton and Rochdale. We are lead partner in the Tameside Living Well service. During 2023-24 SHS worked with 30,676 (2022-23 25,000) clients across our Talking Therapies services. Treatment was delivered in a number of ways including face to face, telephone, online or via video conferencing

Thinking Ahead in Rochdale and Living Well Tameside had 2,956 attendances at groups including stress management and generalized anxiety courses.

All services with the exception of Manchester Talking Therapies, Stockport and Etherapy struggled to deliver on waiting time targets due to constrained funding.

Our Greater Manchester (GM) Talking Therapies Services completed a comprehensive service audit in each locality which was led by the GM Strategic Commissioning Lead. These audits highlighted areas of best practice as well as areas for improvement. We implemented an action plan in line with recommendations and invested in an expanded Quality Team in order that we continue to deliver services to the highest possible standard.

### **5 Principal risks and uncertainties**

The Big Life group secured Cyber Essentials Plus accreditation in June 2023, but despite this, it subsequently experienced a cyber-attack. It was a ransomware attack on hosted servers and did not affect cloud hosted applications and databases, and back-ups were used to restore data where needed. However, there was prolonged disruption to some staff who had to access systems from offices. The Incident Management Team operated to the principle of maximum transparency and kept staff informed throughout, offering support and information, as well as Experian Identity Plus cover. Retaining a two-star Best Companies rating in December 2024, demonstrates that for most staff this incident was handled well.

The Incident Management Team commissioned expert advisers to undertake the forensic investigation, retrieval and search of documents, and legal support to ensure it complied with its statutory duties to report and disclose to individuals who had been affected.

# Self Help Services Ltd

## Directors' and trustees report for the year ended 31 March 2024 (*continued*)

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The cyber-attack led to the compromise of personal data and consequently required the notification of over 60,000 people. This was managed through a third party as it was a complex process requiring tailored notifications to individuals detailing what Personal Identifiable information relating to them had been compromised. Big Life offered Identify Plus cover and access to an advice line. In addition, it offered a wellbeing help line staffed by therapists to offer phone support and referral to other agencies where needed.

There were over 80 Subject Access Requests received after notifications were sent, which were all responded to. The attack does not appear to have had a long-term impact on peoples trust in and to access Big Life services. Only a couple of people withdrew from services after receiving a notification.

The financial cost of managing the cyber-attack was considerable, which prudent financial management enabled it to withstand. The Incident Management team kept key stakeholders informed in a timely and transparent manner in order to minimise the impact on the Big Life group reputation. Commissioners complemented the group on the transparency with which the incident was managed.

The ICO and the police were notified, and the Big Life group continues to respond to enquiries as the ICO investigation remains open.

This incident has utilised significant cash reserves and although this will not impact on day-to-day cash requirements, it will mean that the planned investments in business development and estates will require financing. In the next year the Big Life group will be developing its new business plan for the five years 2025-30 and recovering reserves will be a part of this plan.

Additional expertise was commissioned to help develop and deliver a plan to further enhance the IT security across the group, and this was implemented in year, with the recognition that this will require continual evolution. This was monitored by the Risk and Audit Committee. Considerable progress was made towards securing ISO27001, which will be completed in the forthcoming year.

The risk management process was updated in year to provide greater oversight and assurance in relation to risks. Strategic risks and mitigations relating to the mission and objectives were reviewed at Board and Executive teams. Inherent risks to the delivery of the business (such as risks of client suicide, or of fraud) were identified and the controls reviewed by the Executive Team and the Risk and Audit Committee, and reported to the board. Emergent operational risks continue to be collated quarterly, reviewed at service level and reported to the Executive Team, Risk and Audit Committee and Board. Risks are identified and profiled against likelihood and consequence with mitigations/controls identified. Each risk is assigned to a member of the Executive Team.

There remains uncertainty around the renewal of a number of our existing contracts in their current form beyond March 2024 given the likelihood that Local Authorities' and Health budgets will be tight. Over the years we have developed good relationships with commissioners and are a partner in the Greater Manchester Alternative Provider Collaborative, through which we will try to influence commissioning decisions.

Changes in the economic climate and government policy remain high on the agenda following the General Election, with the Labour government now in place. Rising fuel bills have increased expenditure and we are predicting increasing wage costs in line with inflation. There is a risk that we will not be able to recover these costs through increased income and will need to reduce performance to balance budgets.

At an operational level, services provided by the Group are subject to legislative and quality standards, including ISO 9001 and 14001. Failure to maintain these standards impacts on the Group's reputation and ability to operate as a high-quality business, therefore services are constantly reviewed and audited, and appropriate action taken to ensure targets are met and exceeded

# Self Help Services Ltd

## Directors' and trustees report for the year ended 31 March 2024 (*continued*)

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### 6 Related parties

The charity forms part of the "**Big Life Group**" of social enterprises and charities. This includes ***The Big Life Company Limited***, a not for profit company limited by guarantee, of which one of the company's directors, F Selvan, is the sole guarantor.

The group also includes Big Life Centres and Big Issue North Trust Ltd.

***Big Life Centres*** is an independent charity which offers opportunities to people who have had a raw deal in life to change their lives for the better.

***Big Issue North Trust Ltd*** is an independent charity within the Big Life Group and provides services to vendors of The Big Issue In the North magazine; including assistance with access to health care services, accommodation and addiction services.

### 7 Financial Review

In the year income totalled £15,573,264 (2023: £13,827,288) and expenditure totalled £15,604,616 (2023: £13,431,845) which includes £1m of cyber costs. At the year-end total funds amounted to £1,325,227 (2023: £1,356,579) all of which were unrestricted.

### 8 Key performance indicators

Targets are set and are monitored during the year, and their progress included within the Board Reports. They are categorised under three objectives:

- We will work with more people and places to create opportunities and inspire change
- We will be a good business with our social mission at the heart of all we do
- We will have an organisation that enables us to work in the Big Life Way

### 9 Reserves policy and going concern

At the year end the Reserves Policy is reviewed for all companies in the Group.

The aim of Reserves is to:

- Reduce the risks to service delivery and operations should income levels fall for a period.
- Allow entry into new projects and initiatives that require investment, be paid in arrears or that may not be profitable in the early periods.
- Ensure that, should a contract end, funds are available to allow redeployment of staff.

#### ***Reserve Level***

Target free reserves (Unrestricted Funds less Fixed Assets) are based on one months' salary level and one month's non-pay expenditure (excluding non- cash items). The aim is to build up reserves that level where possible. If the level of reserves at the end of a financial year exceeds the target aim, then plans will be made to ensure that excess reserves are utilised.

The current target level of reserves based on 2023/24 costs is £1.3m and the actual level of free reserves at 31 March 2024 was £1.3m (2023 - £1.4m).

The directors are of the view that all companies in the Group are a going concern.

# Self Help Services Ltd

## Directors' and trustees report for the year ended 31 March 2024 (*continued*)

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### 10 Future developments

The Big Life Group is in the business of changing lives and we fight inequality by working with people and places to create opportunities and inspire change. All our services work with people to support areas of their life and help remove obstacles which are barriers to individuals in changing their life for the better. We help people see the skills and support they already have so that they can build on it and reach their full potential.

Our work is done in the Big Life Way namely:

- **Community led:** We work with people and communities to change the things they want to change, build on their strengths, and respond to their aspirations.
- **First class:** We believe all people deserve a first-class service which develops their resilience, is led by them, and responds to their priorities.
- **Listen, learn and change:** We know that we can always improve. We listen and learn from the people we work with and the world around us to take action to change things that aren't right.
- **Never give up:** Everyone has the capacity to change, but we know it's not always easy. That's why we celebrate every achievement, and we never give up.
- **People not problems:** We work with people on all areas of their lives. We see the skills and potential in everyone and value their life experience.
- **Tread new ground:** We are not afraid to tread new ground and innovate to respond to new challenges.
- **Work in partnership:** We work in partnership with people and other organisations to achieve more together than we can alone.

The Group's Business Plan 2020-25 has identified three key work priorities over the next five years which include

(1) To work with more people and places to create opportunities and inspire change:

- To work with more people to support them in all areas of their life.
- To have volunteer opportunities in every service,
- To increase the opportunities for people to engage with our services through the use of technology, such as online chats, video conferencing and virtual reality.
- To develop place-based plans for every area we work in and develop partnerships and integrated working.

(2) We will be a 'good' business with our social mission at the heart of all that we do:

- To grow in our existing geographies to diversify our offer and move into new areas where there is an opportunity to develop significant roots to anchor ourselves in a community.
- To increase feedback to continually improve the quality of what we do.
- To invest in our assets and technology and ensure we maximise efficiency and the quality of our data to drive service improvement.
- To reduce our carbon footprint and implement agile working.
- To ensure we have an appropriate legal structure that works for us and the people we work with.

# Self Help Services Ltd

## Directors' and trustees report for the year ended 31 March 2024 (*continued*)

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(3) We will have an organisation that enables us to work in the Big Life Way:

- To have management structures, IT systems and change processes that facilitate staff and services working together.
- To deliver our workforce strategy, ensuring we have diverse, trained and happy staff, as evidenced by achievement of Best Companies 3-Star accreditation.
- To have trained Multi-Modality Practitioners in every service and ensure all staff will be trained in strength-based approaches.
- To develop tools for people to have control of their own stories and data.
- To ensure Service user engagement shapes our services
- To ensure all our services are informed by research and evaluation, and to measure the impact of our work.

In the year ahead we will review the business plan and develop a new one for 2025-2030.

### 11 Provision of information to auditor

Each of the persons who are Directors at the time when this Directors' and Trustees' Report is approved has confirmed that:

- there is no relevant information, being information needed by the auditor in connection with preparing their report, of which the company's auditor is unaware, and
- the trustees, having made enquiries of fellow directors and the company's auditor that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The auditors, Beever and Struthers, will be proposed for reappointment in accordance with section 485 of the Companies Act 2006.

### 12 Basis of preparation

This report has been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006. As such, the Company is exempt from preparing a Strategic report.

This Annual Report is signed by the CEO on behalf of the Board of Trustees. The Trustees also approve the Directors' and Trustees' report which is contained within this report, in their capacity as Company Directors.



F Selvan  
**Trustee**

Date: 18/12/2024

# Self Help Services Ltd

## Statement of trustees' responsibilities

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The Trustees (who are also directors of Self Help Services Ltd 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 charity and of the incoming resources and application of resources, including the income and expenditure, of the charity 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 2019 (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- 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 adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Financial statements are published on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements, which may vary from legislation in other jurisdictions. The maintenance and integrity of the charity's website is the responsibility of the trustees. The trustees' responsibility also extends to the ongoing integrity of the financial statements contained therein.



F Selvan  
**Trustee**

Date: 18/12/2024

# Self Help Services Ltd

## Independent auditor's report

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### INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF SELF HELP SERVICES LTD

#### Opinion

We have audited the financial statements of Self Help Services Ltd ("the charitable company") for the year ended 31 March 2024 which comprise the Statement of Financial Activities (combining income and expenditure account), the Balance Sheet and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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 charitable company's affairs as at 31 March 2024 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 the Companies Act 2006.

#### Basis for 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 charitable 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 the 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 (who are also the directors of the charitable company for the purposes of company law) are responsible for the other information. 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.

In connection with our audit of the financial statements 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

# Self Help Services Ltd

## Independent auditor's report

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### INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF SELF HELP SERVICES LTD

#### Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the 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.

#### Misstatements in the directors' and trustees report

In the 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 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; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

#### Responsibilities of directors

As explained more fully in the Statement of Trustees' Responsibilities set out on page 8, the trustees (who are also the directors of the charitable company 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.

# Self Help Services Ltd

## Independent auditor's report

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### INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF SELF HELP SERVICES LTD

#### Auditor's responsibilities for the audit of the financial statements (continued)

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. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

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 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 charitable company, including the Companies Act 2006, the Charities Act 2011, taxation legislation, data protection, anti-bribery, 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.
- 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 charitable 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.
- 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 on income and salaries to identify any unusual or unexpected relationships.
- tested journal entries to identify unusual transactions.
- assessed whether judgements and assumptions made in determining the accounting estimates set out in note 1 were indicative of potential bias.
- investigated the rationale behind significant or unusual transactions.

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](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

# Self Help Services Ltd

## Independent auditor's report

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### INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF SELF HELP SERVICES LTD

#### 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 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.



Sue Hutchinson FCCA (Senior Statutory Auditor)  
For and on behalf of

Beever and Struthers  
Statutory Auditor  
One Express  
1 George Leigh Street  
Manchester  
M4 5DL

Date: 19 December 2024

# Self Help Services Ltd

## Statement of financial activities (Combining income and expenditure account) for the year ended 31 March 2024

|                                                         | Note  | Unrestricted<br>funds<br>£ | Total<br>2024<br>£ | Total<br>2023<br>£ |
|---------------------------------------------------------|-------|----------------------------|--------------------|--------------------|
| <b>Income and endowments from:</b>                      |       |                            |                    |                    |
| Donations and legacies                                  |       | 3,379                      | 3,379              | 10,922             |
| Charitable activities                                   | 2     | 15,538,970                 | 15,538,970         | 13,805,825         |
| Investments                                             | 3     | 30,915                     | 30,915             | 10,541             |
|                                                         |       |                            |                    |                    |
| <b>Total income</b>                                     |       | <b>15,573,264</b>          | <b>15,573,264</b>  | <b>13,827,288</b>  |
|                                                         |       |                            |                    |                    |
| <b>Expenditure on:</b>                                  |       |                            |                    |                    |
| Charitable activities                                   |       | 14,604,616                 | 14,604,616         | 13,431,845         |
| Exceptional item – cyber cost                           |       | 1,000,000                  | 1,000,000          | -                  |
|                                                         |       |                            |                    |                    |
| <b>Total expenditure</b>                                | 4,5,6 | <b>15,604,616</b>          | <b>15,604,616</b>  | <b>13,431,845</b>  |
|                                                         |       |                            |                    |                    |
| <b>Net (expenditure) / income and movement in funds</b> | 7     | <b>(31,352)</b>            | <b>(31,352)</b>    | <b>395,443</b>     |
|                                                         |       |                            |                    |                    |
| <b>Balance brought forward at 1 April 2023</b>          |       | <b>1,356,579</b>           | <b>1,356,579</b>   | 961,136            |
|                                                         |       |                            |                    |                    |
| <b>Balance carried forward at 31 March 2024</b>         |       | <b>1,325,227</b>           | <b>1,325,227</b>   | 1,356,579          |

The statement of financial activities includes all gains and losses recognised in the year.  
All amounts relate to continuing activities.

The notes on pages 15 to 25 form part of these financial statements.

# Self Help Services Ltd

## Balance sheet at 31 March 2024

| <i>Company number 06036050</i>                        | Note   | 2024<br>£   | 2024<br>£ | 2023<br>£   | 2023<br>£ |
|-------------------------------------------------------|--------|-------------|-----------|-------------|-----------|
| <b>Fixed assets</b>                                   |        |             |           |             |           |
| Tangible assets                                       | 10     |             | -         |             | -         |
| <b>Current assets</b>                                 |        |             |           |             |           |
| Debtors                                               | 11     | 2,240,171   |           | 2,416,011   |           |
| Cash at bank and in hand                              |        | 620,095     |           | 1,317,591   |           |
|                                                       |        |             |           |             |           |
|                                                       |        | 2,860,266   |           | 3,733,602   |           |
| <b>Creditors: amounts falling due within one year</b> | 12     | (1,535,039) |           | (2,377,023) |           |
| <b>Net current assets</b>                             |        |             | 1,325,227 |             | 1,356,579 |
| <b>Total net assets</b>                               | 14, 15 |             | 1,325,227 |             | 1,356,579 |
| <b>The funds of the charity:</b>                      |        |             |           |             |           |
| Unrestricted funds                                    | 15     |             | 1,325,227 |             | 1,356,579 |
| <b>Total funds</b>                                    |        |             | 1,325,227 |             | 1,356,579 |

These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act 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 financial statements on pages 13 to 25 were approved and authorised for issue by the board on and are signed on its behalf by:



**F Selvan**

Trustee, approved and authorised on behalf of the board trustees

Date: 18/12/2024

The notes on pages 15 to 25 form part of these financial statements.

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2024

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### 1 Accounting policies

#### General Information

Self Help Services Ltd is a private company, limited by guarantee, incorporated in England and Wales under the Companies Act 2006 and Charities Act 2011. The address of the registered office is provided in Legal and Administrative Information. Details of the charity's operations are provided in the Directors' and Trustees' Report.

#### Accounting Policies

The principal accounting policies adopted, judgements 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 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) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Companies Act 2006 and the Charities Act 2011.

Self Help Services Ltd meets the definition of a public benefit entity under FRS 102.

Assets and liabilities are initially recognised at their historic cost or transaction value. The financial statements are prepared in sterling which is the functional currency of the charity.

The financial statements have been prepared on a going concern basis which assumes an ability to continue operating for the foreseeable future. There are no material uncertainties about the charity's ability to continue as a going concern and the Trustees consider it appropriate to continue to prepare the financial statements on a going concern basis.

In accordance with Section 1A of FRS 102, the charity has taken the exemption from including a cashflow statement, as it meets the definition of a small entity.

##### (b) Legal status of the Charity

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £10 per member of the charity.

##### (c) Incoming resources

Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when receivable.

Grants, including grants for the purchase of fixed assets, are recognised in full in the Statement of Financial Activities in the year in which they are receivable.

Services and recharges income comprises revenue recognised in respect of services supplied during the year.

Incoming resources from investments is recognised when receivable.

##### (d) Resources expended and cost allocation

Resources expended are recognised in the period in which they are incurred.

Resources expended are allocated to the particular activity where the cost relates directly to that activity. Certain other costs, which are attributable to more than one activity, are apportioned across the cost categories on the basis of an estimate of the proportion of time spent by staff on those activities.

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2024

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Costs allocated to charitable activities are the costs associated with achieving the charity's main objectives.

Governance costs represent expenditure related to the governance of the charity, to allow it to operate and to generate information for public accountability.

### **(e) Fund accounting**

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds.

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management and support costs.

### **(f) Pensions**

Self Help Services Ltd is a member of the Big Life Group's defined contribution pension scheme and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

Self Help Services Ltd is also a member of the National Health Service defined benefit pension scheme for all eligible employees.

### **(g) Corporation taxation**

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

### **(h) Tangible fixed assets**

Items of equipment are capitalised where the purchase price exceeds £4,000.

Depreciation for office equipment is provided so as to write off the cost on a straight-line basis over their expected useful life (3-5 years).

### **(i) Debtors**

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

### **(j) 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.

### **(k) 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.

### **(l) Financial instruments**

The charity 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.

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2024

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### **(m) Leases**

Rentals payable under operating leases are charged to the profit and loss account on a straight-line basis over the lease term. Any premiums received at the inception of the lease are recognised on a straight-line basis over the life of the lease.

### **(n) Judgements**

In preparing these financial statements, the directors have made the following judgements:

- Determine whether leases entered into by the charity either as a lessor or a lessee are operating or lease or finance leases. These decisions depend on an assessment of whether the risks and rewards of ownership have been transferred from the lessor to the lessee on a lease-by-lease basis.
- Determine whether there are indicators of impairment of the charity's tangible assets. Factors taken into consideration in reaching such a decision include the economic viability and expected future financial performance of the asset and where it is a component of a larger cash-generating unit, the viability and expected future performance of that unit.

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2024 (continued)

### 2 Income from charitable activities

|                             | Restricted<br>funds<br>£ | Unrestricted<br>funds<br>£ | Total funds<br>2024<br>£ | Restricted<br>funds<br>£ | Unrestricted<br>funds<br>£ | Total funds<br>2023<br>£ |
|-----------------------------|--------------------------|----------------------------|--------------------------|--------------------------|----------------------------|--------------------------|
| Contract Services           | -                        | 14,325,231                 | 14,325,231               | -                        | 12,854,372                 | 12,854,372               |
| Trainee income for services | -                        | 1,159,794                  | 1,159,794                | -                        | 911,703                    | 911,703                  |
| Other                       | -                        | 53,945                     | 53,945                   | -                        | 39,750                     | 39,750                   |
|                             | -                        | 15,538,970                 | 15,538,970               | -                        | 13,805,825                 | 13,805,825               |

Income from charitable activities includes income from government grants, which comprises performance related grants made by local authorities to fund the activities.

### 3 Investment income

|               | Unrestricted<br>Funds<br>2024<br>£ | Unrestricted<br>Funds<br>2023<br>£ |
|---------------|------------------------------------|------------------------------------|
| Bank interest | 30,915                             | 10,541                             |
|               | 30,915                             | 10,541                             |

### 4 Expenditure on charitable activities

|                              | Contract<br>services<br>£ | Governance<br>£ | 2024<br>£  | 2023<br>£  |
|------------------------------|---------------------------|-----------------|------------|------------|
| Staff costs                  | 9,321,768                 | -               | 9,321,768  | 8,556,376  |
| General running costs        | 3,129,356                 | -               | 3,129,356  | 2,944,333  |
| Software licences            | 117,783                   | -               | 117,783    | 108,918    |
| Room hire                    | 105,287                   | -               | 105,287    | 89,016     |
| Minor equipment              | 48,642                    | -               | 48,642     | 61,062     |
| Group Recharges              | 1,874,580                 | -               | 1,874,580  | 1,665,294  |
| Cyber costs                  | 1,000,000                 | -               | 1,000,000  | -          |
| Governance costs: audit fees | -                         | 7,200           | 7,200      | 6,846      |
|                              | 15,597,416                | 7,200           | 15,604,616 | 13,431,845 |
| Restricted                   | -                         | -               | -          | -          |
| Unrestricted                 | 15,597,416                | 7,200           | 15,604,616 | 13,431,845 |
|                              | 15,597,416                | 7,200           | 15,604,616 | 13,431,845 |

# Self Help Services Ltd

Notes forming part of the financial statements  
for the year ended 31 March 2024 (*continued*)

## 5 Total resources expended

|                              | Staff<br>costs<br>£ | Other<br>costs<br>£ | 2024<br>Total<br>£ | 2023<br>Total<br>£ |
|------------------------------|---------------------|---------------------|--------------------|--------------------|
| Services and projects        | 9,321,768           | 6,275,648           | 15,597,416         | 13,424,999         |
| Governance costs: audit fees | -                   | 7,200               | 7,200              | 6,846              |
|                              | <u>9,321,768</u>    | <u>6,282,848</u>    | <u>15,604,616</u>  | <u>13,431,845</u>  |

## 6 Summary analysis of expenditure and related income

|                             | Income<br>£       | Expenditure<br>£  | Net<br>£        |
|-----------------------------|-------------------|-------------------|-----------------|
| Voluntary                   | 3,379             | -                 | 3,379           |
| Contract services           | 14,325,231        | 15,597,416        | (1,272,185)     |
| Trainee income for services | 1,159,794         | -                 | 1,159,794       |
| Other                       | 53,945            | -                 | 53,945          |
| Interest                    | 30,915            | -                 | 30,915          |
| Governance                  | -                 | 7,200             | (7,200)         |
|                             | <u>15,573,264</u> | <u>15,604,616</u> | <u>(31,352)</u> |

## 7 Net (expenditure) / income

Net (expenditure) / income for the year is stated after charging:

|                                | 2024<br>£    | 2023<br>£    |
|--------------------------------|--------------|--------------|
| Rentals under operating leases | 72,846       | 94,346       |
| Auditor's remuneration         | <u>7,200</u> | <u>6,846</u> |

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2024 (*continued*)

### 8 Analysis of staff costs and the cost of key management personnel

|                                                                                                               | 2024<br>£        | 2023<br>£        |
|---------------------------------------------------------------------------------------------------------------|------------------|------------------|
| Staff costs:                                                                                                  |                  |                  |
| Salaries                                                                                                      | 8,279,863        | 7,616,414        |
| Social security costs                                                                                         | 694,232          | 633,863          |
| Pension costs                                                                                                 | 347,673          | 306,099          |
|                                                                                                               | <u>9,321,768</u> | <u>8,556,376</u> |
|                                                                                                               |                  |                  |
| The average full time equivalent number of employees (based on 35 hours a week) and analysed by function was: | Number           | Number           |
| Services and projects                                                                                         | <u>251</u>       | <u>245</u>       |

The average monthly headcount was 271 staff (2023: 245 staff)

The number of employees whose benefits (excluding employer National Insurance contributions and employer pension costs) exceeded £60,000 was:

|                   | 2024     | 2023     |
|-------------------|----------|----------|
| £60,001 - £70,000 | 1        | -        |
| TOTAL             | <u>1</u> | <u>-</u> |

Other key management personnel of the charity are the Trustees and senior leadership of the group. Costs are borne by the parent company, The Big Life Company Limited, Big Life Centres, and Big Life Schools and are not recharged to Big Issue North Trust Ltd. The total employee benefits paid to key management personnel by The Big Life Company Ltd was £478,646, comprised of salary of £408,830, pension contributions of £19,128 and employer's national insurance contributions of £50,688 (2023: £517,584, comprised of salary of £441,325, pension contributions of £20,653 and employer's national insurance contributions of £55,606).

The salary of the Chief Executive and Accounting Officer, a Trustee, is paid by The Big Life Company Ltd. Employee benefits of £111,807, comprised of salary of £95,350, pension contributions of £4,250 and employer's national insurance contributions of £12,207 (2023: £109,862 comprised of salary of £93,400, pension contributions of £4,250 and employer's national insurance contributions of £12,212) was paid by the Big Life Company Ltd during the year

### 9 Trustees' remuneration and expenses

During the year remuneration of £8,000 (2023: £8,000) was paid to E. Robinson, a trustee, by The Big Life Company Limited for her role as chair of The Big Life Company Limited. Costs are borne by the parent company, The Big Life Company Limited, and are not recharged to Self Help Services Ltd.

No other trustee received remuneration from the charity or a related entity during the year (or the prior year) other than disclosed in note 8.

No reimbursement of expenses has been made to trustees during the year (or the prior year).

# Self Help Services Ltd

Notes forming part of the financial statements  
for the year ended 31 March 2024 (*continued*)

## 10 Tangible fixed assets

|                       | Office<br>equipment<br>£ | Total<br>£   |
|-----------------------|--------------------------|--------------|
| <i>Cost</i>           |                          |              |
| At 1 April 2023       | 5,062                    | 5,062        |
| Additions             | -                        | -            |
|                       | <hr/>                    | <hr/>        |
| At 31 March 2024      | <b>5,062</b>             | <b>5,062</b> |
|                       | <hr/>                    | <hr/>        |
| <i>Depreciation</i>   |                          |              |
| At 1 April 2023       | 5,062                    | 5,062        |
| Charge for the year   | -                        | -            |
|                       | <hr/>                    | <hr/>        |
| At 31 March 2024      | <b>5,062</b>             | <b>5,062</b> |
|                       | <hr/>                    | <hr/>        |
| <i>Net book value</i> |                          |              |
| At 31 March 2024      | -                        | -            |
|                       | <hr/>                    | <hr/>        |
| At 31 March 2023      | -                        | -            |
|                       | <hr/>                    | <hr/>        |

## 11 Debtors

|                                    | 2024<br>£        | 2023<br>£ |
|------------------------------------|------------------|-----------|
| Trade debtors                      | <b>1,672,459</b> | 1,676,142 |
| Amounts owed by group undertakings | <b>19,208</b>    | 496,055   |
| Prepayments                        | <b>52,997</b>    | 42,276    |
| Other debtors                      | <b>495,415</b>   | 199,467   |
| Other Taxes and social security    | <b>92</b>        | 2,071     |
|                                    | <hr/>            | <hr/>     |
|                                    | <b>2,240,171</b> | 2,416,011 |
|                                    | <hr/>            | <hr/>     |

All debtors fall due within one year.

Amounts owed by group undertakings are unsecured and repayable on demand.

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2024 (continued)

### 12 Creditors

|                                    | 2024<br>£        | 2023<br>£        |
|------------------------------------|------------------|------------------|
| Trade creditors                    | 521,179          | 209,595          |
| Amounts owed to group undertakings | 5,617            | 345,153          |
| Accruals                           | 215,389          | 531,382          |
| Deferred income (note 13)          | 792,854          | 1,289,795        |
| External recharges                 | -                | 1,098            |
|                                    | <u>1,535,039</u> | <u>2,377,023</u> |

All creditors fall due within one year.

Amounts owed to group undertakings are unsecured, interest free and repayable on demand.

### 13 Deferred Income

Deferred income represents services and recharge income received in advance

|                                                    | £              |
|----------------------------------------------------|----------------|
| Balance at 1 April 2023                            | 1,289,795      |
| Amounts received and deferred in the year          | 782,549        |
| Amounts released to incoming resources in the year | (1,279,490)    |
|                                                    | <u>792,854</u> |
| Balance at 31 March 2024                           |                |

Of the £792,854 of deferred income, £763,900 is from the GM Co-occurring; £12,289 is from GM ICB for "New Burden" funding; £16,665 is from NHS Tameside & Glossop CCG. This funding was paid in advance for the 2024/25 financial year.

### 14 Analysis of net assets between funds

|                    | Restricted<br>£ | Unrestricted<br>£ | Total 2024<br>£  | 2023<br>£        |
|--------------------|-----------------|-------------------|------------------|------------------|
| Fixed Assets       | -               | -                 | -                | -                |
| Net Current Assets | -               | 1,325,227         | 1,325,227        | 1,356,579        |
| Net Assets         | <u>-</u>        | <u>1,325,227</u>  | <u>1,325,227</u> | <u>1,356,579</u> |

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2024 (continued)

### 15 Movement in funds

|                           | Balance<br>at<br>1 April<br>2023<br>£ | Incoming<br>resources<br>£ | Outgoing<br>resources<br>£ | Transfers<br>Of funds<br>£ | Balance<br>at<br>31 March<br>2024<br>£ |
|---------------------------|---------------------------------------|----------------------------|----------------------------|----------------------------|----------------------------------------|
| <b>Restricted funds</b>   | -                                     | -                          | -                          | -                          | -                                      |
|                           | -                                     | -                          | -                          | -                          | -                                      |
| <b>Unrestricted funds</b> |                                       |                            |                            |                            |                                        |
| General funds             | 1,356,579                             | 15,573,264                 | (15,604,616)               | -                          | <b>1,325,227</b>                       |
| Total funds               | 1,356,579                             | 15,573,264                 | (15,604,616)               | -                          | <b>1,325,227</b>                       |

General Reserves amounted to £1,325,227 (2023 - £1,356,579).

The reserve level is considered sufficient to satisfy the reserves policy.

### 16 Related party transactions

In accordance with FRS 102, the charity discloses related party transactions that were recognised in the Statement of Financial Activities. Remuneration of key management personnel is disclosed in note 8. Trustees' remuneration and expenses are disclosed in note 9.

The charity is charged for direct salary costs, finance, HR, payroll and other central support services provided by The Big Life Company Limited. Salary costs are recharged based on staff time and other costs are recharged based on estimated income.

Related party transactions with other group entities during the year were as follows:

|                              | Amounts charged to group entities |                  | Amounts charged by group entities |                   |
|------------------------------|-----------------------------------|------------------|-----------------------------------|-------------------|
|                              | 2024<br>£                         | 2023<br>£        | 2024<br>£                         | 2023<br>£         |
| The Big Life Company Limited | 3,721,055                         | 5,925,946        | 12,758,142                        | 10,436,722        |
| Big Life Centres Limited     | 4,911                             | 18,406           | 113,683                           | 121,418           |
| Big Issue North Trust Ltd    | -                                 | -                | -                                 | -                 |
|                              | <u>3,725,966</u>                  | <u>5,944,352</u> | <u>12,871,825</u>                 | <u>10,558,140</u> |

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2024 (*continued*)

The following amounts were owed by/to group entities at the year-end:

|                              | Amount owed by group entities |                | Amounts owed to group entities |                |
|------------------------------|-------------------------------|----------------|--------------------------------|----------------|
|                              | 2024                          | 2023           | 2024                           | 2023           |
|                              | £                             | £              | £                              | £              |
| The Big Life Company Limited | 17,620                        | 492,348        | 5,595                          | 331,419        |
| Big Life Centres Limited     | 1,588                         | 3,708          | 23                             | 13,734         |
| Big Issue North Trust Ltd    | -                             | -              | -                              | -              |
|                              | <u>19,208</u>                 | <u>496,056</u> | <u>5,617</u>                   | <u>345,153</u> |

### 17 Ultimate parent undertaking and controlling party

The ultimate parent company and controlling party is The Big Life Company Limited, a company limited by guarantee incorporated in England and Wales.

The parent undertaking of the smallest and largest group for which consolidated accounts are prepared is The Big Life Company Limited. Consolidated accounts are available from Companies House, Crown Way, Cardiff, CF14 3UZ.

The mission of The Big Life Company Limited is to change lives. We fight inequality by working with people and in places to inspire change. Two of the current directors of Self Help Services Ltd are also directors of The Big Life Company Limited. Operational and strategic oversight of Self Help Services Ltd is exercised by The Big Life Company Limited.

### 18 Commitments

#### *Operating lease commitments*

The charity had total future minimum commitments under non-cancellable operating leases as set out below:

| Operating lease commitments which are owed:       | 2024          | 2023         |
|---------------------------------------------------|---------------|--------------|
|                                                   | £             | £            |
| <b>Land and Buildings</b>                         |               |              |
| Not later than one year                           | 20,000        | 6,527        |
| Later than one year and not later than five years | 20,000        | -            |
|                                                   | <u>40,000</u> | <u>6,527</u> |
| <b>Office Equipment</b>                           |               |              |
| Not later than one year                           | -             | 5,310        |
| Later than one year and not later than five years | -             | -            |
|                                                   | <u>-</u>      | <u>5,310</u> |

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2024 (*continued*)

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### 19 Pensions

Self Help Services Ltd operates two pension schemes:

1 *Self Help Services Ltd Pension Fund*

This is a defined contribution scheme available to all employees.

2 *National Health Service Pension Fund.*

Past and present employees are covered by the provisions of the two NHS Pension Schemes. Details of the benefits payable and rules of the Schemes can be found on the NHS Pensions website at [www.nhsbsa.nhs.uk/pensions](http://www.nhsbsa.nhs.uk/pensions). Both are unfunded defined benefit schemes that cover NHS employers, GP practices and other bodies, allowed under the direction of the Secretary of State for Health and Social Care in England and Wales. They are not designed to be run in a way that would enable NHS bodies to identify their share of the underlying scheme assets and liabilities. Therefore, each scheme is accounted for as if it were a defined contribution scheme: the cost to the NHS body of participating in each scheme is taken as equal to the contributions payable to that scheme for the accounting period.

In order that the defined benefit obligations recognised in the financial statements do not differ materially from those that would be determined at the reporting date by a formal actuarial valuation, the FReM requires that “the period between formal valuations shall be four years, with approximate assessments in intervening years”. An outline of these follows:

#### a) Accounting valuation

A valuation of scheme liability is carried out annually by the scheme actuary (currently the Government Actuary's Department) as at the end of the reporting period. This utilises an actuarial assessment for the previous accounting period in conjunction with updated membership and financial data for the current reporting period and is accepted as providing suitably robust figures for financial reporting purposes. The valuation of the scheme liability as at 31 March 2024, is based on valuation data as 31 March 2023, updated to 31 March 2024 with summary global member and accounting data. In undertaking this actuarial assessment, the methodology prescribed in IAS 19, relevant FReM interpretations, and the discount rate prescribed by HM Treasury have also been used.

The latest assessment of the liabilities of the scheme is contained in the report of the scheme actuary, which forms part of the annual NHS Pension Scheme Accounts. These accounts can be viewed on the NHS Pensions website and are published annually. Copies can also be obtained from The Stationery Office.

#### b) Full actuarial (funding) valuation

The purpose of this valuation is to assess the level of liability in respect of the benefits due under the schemes (taking into account recent demographic experience), and to recommend contribution rates payable by employees and employers.

The latest actuarial valuation undertaken for the NHS Pension Scheme was completed as at 31 March 2020. The results of this valuation set the employer contribution rate payable from April 2024 to March 2027 to 23.7% of pensionable pay, however employers are responsible for paying 14.38% of contributions, with the remaining 9.4% being funded centrally.

**SELF HELP SERVICES**

England & Wales - Charity number 1122063

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# Accounts

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**Self Help Services Ltd**  
(a company limited by guarantee)

Annual Report

Year Ended

31 March 2023

Company Number 06036050  
Charity Number 1122063

# Self Help Services Ltd

## Report and financial statements for the year ended 31 March 2023

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| 2  | Directors' and trustees' report         |
| 8  | Statement of trustees' responsibilities |
| 9  | Independent auditor's report            |
| 13 | Statement of financial activities       |
| 14 | Balance sheet                           |
| 15 | Notes to the financial statements       |

# Self Help Services Ltd

## Legal and administrative information for the year ended 31 March 2023

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**Directors and Trustees  
of the charity:**

M Fitzgibbon  
F Selvan  
E Robinson  
S Islam  
A Rafferty (Resigned 1 April 2022)  
L Symonds

**Secretary:**

M Fitzgibbon

**Principal and  
Registered Office:**

1<sup>st</sup> Floor  
463 Stretford Road  
Manchester  
England  
M16 9AB

**Website**

[www.selfhelpservices.org.uk](http://www.selfhelpservices.org.uk)

**Constitution:**

The charity is registered as a company limited by guarantee. The governing documents are the company's Memorandum and Articles of Association.

**Company number:**

06036050

**Charity number:**

1122063

**Bankers:**

Santander  
Bridle Road  
Bootle  
Merseyside  
L30 4GB

**External Auditor:**

Beever and Struthers  
One Express  
1 George Leigh Street  
Manchester  
M4 5DL

# Self Help Services Ltd

## Directors' and trustees' report for the year ended 31 March 2023

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The directors and trustees are pleased to present their report together with the financial statements of the charity for the year ended 31 March 2023.

Legal 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".

### **1 Structure, Governance and Management**

#### ***Status***

Self Help Services Ltd is a company limited by guarantee and a registered charity governed by its Memorandum and Articles of Association.

#### ***Directors and Trustees***

The Trustees serving during the year were as follows.

M Fitzgibbon  
F Selvan  
E Robinson  
S Islam  
A Rafferty (Resigned 1 April 2022)  
L Symonds

#### ***Recruitment and Training of Trustees***

As set out in the Articles of Association, the Chair and other Trustees are appointed by The Big Life Company Limited by sending a notice in writing to the Charity.

The training and induction of new Trustees is the responsibility of the Chair and is tailored to the individual needs of new appointees. All Trustees have an individual meeting with the Chair each year to discuss training and development needs.

The Standing Orders of the charity give details of the decisions which are made at Board level and the powers delegated to the management team.

#### ***Organisational Management***

The Board of Trustees evaluate and agree the priorities of the organisation as a whole and sub committees of the Board determine the general policies. Self Help Services Ltd works as part of the Big Life Group of social businesses and charities. Each year it agrees a service level agreement with The Big Life Company Limited for the operational management of the charity.

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

The directors have identified the risks that the charity may be exposed to in the next financial year and have established strategies to mitigate those risks. A risk management process is in place whereby risks are identified and profiled against likelihood and consequence, with actions put in place. Each risk is assigned to a member of the Senior Management Team.

# Self Help Services Ltd

## Directors' and trustees report for the year ended 31 March 2023 (*continued*)

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### **Key Management Personnel - Remuneration**

Self Help Services Ltd considers its key management personnel to be trustees and senior leadership of the group. Full costs are borne by The Big Life Company Limited and disclosed in those accounts. The costs of the charity's key management personnel relating to Self Help Services Ltd are paid for as part of an overall service level agreement with The Big Life Company Limited that is annually agreed by Self Help Services Ltd trustees.

Remuneration of the senior leadership within the group is set by the group's Audit & Remuneration Committee based on benchmarking against comparable external organisations.

### **2 Objectives of the charity**

The charity's object and principal activity is to promote the relief and rehabilitation of persons affected by mental ill health by provision of self-help initiatives.

### **3 Statement of public benefit**

The Trustees have given due consideration to Charity Commission published guidance on the operation of the public benefit requirement. Full details of the public benefit provided by the charity are detailed in the review of activities in section 4.

### **4 Review of activities and future development**

Self Help Services Ltd (SHS) is a user led mental health charity delivering primary care mental health and self-help initiatives. We deliver guided self-help, counselling, cognitive behavioural therapy, e-therapy and a range of workshops and peer support groups for NHS Manchester, Stockport, Salford, Trafford, Eastern Cheshire, and Heywood, Middleton and Rochdale. During 2022-23 SHS worked with over 25,000 clients across our Talking Therapies services. Treatment was delivered in a number of ways including face to face, telephone, online or via video conferencing.

Our Greater Manchester (GM) Talking Therapies Services completed a comprehensive service audit in each locality which was led by the GM Strategic Commissioning Lead. These audits highlighted areas of best practice as well as areas for improvement. We will develop an action plan in line with recommendations made in order that we continue to deliver services to the highest possible standard.

Our East Cheshire Talking Therapies service implemented a new Employment Advisor Service in partnership with the Local Authority. The aim of this is to support people to return to work, find new work or upskill for employability. Whilst only in its early stages, feedback and impact has been very positive. We expect the same service to be available in our GM Talking Therapies Services in 2023/24.

All our Mental Health services started work on Equality Impact Assessment (EIA) towards the end of the year. The EIAs are a comprehensive review of who is accessing our services and aims to highlight any inequalities that people in our communities face when accessing our services. The EIA will result in an action plan to take account of service user input and thereby address any barriers identified.

Key challenges faced by our Talking Therapies services in East Cheshire & Heywood, Middleton Rochdale (HMR) relate to waiting times which are currently outside of the national standard which is due to the difficulty in staff recruitment. This is a national issue and we have escalated this to Senior Commissioning Leads and will keep an open dialogue at contract meetings about it until a resolution is found.

# Self Help Services Ltd

## Directors' and trustees report for the year ended 31 March 2023 (*continued*)

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In HMR vacancies have impacted performance. In response to this, we recruited 13 Trainee PWPS, the highest we have ever taken on, to support our future work plan. Furthermore, the audit which we completed with the GM Strategic Lead highlighted that our staff establishment is short of 29 staff to meet the targets. This will, therefore, form the basis of businesses cases in 23\_24.

In Tameside we have now fully integrated all our activity into a place-based service. The Living Well Tameside service is delivered through neighbourhood teams made up of the High Intensity Use (HIU) Service, SAFE Tameside, Minds Matter and The Neighbourhood Mental Health Team. The partnership of organisations who deliver the services has also expanded and we are now working with, Pennine Care, Tameside Council, The Anthony Seddon Fund, TOG Mind, CGL and Infinity Initiatives.

We have expanded our workforce and service offer in Tameside through Living Well additional monies. This means we have been able to completely clear waiting times on our coaching pathways and are working through the challenges in clinical pathways with our colleagues in Pennine Care. We have worked with more people than ever before in Tameside and the HIU service has reduced attendance at A&E by 69% for the people they are working with.

### 5 Principal risks and uncertainties

A risk management process is in place whereby risks are identified and profiled against likelihood and consequence, with actions identified. Each risk is assigned to a member of the Senior Management team.

The principal risks and uncertainties effecting the organisation include:

Workforce shortages (as highlighted as part of the IAPT maturity tool) are a national issue and continue to be a challenge to service delivery and achievement of contract targets. We are in close communication with Commissioners about strategies to address this issue.

Implementing recommendations from the IAPT maturity tool may pose a challenge to existing service delivery models/step 1 subcontracts. We are in close communication with Commissioners about how we implement recommendations.

There is continued uncertainty around the renewal and value of our contracts. Transition to the Integrated Care System adds uncertainty around commissioning decisions and the future funding priorities. Over the years we maintain good relationships with commissioners and we will need to re-position ourselves going forward to influence commissioning decisions.

Changes in the economic climate and government policy remain high on the agenda as they impact on our income and costs. Rising fuel bills and wage cost pressures have already begun to increase our expenditure base and make maintaining performance and balancing budgets difficult. There remains an on going risk that we will not be able to recover these costs through increased income and/or efficiency savings.

Across our networks we feel there may be a shift in the strategic landscape that may favour NHS Trusts over voluntary sector organisations. This shift could pose a threat to our ability to retain and win contracts and we will therefore need to re-position ourselves going forward to influence commissioning decisions.

At an operational level, services provided by the Group are subject to legislative and quality standards, including ISO 9001 and 14001. Failure to maintain these standards impacts on the Group's ability to retain and win contracts, therefore services are constantly reviewed and audited, and appropriate action taken to ensure targets are met and exceeded.

# Self Help Services Ltd

## Directors' and trustees report for the year ended 31 March 2023 (*continued*)

---

### 6 Related parties

The charity forms part of the "**Big Life Group**" of social enterprises and charities. This includes **The Big Life Company Limited**, a not for profit company limited by guarantee, of which one of the company's directors, F Selvan, is the sole guarantor.

The group also includes Big Life Centres and Big Issue North Trust Ltd.

**Big Life Centres** is an independent charity which offers opportunities to people who have had a raw deal in life to change their lives for the better.

**Big Issue North Trust Ltd** is an independent charity within the Big Life Group and provides services to vendors of The Big Issue In the North magazine; including assistance with access to health care services, accommodation and addiction services.

With effect from 1 April 2022 Big Life Schools is no longer consolidated in the Group accounts.

### 7 Financial Review

In the year income totalled £13,827,288 (2022 - £11,141,475) and expenditure totalled £13,431,845 (2022 - £11,020,073). At the year-end total funds amounted to £1,356,579 (2022 - £961,136) all of which were unrestricted.

### 8 Key performance indicators

Targets are set and are monitored during the year, and their progress included within the Board Reports. They are categorised under three objectives:

- We will work with more people and places to create opportunities and inspire change
- We will be a good business with our social mission at the heart of all we do
- We will have an organisation that enables us to work in the Big Life Way

### 9 Reserves policy and going concern

At the year end the Reserves Policy is reviewed for all companies in the Group.

The aim of Reserves is to:

- Reduce the risks to service delivery and operations should income levels fall for a period.
- Allow entry into new projects and initiatives that require investment, be paid in arrears or that may not be profitable in the early periods.
- Ensure that, should a contract end, funds are available to allow redeployment of staff.

#### **Reserve Level**

The current target level of reserves is £1.9m (based on three months' salary expenditure) and the actual level of free reserves at 31 March 2023 was £1.4m (2022 - £961k). The current 5-year Business Plan 2020-25 has set the achievement of target reserves over the review period as a key performance indicator and annual budgets will be set so as to achieve target reserves over the 5-year period.

SHS ended the year with a surplus of £395k which supported our ambition to reach the required reserves target.

The directors are of the view that all companies in the Group are a going concern.

# Self Help Services Ltd

## Directors' and trustees report for the year ended 31 March 2023 (*continued*)

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### 10 Future developments

The Big Life Group is in the business of changing lives and we fight inequality by working with people and places to create opportunities and inspire change. All our services work with people to support areas of their life and help remove obstacles which are barriers to individuals in changing their life for the better. We help people see the skills and support they already have so that they can build on it and reach their full potential.

Our work is done in the Big Life Way namely:

- **Community led:** We work with people and communities to change the things they want to change, build on their strengths, and respond to their aspirations.
- **First class:** We believe all people deserve a first-class service which develops their resilience, is led by them, and responds to their priorities.
- **Listen, learn and change:** We know that we can always improve. We listen and learn from the people we work with and the world around us to take action to change things that aren't right.
- **Never give up:** Everyone has the capacity to change, but we know it's not always easy. That's why we celebrate every achievement, and we never give up.
- **People not problems:** We work with people on all areas of their lives. We see the skills and potential in everyone and value their life experience.
- **Tread new ground:** We are not afraid to tread new ground and innovate to respond to new challenges.
- **Work in partnership:** We work in partnership with people and other organisations to achieve more together than we can alone.

The Group's Business Plan 2020-25 has identified three key work priorities over the next five years which include

(1) To work with more people and places to create opportunities and inspire change:

- To work with more people to support them in all areas of their life.
- To have volunteer opportunities in every service,
- To increase the opportunities for people to engage with our services through the use of technology, such as online chats, video conferencing and virtual reality.
- To develop place-based plans for every area we work in and develop partnerships and integrated working.

(2) We will be a 'good' business with our social mission at the heart of all that we do:

- To grow in our existing geographies to diversify our offer and move into new areas where there is an opportunity to develop significant roots to anchor ourselves in a community.
- To increase feedback to continually improve the quality of what we do.
- To invest in our assets and technology and ensure we maximise efficiency and the quality of our data to drive service improvement.
- To reduce our carbon footprint and implement agile working.
- To ensure we have an appropriate legal structure that works for us and the people we work with.

# Self Help Services Ltd

## Directors' and trustees report for the year ended 31 March 2023 (*continued*)

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(3) We will have an organisation that enables us to work in the Big Life Way:

- To have management structures, IT systems and change processes that facilitate staff and services working together.
- To deliver our workforce strategy, ensuring we have diverse, trained and happy staff, as evidenced by achievement of Best Companies 3-Star accreditation.
- To have trained Multi-Modality Practitioners in every service and ensure all staff will be trained in strength-based approaches.
- To develop tools for people to have control of their own stories and data.
- To ensure Service user engagement shapes our services
- To ensure all our services are informed by research and evaluation, and to measure the impact of our work.

### 11 Provision of information to auditor

Each of the persons who are Directors at the time when this Directors' and Trustees' Report is approved has confirmed that:

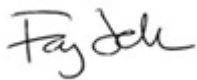
- there is no relevant information, being information needed by the auditor in connection with preparing their report, of which the company's auditor is unaware, and
- the trustees, having made enquiries of fellow directors and the company's auditor that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The auditors, Beever and Struthers, will be proposed for reappointment in accordance with section 485 of the Companies Act 2006.

### 12 Basis of preparation

This report has been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006. As such, the Company is exempt from preparing a Strategic report.

This Annual Report is signed by the Chair on behalf of the Board of Trustees. The Trustees also approve the Directors' and Trustees' report which is contained within this report, in their capacity as Company Directors.



F Selvan  
**Trustee**

Date 13 December 2023

# Self Help Services Ltd

## Statement of trustees' responsibilities

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The Trustees (who are also directors of Self Help Services Ltd 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).

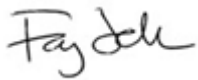
Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period.

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 2019 (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- 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 adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Financial statements are published on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements, which may vary from legislation in other jurisdictions. The maintenance and integrity of the charity's website is the responsibility of the trustees. The trustees' responsibility also extends to the ongoing integrity of the financial statements contained therein.



F Selvan  
**Trustee**

Date 13 December 2023

# Self Help Services Ltd

## Independent auditor's report

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### INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF SELF HELP SERVICES LTD

#### Opinion

We have audited the financial statements of Self Help Services Ltd ("the charitable company") for the year ended 31 March 2023 which comprise the Statement of Financial Activities (combining income and expenditure account), the Balance Sheet and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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 charitable company's affairs as at 31 March 2023 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 the Companies Act 2006.

#### Basis for 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 charitable 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 the 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 (who are also the directors of the charitable company for the purposes of company law) are responsible for the other information. 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.

In connection with our audit of the financial statements 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

# Self Help Services Ltd

## Independent auditor's report

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### INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF SELF HELP SERVICES LTD

#### Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the 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 the 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 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; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

#### Responsibilities of directors

As explained more fully in the Statement of Trustees' Responsibilities set out on page 8, the trustees (who are also the directors of the charitable company 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.

# Self Help Services Ltd

## Independent auditor's report

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### INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF SELF HELP SERVICES LTD

#### Auditor's responsibilities for the audit of the financial statements (continued)

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. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

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 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 charitable company, including the Companies Act 2006, the Charities Act 2011, taxation legislation, data protection, anti-bribery, 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.
- 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 charitable 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.
- 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 on income and salaries to identify any unusual or unexpected relationships.
- tested journal entries to identify unusual transactions.
- assessed whether judgements and assumptions made in determining the accounting estimates set out in note 1 were indicative of potential bias.
- investigated the rationale behind significant or unusual transactions.

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](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

# Self Help Services Ltd

## Independent auditor's report

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### INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF SELF HELP SERVICES LTD

#### 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 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.



Sue Hutchinson FCCA (Senior Statutory Auditor)  
For and on behalf of

Beever and Struthers  
Statutory Auditor  
One Express  
1 George Leigh Street  
Manchester  
M4 5DL

Date: 21 December 2023

# Self Help Services Ltd

## Statement of financial activities (Combining income and expenditure account) for the year ended 31 March 2023

|                                                 | Note  | Unrestricted<br>funds<br>£ | Total<br>2023<br>£ | Total<br>2022<br>£ |
|-------------------------------------------------|-------|----------------------------|--------------------|--------------------|
| <b>Income and endowments from:</b>              |       |                            |                    |                    |
| Donations and legacies                          |       | 10,922                     | 10,922             | 2,696              |
| Charitable activities                           | 2     | 13,805,825                 | 13,805,825         | 11,138,308         |
| Investments                                     | 3     | 10,541                     | 10,541             | 471                |
|                                                 |       |                            |                    |                    |
| <b>Total income</b>                             |       | <b>13,827,288</b>          | <b>13,827,288</b>  | <b>11,141,475</b>  |
|                                                 |       |                            |                    |                    |
| <b>Expenditure on:</b>                          |       |                            |                    |                    |
| Charitable activities                           | 4,5,6 | 13,431,845                 | 13,431,845         | 11,020,073         |
|                                                 |       |                            |                    |                    |
| <b>Total expenditure</b>                        |       | <b>13,431,845</b>          | <b>13,431,845</b>  | <b>11,020,073</b>  |
|                                                 |       |                            |                    |                    |
| <b>Net income and movement in funds</b>         | 7     | <b>395,443</b>             | <b>395,443</b>     | <b>121,402</b>     |
| Transfers between funds                         | 15    | -                          | -                  | -                  |
|                                                 |       |                            |                    |                    |
| <b>Balance brought forward at 1 April 2022</b>  |       | <b>961,136</b>             | <b>961,136</b>     | <b>839,734</b>     |
|                                                 |       |                            |                    |                    |
| <b>Balance carried forward at 31 March 2023</b> |       | <b>1,356,579</b>           | <b>1,356,579</b>   | <b>961,136</b>     |

The statement of financial activities includes all gains and losses recognised in the year.  
All amounts relate to continuing activities.

The notes on pages 15 to 25 form part of these financial statements.

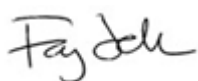
# Self Help Services Ltd

## Balance sheet at 31 March 2023

| <i>Company number 06036050</i>                        | Note   | 2023<br>£   | 2023<br>£ | 2022<br>£   | 2022<br>£ |
|-------------------------------------------------------|--------|-------------|-----------|-------------|-----------|
| <b>Fixed assets</b>                                   |        |             |           |             |           |
| Tangible assets                                       | 10     |             | -         |             | -         |
| <b>Current assets</b>                                 |        |             |           |             |           |
| Debtors                                               | 11     | 2,416,011   |           | 1,975,797   |           |
| Cash at bank and in hand                              |        | 1,317,591   |           | 894,143     |           |
|                                                       |        |             |           |             |           |
|                                                       |        | 3,733,602   |           | 2,869,940   |           |
| <b>Creditors: amounts falling due within one year</b> | 12     | (2,377,023) |           | (1,908,804) |           |
| <b>Net current assets</b>                             |        |             | 1,356,579 |             | 961,136   |
| <b>Total net assets</b>                               | 14, 15 |             | 1,356,579 |             | 961,136   |
| <b>The funds of the charity:</b>                      |        |             |           |             |           |
| Unrestricted funds                                    | 15     |             | 1,356,579 |             | 961,136   |
| <b>Total funds</b>                                    |        |             | 1,356,579 |             | 961,136   |

These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act 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 financial statements on pages 13 to 25 were approved and authorised for issue by the board on and are signed on its behalf by:



**F Selvan**

Trustee, approved and authorised on behalf of the board trustees

Date: 13 December 2023

The notes on pages 15 to 25 form part of these financial statements.

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2023

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### 1 Accounting policies

#### General Information

Self Help Services Ltd is a private company, limited by guarantee, incorporated in England and Wales under the Companies Act 2006 and Charities Act 2011. The address of the registered office is provided in Legal and Administrative Information. Details of the charity's operations are provided in the Directors' and Trustees' Report.

#### Accounting Policies

The principal accounting policies adopted, judgements 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 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) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Companies Act 2006 and the Charities Act 2011.

Self Help Services Ltd meets the definition of a public benefit entity under FRS 102.

Assets and liabilities are initially recognised at their historic cost or transaction value. The financial statements are prepared in sterling which is the functional currency of the charity.

The financial statements have been prepared on a going concern basis which assumes an ability to continue operating for the foreseeable future. There are no material uncertainties about the charity's ability to continue as a going concern and the Trustees consider it appropriate to continue to prepare the financial statements on a going concern basis.

##### (b) Legal status of the Charity

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £10 per member of the charity.

##### (c) Incoming resources

Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when receivable.

Grants, including grants for the purchase of fixed assets, are recognised in full in the Statement of Financial Activities in the year in which they are receivable.

Services and recharges income comprises revenue recognised in respect of services supplied during the year.

Incoming resources from investments is recognised when receivable.

##### (d) Resources expended and cost allocation

Resources expended are recognised in the period in which they are incurred.

Resources expended are allocated to the particular activity where the cost relates directly to that activity. Certain other costs, which are attributable to more than one activity, are apportioned across the cost categories on the basis of an estimate of the proportion of time spent by staff on those activities.

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2023

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Costs allocated to charitable activities are the costs associated with achieving the charity's main objectives.

Governance costs represent expenditure related to the governance of the charity, to allow it to operate and to generate information for public accountability.

### **(e) Fund accounting**

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds.

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management and support costs.

### **(f) Pensions**

Self Help Services Ltd is a member of the Big Life Group's defined contribution pension scheme and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

Self Help Services Ltd is also a member of the National Health Service defined benefit pension scheme for all eligible employees.

### **(g) Corporation taxation**

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

### **(h) Tangible fixed assets**

Items of equipment are capitalised where the purchase price exceeds £4,000.

Depreciation for office equipment is provided so as to write off the cost on a straight-line basis over their expected useful life (3-5 years).

### **(i) Debtors**

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

### **(j) 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.

### **(k) 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.

### **(l) Financial instruments**

The charity 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.

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2023

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### **(m) Leases**

Rentals payable under operating leases are charged to the profit and loss account on a straight-line basis over the lease term. Any premiums received at the inception of the lease are recognised on a straight-line basis over the life of the lease.

### **(n) Judgements**

In preparing these financial statements, the directors have made the following judgements:

- Determine whether leases entered into by the charity either as a lessor or a lessee are operating or lease or finance leases. These decisions depend on an assessment of whether the risks and rewards of ownership have been transferred from the lessor to the lessee on a lease-by-lease basis.

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2023 (continued)

### 2 Income from charitable activities

|                             | Restricted<br>funds<br>£ | Unrestricted<br>funds<br>£ | Total funds<br>2023<br>£ | Restricted<br>funds<br>£ | Unrestricted<br>funds<br>£ | Total funds<br>2022<br>£ |
|-----------------------------|--------------------------|----------------------------|--------------------------|--------------------------|----------------------------|--------------------------|
| Contract Services           | -                        | 12,854,372                 | 12,854,372               | -                        | 10,538,369                 | 10,538,369               |
| Trainee income for services | -                        | 911,703                    | 911,703                  | -                        | 530,772                    | 530,772                  |
| Other                       | -                        | 39,750                     | 39,750                   | -                        | 69,167                     | 69,167                   |
|                             | -                        | 13,805,825                 | 13,805,825               | -                        | 11,138,308                 | 11,138,308               |

Income from charitable activities includes income from government grants, which comprises performance related grants made by local authorities to fund the activities.

### 3 Investment income

|               | Unrestricted<br>Funds<br>2023<br>£ | Unrestricted<br>Funds<br>2022<br>£ |
|---------------|------------------------------------|------------------------------------|
| Bank interest | 10,541                             | 471                                |
|               | 10,541                             | 471                                |

### 4 Expenditure on charitable activities

|                              | Contract<br>services<br>£ | Governance<br>£ | 2023<br>£  | 2022<br>£  |
|------------------------------|---------------------------|-----------------|------------|------------|
| Staff costs                  | 8,556,376                 | -               | 8,556,376  | 7,012,161  |
| General running costs        | 2,944,333                 | -               | 2,944,333  | 2,632,918  |
| Software licences            | 108,918                   | -               | 108,918    | 114,241    |
| Room hire                    | 89,016                    | -               | 89,016     | 67,453     |
| Minor equipment              | 61,062                    | -               | 61,062     | 70,328     |
| Group Recharges              | 1,665,294                 | -               | 1,665,294  | 1,118,640  |
| Depreciation                 | -                         | -               | -          | 105        |
| Governance costs: audit fees | -                         | 6,846           | 6,846      | 4,227      |
|                              | 13,424,999                | 6,846           | 13,431,845 | 11,020,073 |
| Restricted                   | -                         | -               | -          | -          |
| Unrestricted                 | 13,424,999                | 6,846           | 13,431,845 | 11,020,073 |
|                              | 13,424,999                | 6,846           | 13,431,845 | 11,020,073 |

# Self Help Services Ltd

Notes forming part of the financial statements  
for the year ended 31 March 2023 (*continued*)

## 5 Total resources expended

|                              | Staff<br>costs<br>£ | Other<br>costs<br>£ | 2023<br>Total<br>£ | 2022<br>Total<br>£ |
|------------------------------|---------------------|---------------------|--------------------|--------------------|
| Services and projects        | 8,556,376           | 4,868,623           | 13,424,999         | 11,015,846         |
| Governance costs: audit fees | -                   | 6,846               | 6,846              | 4,227              |
|                              | <u>8,556,376</u>    | <u>4,875,469</u>    | <u>13,431,845</u>  | <u>11,020,073</u>  |

## 6 Summary analysis of expenditure and related income

|                             | Income<br>£       | Expenditure<br>£  | Net<br>£       |
|-----------------------------|-------------------|-------------------|----------------|
| Voluntary                   | 10,922            | -                 | 10,922         |
| Contract services           | 12,854,372        | 13,424,999        | (570,627)      |
| Trainee income for services | 911,703           | -                 | 911,703        |
| Other                       | 39,750            | -                 | 39,750         |
| Interest                    | 10,541            | -                 | 10,541         |
| Governance                  | -                 | 6,846             | (6,846)        |
|                             | <u>13,827,288</u> | <u>13,431,845</u> | <u>395,443</u> |

## 7 Net income

Net income for the year is stated after charging:

|                                | 2023<br>£ | 2022<br>£ |
|--------------------------------|-----------|-----------|
| Rentals under operating leases | 94,346    | 99,655    |
| Auditor's remuneration         | 6,846     | 4,227     |
| Depreciation                   | -         | 105       |
|                                | <u></u>   | <u></u>   |

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2023 (continued)

### 8 Analysis of staff costs and the cost of key management personnel

|                                                                                                               | 2023<br>£        | 2022<br>£        |
|---------------------------------------------------------------------------------------------------------------|------------------|------------------|
| Staff costs:                                                                                                  |                  |                  |
| Salaries                                                                                                      | 7,616,414        | 6,267,912        |
| Social security costs                                                                                         | 633,863          | 463,559          |
| Pension costs                                                                                                 | 306,099          | 280,690          |
|                                                                                                               | <u>8,556,376</u> | <u>7,012,161</u> |
|                                                                                                               |                  |                  |
| The average full time equivalent number of employees (based on 35 hours a week) and analysed by function was: | Number           | Number           |
| Services and projects                                                                                         | <u>245</u>       | <u>214</u>       |

The average monthly headcount was 245 staff (2022: 249 staff)

No employee received emoluments of more than £60,000 in the current or prior year.

Key management personnel of the charity are the Trustees and senior leadership of the group. Costs are borne by the parent company, The Big Life Company Limited, Big Life Centres, and Big Life Schools and are not recharged to Big Issue North Trust Ltd. The total employee benefits paid to key management personnel by The Big Life Company Ltd was £517,584, comprised of salary of £441,325, pension contributions of £20,653 and employer's national insurance contributions of £55,606 (2022: £615,417, comprised of salary of £529,500, pension contributions of £24,425 and employer's national insurance contributions of £61,492).

The salary of the Chief Executive and Accounting Officer, a Trustee, is paid by The Big Life Company Ltd. Employee benefits of £109,862, comprised of salary of £93,400, pension contributions of £4,250 and employer's national insurance contributions of £12,212 (2022: £105,450 comprised of salary of £90,000, pension contributions of £4,250 and employer's national insurance contributions of £11,200) was paid by the Big Life Company Ltd during the year

### 9 Trustees' remuneration and expenses

During the year remuneration of £8,000 (2022: £8,000) was paid to E. Robinson, a trustee, by The Big Life Company Limited for her role as chair of The Big Life Company Limited. Costs are borne by the parent company, The Big Life Company Limited, and are not recharged to Self Help Services Ltd.

No other trustee received remuneration from the charity or a related entity during the year (or the prior year) other than disclosed in note 8.

No reimbursement of expenses has been made to trustees during the year (or the prior year).

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2023 (*continued*)

### 10 Tangible fixed assets

|                       | Office<br>equipment<br>£ | Total<br>£   |
|-----------------------|--------------------------|--------------|
| <i>Cost</i>           |                          |              |
| At 1 April 2022       | 5,062                    | 5,062        |
| Additions             | -                        | -            |
|                       | <hr/>                    | <hr/>        |
| At 31 March 2023      | <b>5,062</b>             | <b>5,062</b> |
|                       | <hr/>                    | <hr/>        |
| <i>Depreciation</i>   |                          |              |
| At 1 April 2022       | 5,062                    | 5,062        |
| Charge for the year   | -                        | -            |
|                       | <hr/>                    | <hr/>        |
| At 31 March 2023      | <b>5,062</b>             | <b>5,062</b> |
|                       | <hr/>                    | <hr/>        |
| <i>Net book value</i> |                          |              |
| At 31 March 2023      | <b>0</b>                 | <b>0</b>     |
|                       | <hr/>                    | <hr/>        |
| At 31 March 2022      | <b>0</b>                 | <b>0</b>     |
|                       | <hr/>                    | <hr/>        |

### 11 Debtors

|                                    | 2023<br>£        | 2022<br>£ |
|------------------------------------|------------------|-----------|
| Trade debtors                      | <b>1,676,142</b> | 1,607,316 |
| Amounts owed by group undertakings | <b>496,055</b>   | 193,128   |
| Prepayments                        | <b>42,276</b>    | 139,436   |
| Other debtors                      | <b>199,467</b>   | 35,918    |
| Other Taxes and social security    | <b>2,071</b>     | -         |
|                                    | <hr/>            | <hr/>     |
|                                    | <b>2,416,011</b> | 1,975,798 |
|                                    | <hr/>            | <hr/>     |

All debtors fall due within one year.

Amounts owed by group undertakings are unsecured and repayable on demand.

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2023 (*continued*)

### 12 Creditors

|                                    | 2023<br>£        | 2022<br>£        |
|------------------------------------|------------------|------------------|
| Trade creditors                    | 209,595          | 228,313          |
| Amounts owed to group undertakings | 345,153          | 106,507          |
| Accruals                           | 531,382          | 183,268          |
| Other taxation and social security | -                | 1,891            |
| Deferred income (note 13)          | 1,289,795        | 1,340,500        |
| External recharges                 | 1,098            | 48,325           |
|                                    | <u>2,377,023</u> | <u>1,908,804</u> |

All creditors fall due within one year.

Amounts owed to group undertakings are unsecured, interest free and repayable on demand.

### 13 Deferred Income

Deferred income represents services and recharge income received in advance

|                                                    | £                |
|----------------------------------------------------|------------------|
| Balance at 1 April 2022                            | 1,340,500        |
| Amounts received and deferred in the year          | 767,359          |
| Amounts released to incoming resources in the year | (818,064)        |
|                                                    | <u>1,289,795</u> |
| Balance at 31 March 2023                           | <u>1,289,795</u> |

Of the £1,289,794 of deferred income, £1,440 is from the Big Lottery; £16,505 is from Shelter, £17,772 is from Stockport CCG, £30,000 is from East Cheshire CCG; £321,038 is from Heywood, Middleton & Rochdale CCG; £866,060 is from NHS Tameside & Glossop CCG; £2,527 is from GMCVO; £34,452 is from GM ICB

### 14 Analysis of net assets between funds

|                    | Restricted<br>£ | Unrestricted<br>£ | Total<br>£       |
|--------------------|-----------------|-------------------|------------------|
| Fixed Assets       | -               | -                 | -                |
| Net Current Assets | -               | 1,356,579         | 1,356,579        |
| Net Assets         | <u>-</u>        | <u>1,356,579</u>  | <u>1,356,579</u> |

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2023 (continued)

### 15 Movement in funds

|                           | Balance<br>at<br>1 April<br>2022<br>£ | Incoming<br>resources<br>£ | Outgoing<br>resources<br>£ | Transfers<br>Of funds<br>£ | Balance<br>at<br>31 March<br>2023<br>£ |
|---------------------------|---------------------------------------|----------------------------|----------------------------|----------------------------|----------------------------------------|
| <b>Restricted funds</b>   | -                                     | -                          | -                          | -                          | -                                      |
|                           | -                                     | -                          | -                          | -                          | -                                      |
| <b>Unrestricted funds</b> |                                       |                            |                            |                            |                                        |
| General funds             | 961,136                               | 13,827,288                 | (13,431,845)               | -                          | <b>1,356,579</b>                       |
| Total funds               | 961,136                               | 13,827,288                 | (13,431,845)               | -                          | <b>1,356,579</b>                       |

General Reserves amounted to £1,356,579 (2022 - £961,136).

The reserve level is considered sufficient to satisfy the reserves policy.

### 16 Related party transactions

In accordance with FRS 102, the charity discloses related party transactions that were recognised in the Statement of Financial Activities. Remuneration of key management personnel is disclosed in note 8. Trustees' remuneration and expenses are disclosed in note 9.

The charity is charged for direct salary costs, finance, HR, payroll and other central support services provided by The Big Life Company Limited. Salary costs are recharged based on staff time and other costs are recharged based on estimated income.

Related party transactions with other group entities during the year were as follows:

|                              | Amounts charged to group entities |                  | Amounts charged by group entities |                  |
|------------------------------|-----------------------------------|------------------|-----------------------------------|------------------|
|                              | 2023<br>£                         | 2022<br>£        | 2023<br>£                         | 2022<br>£        |
| The Big Life Company Limited | 5,925,946                         | 5,074,865        | 10,436,722                        | 8,512,162        |
| Big Life Centres Limited     | 18,406                            | -                | 121,418                           | 32,757           |
| Big Issue North Trust Ltd    | -                                 | -                | -                                 | -                |
| Big Life Schools             | -                                 | -                | -                                 | 2,625            |
|                              | <u>5,944,352</u>                  | <u>5,074,865</u> | <u>10,558,140</u>                 | <u>8,547,544</u> |

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2023 (*continued*)

The following amounts were owed by/to group entities at the year-end:

|                              | Amount owed by group entities |                | Amounts owed to group entities |                |
|------------------------------|-------------------------------|----------------|--------------------------------|----------------|
|                              | 2023                          | 2022           | 2023                           | 2022           |
|                              | £                             | £              | £                              | £              |
| The Big Life Company Limited | 492,348                       | 193,128        | 331,419                        | 105,888        |
| Big Life Centres Limited     | 3,708                         | -              | 13,734                         | 619            |
| Big Issue North Trust Ltd    | -                             | -              | -                              | -              |
| Big Life Schools             | -                             | -              | -                              | -              |
|                              | <u>496,056</u>                | <u>193,128</u> | <u>345,153</u>                 | <u>106,507</u> |

### 17 Ultimate parent undertaking and controlling party

The ultimate parent company and controlling party is The Big Life Company Limited, a company limited by guarantee incorporated in England and Wales.

The parent undertaking of the smallest and largest group for which consolidated accounts are prepared is The Big Life Company Limited. Consolidated accounts are available from Companies House, Crown Way, Cardiff, CF14 3UZ.

The mission of The Big Life Company Limited is to change lives. We fight inequality by working with people and in places to inspire change. Two of the current directors of Self Help Services Ltd are also directors of The Big Life Company Limited. Operational and strategic oversight of Self Help Services Ltd is exercised by The Big Life Company Limited.

### 18 Commitments

#### *Operating lease commitments*

The charity had total future minimum commitments under non-cancellable operating leases as set out below:

|                                                   |                     |                |
|---------------------------------------------------|---------------------|----------------|
| Operating lease commitments which are owed:       | <b>2023</b>         | <b>2022</b>    |
|                                                   | <b>£</b>            | <b>£</b>       |
| <b>Land and Buildings</b>                         |                     |                |
| Not later than one year                           | <b>6,527</b>        | 94,346         |
| Later than one year and not later than five years | -                   | 6,527          |
|                                                   | <u><b>6,527</b></u> | <u>100,872</u> |
| <b>Office Equipment</b>                           |                     |                |
| Not later than one year                           | <b>5,310</b>        | 5,310          |
| Later than one year and not later than five years | -                   | 5,310          |
|                                                   | <u><b>5,310</b></u> | <u>10,620</u>  |

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2023 (*continued*)

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### 19 Pensions

Self Help Services Ltd operates two pension schemes:

1 *Self Help Services Ltd Pension Fund*

This is a defined contribution scheme available to all employees.

2 *National Health Service Pension Fund.*

Past and present employees are covered by the provisions of the two NHS Pension Schemes. Details of the benefits payable and rules of the Schemes can be found on the NHS Pensions website at [www.nhsbsa.nhs.uk/pensions](http://www.nhsbsa.nhs.uk/pensions). Both are unfunded defined benefit schemes that cover NHS employers, GP practices and other bodies, allowed under the direction of the Secretary of State for Health and Social Care in England and Wales. They are not designed to be run in a way that would enable NHS bodies to identify their share of the underlying scheme assets and liabilities. Therefore, each scheme is accounted for as if it were a defined contribution scheme: the cost to the NHS body of participating in each scheme is taken as equal to the contributions payable to that scheme for the accounting period.

In order that the defined benefit obligations recognised in the financial statements do not differ materially from those that would be determined at the reporting date by a formal actuarial valuation, the FReM requires that “the period between formal valuations shall be four years, with approximate assessments in intervening years”. An outline of these follows:

#### **a) Accounting valuation**

A valuation of scheme liability is carried out annually by the scheme actuary (currently the Government Actuary's Department) as at the end of the reporting period. This utilises an actuarial assessment for the previous accounting period in conjunction with updated membership and financial data for the current reporting period and is accepted as providing suitably robust figures for financial reporting purposes. The valuation of the scheme liability as at 31 March 2023, is based on valuation data as 31 March 2022, updated to 31 March 2023 with summary global member and accounting data. In undertaking this actuarial assessment, the methodology prescribed in IAS 19, relevant FReM interpretations, and the discount rate prescribed by HM Treasury have also been used.

The latest assessment of the liabilities of the scheme is contained in the report of the scheme actuary, which forms part of the annual NHS Pension Scheme Accounts. These accounts can be viewed on the NHS Pensions website and are published annually. Copies can also be obtained from The Stationery Office.

#### **b) Full actuarial (funding) valuation**

The purpose of this valuation is to assess the level of liability in respect of the benefits due under the schemes (taking into account recent demographic experience), and to recommend contribution rates payable by employees and employers.

The latest actuarial valuation undertaken for the NHS Pension Scheme was completed as at 31 March 2016. The results of this valuation set the employer contribution rate payable from April 2019 to 20.6% of pensionable pay.

The actuarial valuation as at 31 March 2020 is currently underway and will set the new employer contribution rate due to be implemented from April 2024.

**SELF HELP SERVICES**

England & Wales - Charity number 1122063

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# Accounts

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**Self Help Services Ltd**  
(a company limited by guarantee)

Annual Report

Year Ended

31 March 2022

Company Number 06036050  
Charity Number 1122063

# Self Help Services Ltd

## Report and financial statements for the year ended 31 March 2022

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| 2  | Directors' and trustees' report         |
| 8  | Statement of trustees' responsibilities |
| 9  | Independent auditor's report            |
| 13 | Statement of financial activities       |
| 14 | Balance sheet                           |
| 15 | Notes to the financial statements       |

# Self Help Services Ltd

## Legal and administrative information for the year ended 31 March 2022

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**Directors and Trustees  
of the charity:**

M Fitzgibbon  
F Selvan  
E Robinson  
S Islam  
A Rafferty (Resigned 1 April 2022)  
L Symonds

**Secretary:**

M Fitzgibbon

**Principal and  
Registered Office:**

1<sup>st</sup> Floor  
463 Stretford Road  
Manchester  
England  
M16 9AB

**Website**

[www.selfhelpservices.org.uk](http://www.selfhelpservices.org.uk)

**Constitution:**

The charity is registered as a company limited by guarantee. The governing documents are the company's Memorandum and Articles of Association.

**Company number:**

06036050

**Charity number:**

1122063

**Bankers:**

Santander  
Bridle Road  
Bootle  
Merseyside  
L30 4GB

**External Auditor:**

Beever and Struthers  
St George's House  
215-219 Chester Road  
Manchester  
M15 4JE

# Self Help Services Ltd

## Directors' and trustees' report for the year ended 31 March 2022

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The directors and trustees are pleased to present their report together with the financial statements of the charity for the year ended 31 March 2022.

Legal 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".

### **1 Structure, Governance and Management**

#### ***Status***

Self Help Services Ltd is a company limited by guarantee and a registered charity governed by its Memorandum and Articles of Association.

#### ***Directors and Trustees***

The Trustees serving during the year were as follows.

M Fitzgibbon  
F Selvan  
E Robinson  
S Islam  
A Rafferty (Resigned 1 April 2022)  
L Symonds

#### ***Recruitment and Training of Trustees***

As set out in the Articles of Association, the Chair and other Trustees are appointed by The Big Life Company Limited by sending a notice in writing to the Charity.

The training and induction of new Trustees is the responsibility of the Chair and is tailored to the individual needs of new appointees. All Trustees have a one to one meeting with the Chair each year to discuss training and development needs.

The Standing Orders of the charity give details of the decisions which are made at Board level and the powers delegated to the management team.

#### ***Organisational Management***

The Board of Trustees evaluate and agree the priorities of the organisation as a whole and sub committees of the Board determine the general policies. Self Help Services Ltd works as part of the Big Life Group of social businesses and charities. Each year it agrees a service level agreement with The Big Life Company Limited for the operational management of the charity.

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

The directors have identified the risks that the charity may be exposed to in the next financial year and have established strategies to mitigate those risks. A risk management process is in place whereby risks are identified and profiled against likelihood and consequence, with actions put in place. Each risk is assigned to a member of the Senior Management Team.

# Self Help Services Ltd

## Directors' and trustees report for the year ended 31 March 2022 (*continued*)

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### **Key Management Personnel - Remuneration**

Self Help Services Ltd considers its key management personnel to be trustees and senior leadership of the group. Full costs are borne by The Big Life Company Limited and disclosed in those accounts. The costs of the charity's key management personnel relating to Self Help Services Ltd are paid for as part of an overall service level agreement with The Big Life Company Limited that is annually agreed by Self Help Services Ltd trustees.

Remuneration of the senior leadership within the group is set by the group's Audit & Remuneration Committee based on benchmarking against comparable external organisations.

### **2 Objectives of the charity**

The charity's object and principal activity is to promote the relief and rehabilitation of persons affected by mental ill health by provision of self-help initiatives.

### **3 Statement of public benefit**

The Trustees have given due consideration to Charity Commission published guidance on the operation of the public benefit requirement. Full details of the public benefit provided by the charity are detailed in the review of activities in section 4.

### **4 Review of activities and future development**

Self Help Services Ltd (SHS) is a user led mental health charity delivering primary mental health and self-help initiatives, including one to one therapy, self-help groups and structured training courses. SHS is one of the largest independent providers of NHS Primary mental health services in the North of England.

SHS delivers one to one cognitive behavioural therapy, counselling and e-therapy services and a range of workshops and peer support groups for NHS Manchester, Stockport, Salford, Trafford, Eastern Cheshire, and Heywood, Middleton and Rochdale CCGs. In addition, SHS is lead partner for the innovative Living Life Well project in Tameside and Glossop. This project is one of four pilot projects across the UK aimed at developing an integrated approach to working with people who have complex and enduring mental health needs.

During 2021-22 SHS worked with over 20,000 clients across all our services. We work with clients in a number of ways including, face to face, telephone and video sessions. Post pandemic we have learnt to be innovative in our approach and we understand more than ever that individual choice is critical so clients now get to choose how they access support.

In addition to our usual 1 to 1 work across the services, we have relaunched our workshop offers which cover a number of different topics in various areas. For example, low mood, overcoming worry, therapy preparation, mindfulness, and wellbeing. Again, these are being delivered in a variety of ways to ensure they maximise both choice and accessibility for clients.

Throughout the year we have focused on building our workforce across SHS and we launched our new Greater Manchester HITs Service, which is the first time a contract of this type had been delivered by a third sector provider. In the coming year we will see the service develop into a full Training Centre. Each of our locality-based services have also increased the number of trainee's they have taken on this year.

One of the major challenges for this period has been staff capacity due to high rates of covid related absences. We have developed innovative ways of balancing staff wellbeing with service delivery, to ensure we are hitting out service KPI's and targets. For example, we introduced instant access to the Silver Cloud system which provides clients with support in their own time.

In Tameside we were successful in being awarded two new services. Launched in November 2021 the SAFE Tameside service is a voluntary sector crisis service that offers an alternative to A&E for people experiencing mental health crisis. The service is a partnership service between The Big Life Group, The Anthony Seddon Fund and Tameside and Glossop Mind.

# Self Help Services Ltd

## Directors' and trustees report for the year ended 31 March 2022 (*continued*)

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The second new Tameside service is the High Intensity Use Service (HIU), that works with frequent attenders at A&E, who may have accessed support elsewhere but still require on-going support. Our HIU team will work with people in a unique way and over a much longer period and we expect the contract to be fully mobilised in Summer 2022.

SHS works with some of the most diverse communities in Greater Manchester. To ensure that our services are accessible to all communities, we aim to reflect this diversity in our staff teams and service delivery and offer services in ways that are accessible to local communities.

### 5 Principal risks and uncertainties

A risk management process is in place whereby risks are identified and profiled against likelihood and consequence, with actions identified. Each risk is assigned to a member of the Senior Management team.

Coronavirus continued to be a major risk this year. This impacted our ability to deliver services safely for our staff and clients as well as our financial position. A Coronavirus Core Group oversaw the management of Health & Safety risk assessments and mitigations; advised staff and managers; and ensured clear communication. The group were able to delay planned investments and successfully secured grants and accessed government support to manage the financial risks.

There is uncertainty around the renewal and value of our contracts in the near future. Transition to the Integrated Care System may delay commissioning decisions and increase uncertainty around the future funding priorities. Over the years we have developed good relationships with current commissioners which we may risk losing because of this change. We will need to re-position ourselves going forward to influence commissioning decisions.

Changes in the economic climate and government policy remain high on the agenda as they impact on our income and costs. Rising fuel bills have already begun to increase expenditure and we are predicting increasing wage costs in line with inflation. There is a risk that we will not be able to recover these costs through increased income and will need to reduce performance to balance budgets

At an operational level, services provided by the Group are subject to legislative and quality standards, including ISO 9001 and 14001. Failure to maintain these standards impacts on the Group's ability to retain and win contracts, therefore services are constantly reviewed and audited, and appropriate action taken to ensure targets are met and exceeded.

### 6 Related parties

The charity forms part of the "**Big Life Group**" of social enterprises and charities. This includes **The Big Life Company Limited**, a not for profit company limited by guarantee, of which one of the company's directors, F Selvan, is the sole guarantor.

The group also includes Big Life Centres, Big Issue North Trust Ltd, and Big Life Schools (formerly Longsight Community Primary School).

**Big Life Centres** is an independent charity which offers opportunities to people who have had a raw deal in life to change their lives for the better.

**Big Issue North Trust Ltd** is an independent charity within the Big Life Group and provides services to vendors of The Big Issue In the North magazine; including assistance with access to health care services, accommodation and addiction services.

**Big Life Schools** is a 2 school Multi Academy Trust.

# Self Help Services Ltd

## Directors' and trustees report for the year ended 31 March 2021 (*continued*)

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### 7 Financial Review

In the year income totalled £11,141,475 (2021 - £9,937,824) and expenditure totalled £11,020,073 (2021 - £9,837,440). At the year-end total funds amounted to £961,136 (2021 - £839,734) made up of restricted funds total £0 (2021 - £223,030) and unrestricted funds total £961,136 (2021 - £616,704).

### 8 Key performance indicators

Targets are set and are monitored during the year, and their progress included within the Board Reports. They are categorised under three objectives:

- We will work with more people and places to create opportunities and inspire change
- We will be a good business with our social mission at the heart of all we do
- We will have an organisation that enables us to work in the Big Life Way

### 9 Reserves policy and going concern

At the year end the Reserves Policy is reviewed for all companies in the Group.

The aim of Reserves is to:

- Reduce the risks to service delivery and operations should income levels fall for a period.
- Allow entry into new projects and initiatives that require investment, be paid in arrears or that may not be profitable in the early periods.
- Ensure that, should a contract end, funds are available to allow redeployment of staff.

#### ***Reserve Level***

The current target level of reserves is £1.6m (based on three months' salary expenditure) and the actual level of free reserves at 31 March 2022 was £708k (2021 - £617k). The current 5-year Business Plan 2020-25 has set the achievement of target reserves over the review period as a key performance indicator and annual budgets will be set so as to achieve target reserves over the 5-year period.

The directors are of the view that all companies in the Group are a going concern.

### 10 Future developments

The Big Life Group is in the business of changing lives and we fight inequality by working with people and places to create opportunities and inspire change. All our services work with people to support areas of their life and help remove obstacles which are barriers to individuals in changing their life for the better. We help people see the skills and support they already have so that they can build on it and reach their full potential.

Our work is done in the Big Life Way and is underpinned by five principles:

- We work with people on all areas of their lives and build on their skills and potential in everyone and value their life experience.
- We strive to provide a first class service which develops a person's resilience and is led by them and responds to their priorities.
- We never give in and celebrate a person's achievement as we understand that everyone has the capacity for change.
- We tread new ground and learn from feedback and innovate to respond to new challenges.
- We work in partnership with people and places to achieve more together than we can achieve alone.

# Self Help Services Ltd

## Directors' and trustees report for the year ended 31 March 2022 (*continued*)

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The Group's Business Plan 2020-25 has identified three key work priorities over the next five years which include

(1) To work with more people and places to create opportunities and inspire change:

- To work with more people to support them in all areas of their life.
- To have volunteer opportunities in every service,
- To increase the opportunities for people to engage with our services through the use of technology, such as online chats, video conferencing and virtual reality.
- To develop place-based plans for every area we work in and develop partnerships and integrated working.

(2) We will be a 'good' business with our social mission at the heart of all that we do:

- To grow in our existing geographies to diversify our offer and move into new areas where there is an opportunity to develop significant roots to anchor ourselves in a community.
- To increase feedback to continually improve the quality of what we do.
- To invest in our assets and technology and ensure we maximise efficiency and the quality of our data to drive service improvement.
- To reduce our carbon footprint and implement agile working.
- To ensure we have an appropriate legal structure that works for us and the people we work with.

(3) We will have an organisation that enables us to work in the Big Life Way:

- To have management structures, IT systems and change processes that facilitate staff and services working together.
- To deliver our workforce strategy, ensuring we have diverse, trained and happy staff, as evidenced by achievement of Best Companies 3-Star accreditation.
- To have trained Multi-Modality Practitioners in every service and ensure all staff will be trained in strength-based approaches.
- To develop tools for people to have control of their own stories and data.
- To ensure Service user engagement shapes our services
- To ensure all our services are informed by research and evaluation, and to measure the impact of our work.

### 11 Provision of information to auditor

Each of the persons who are Directors at the time when this Directors' and Trustees' Report is approved has confirmed that:

- there is no relevant information, being information needed by the auditor in connection with preparing their report, of which the company's auditor is unaware, and
- the trustees, having made enquiries of fellow directors and the company's auditor that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The auditors, Beever and Struthers, will be proposed for reappointment in accordance with section 485 of the Companies Act 2006.

# Self Help Services Ltd

## Directors' and trustees report for the year ended 31 March 2022 (*continued*)

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### 12 Basis of preparation

This report has been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006. As such, the Company is exempt from preparing a Strategic report.

This Annual Report is signed by the Chair on behalf of the Board of Trustees. The Trustees also approve the Directors' and Trustees' report which is contained within this report, in their capacity as Company Directors.



F Selvan  
**Trustee**

Date 30 November 2022

# Self Help Services Ltd

## Statement of trustees' responsibilities

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The Trustees (who are also directors of Self Help Services Ltd 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 charity and of the incoming resources and application of resources, including the income and expenditure, of the charity 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 2019 (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- 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 adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Financial statements are published on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements, which may vary from legislation in other jurisdictions. The maintenance and integrity of the charity's website is the responsibility of the trustees. The trustees' responsibility also extends to the ongoing integrity of the financial statements contained therein.



F Selvan  
**Trustee**

Date 30 November 2022

# Self Help Services Ltd

## Independent auditor's report

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### INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF SELF HELP SERVICES LTD

#### Opinion

We have audited the financial statements of Self Help Services Ltd ("the charitable company") for the year ended 31 March 2022 which comprise the Statement of Financial Activities (combining income and expenditure account), the Balance Sheet and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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 charitable company's affairs as at 31 March 2022 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 the Companies Act 2006.

#### Basis for 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 charitable 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 the 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 (who are also the directors of the charitable company for the purposes of company law) are responsible for the other information. 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.

In connection with our audit of the financial statements 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

# Self Help Services Ltd

## Independent auditor's report

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### INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF SELF HELP SERVICES LTD

#### Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the 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 the 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 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; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

#### Responsibilities of directors

As explained more fully in the Statement of Trustees' Responsibilities set out on page 8, the trustees (who are also the directors of the charitable company 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.

# Self Help Services Ltd

## Independent auditor's report

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### INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF SELF HELP SERVICES LTD

#### Auditor's responsibilities for the audit of the financial statements (continued)

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. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

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 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 charitable company, including the Companies Act 2006, the Charities Act 2011, taxation legislation, data protection, anti-bribery, 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.
- 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 charitable 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.
- 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 on income and salaries to identify any unusual or unexpected relationships.
- tested journal entries to identify unusual transactions.
- assessed whether judgements and assumptions made in determining the accounting estimates set out in note 1 were indicative of potential bias.
- investigated the rationale behind significant or unusual transactions.

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](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

# Self Help Services Ltd

## Independent auditor's report

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### INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF SELF HELP SERVICES LTD

#### 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 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.

*Beever and Struthers*

Sue Hutchinson FCCA (Senior Statutory Auditor)  
For and on behalf of

Beever and Struthers  
Statutory Auditor  
St George's House  
215/219 Chester Road  
Manchester M15 4JE

Date: 9 December 2022

# Self Help Services Ltd

## Statement of financial activities (Combining income and expenditure account) for the year ended 31 March 2022

|                                                 | Note  | Restricted<br>funds<br>£ | Unrestricted<br>funds<br>£ | Total<br>2022<br>£ | Total<br>2021<br>£ |
|-------------------------------------------------|-------|--------------------------|----------------------------|--------------------|--------------------|
| <b>Income and endowments from:</b>              |       |                          |                            |                    |                    |
| Donations and legacies                          |       | -                        | 2,696                      | 2,696              | 4,290              |
| Charitable activities                           | 2     | -                        | 11,138,308                 | 11,138,308         | 9,922,944          |
| Investments                                     | 3     | -                        | 471                        | 471                | 10,590             |
|                                                 |       |                          |                            |                    |                    |
| <b>Total income</b>                             |       | -                        | 11,141,475                 | 11,141,475         | 9,937,824          |
|                                                 |       |                          |                            |                    |                    |
| <b>Expenditure on:</b>                          |       |                          |                            |                    |                    |
| Charitable activities                           | 4,5,6 | -                        | 11,020,073                 | 11,020,073         | 9,837,440          |
|                                                 |       |                          |                            |                    |                    |
| <b>Total expenditure</b>                        |       | -                        | 11,020,073                 | 11,020,073         | 9,837,440          |
|                                                 |       |                          |                            |                    |                    |
| <b>Net income and movement in funds</b>         | 7     | -                        | 121,402                    | 121,402            | 100,384            |
| Transfers between funds                         | 15    | (223,030)                | 223,030                    | -                  | -                  |
|                                                 |       |                          |                            |                    |                    |
| <b>Balance brought forward at 1 April 2021</b>  |       | 223,030                  | 616,704                    | 839,734            | 739,350            |
|                                                 |       |                          |                            |                    |                    |
| <b>Balance carried forward at 31 March 2022</b> |       | -                        | 961,136                    | 961,136            | 839,734            |

The statement of financial activities includes all gains and losses recognised in the year.  
All amounts relate to continuing activities.

The notes on pages 15 to 26 form part of these financial statements.

# Self Help Services Ltd

## Balance sheet at 31 March 2022

| <i>Company number 06036050</i>                        | Note   | 2022<br>£   | 2022<br>£ | 2021<br>£ | 2021<br>£ |
|-------------------------------------------------------|--------|-------------|-----------|-----------|-----------|
| <b>Fixed assets</b>                                   |        |             |           |           |           |
| Tangible assets                                       | 10     |             | -         |           | 105       |
| <b>Current assets</b>                                 |        |             |           |           |           |
| Debtors                                               | 11     | 1,975,797   |           | 661,252   |           |
| Cash at bank and in hand                              |        | 894,143     |           | 1,011,790 |           |
|                                                       |        |             |           |           |           |
|                                                       |        | 2,869,940   |           | 1,673,042 |           |
| <b>Creditors: amounts falling due within one year</b> | 12     | (1,908,804) |           | (833,413) |           |
| <b>Net current assets</b>                             |        |             | 961,136   |           | 836,629   |
| <b>Total net assets</b>                               | 14, 15 |             | 961,136   |           | 839,734   |
| <b>The funds of the charity:</b>                      |        |             |           |           |           |
| Restricted income funds                               | 15     |             | -         |           | 223,030   |
| Unrestricted funds                                    | 15     |             | 961,136   |           | 616,704   |
| <b>Total funds</b>                                    |        |             | 961,136   |           | 839,734   |

These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act 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 financial statements on pages 13 to 26 were approved and authorised for issue by the board on 30 November 2022 and are signed on its behalf by:



**F Selvan**

Trustee, approved and authorised on behalf of the board trustees

Date: 30 November 2022

The notes on pages 15 to 26 form part of these financial statements.

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2022

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### 1 Accounting policies

#### General Information

Self Help Services Ltd is a private company, limited by guarantee, incorporated in England and Wales under the Companies Act 2006 and Charities Act 2011. The address of the registered office is provided in Legal and Administrative Information. Details of the charity's operations are provided in the Directors' and Trustees' Report.

#### Accounting Policies

The principal accounting policies adopted, judgements 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 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) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Companies Act 2006 and the Charities Act 2011.

Self Help Services Ltd meets the definition of a public benefit entity under FRS 102.

Assets and liabilities are initially recognised at their historic cost or transaction value. The financial statements are prepared in sterling which is the functional currency of the charity.

The financial statements have been prepared on a going concern basis which assumes an ability to continue operating for the foreseeable future. There are no material uncertainties about the charity's ability to continue as a going concern and the Trustees consider it appropriate to continue to prepare the financial statements on a going concern basis.

##### (b) Legal status of the Charity

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £10 per member of the charity.

##### (c) Incoming resources

Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when receivable.

Grants, including grants for the purchase of fixed assets, are recognised in full in the Statement of Financial Activities in the year in which they are receivable.

Services and recharges income comprises revenue recognised in respect of services supplied during the year.

Incoming resources from investments is recognised when receivable.

##### (d) Resources expended and cost allocation

Resources expended are recognised in the period in which they are incurred.

Resources expended are allocated to the particular activity where the cost relates directly to that activity. Certain other costs, which are attributable to more than one activity, are apportioned across the cost categories on the basis of an estimate of the proportion of time spent by staff on those activities.

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2022

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Costs allocated to charitable activities are the costs associated with achieving the charity's main objectives.

Governance costs represent expenditure related to the governance of the charity, to allow it to operate and to generate information for public accountability.

### **(e) Fund accounting**

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds.

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management and support costs.

### **(f) Pensions**

Self Help Services Ltd is a member of the Big Life Group's defined contribution pension scheme and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

Self Help Services Ltd is also a member of the National Health Service defined benefit pension scheme for all eligible employees.

### **(g) Corporation taxation**

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

### **(h) Tangible fixed assets**

Items of equipment are capitalised where the purchase price exceeds £2,000.

Depreciation for office equipment is provided so as to write off the cost on a straight-line basis over their expected useful life (3-5 years).

### **(i) Debtors**

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

### **(j) 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.

### **(k) 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.

### **(l) Financial instruments**

The charity 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.

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2022

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### **(m) Leases**

Rentals payable under operating leases are charged to the profit and loss account on a straight-line basis over the lease term. Any premiums received at the inception of the lease are recognised on a straight-line basis over the life of the lease.

### **(n) Judgements**

In preparing these financial statements, the directors have made the following judgements:

- Determine whether leases entered into by the charity either as a lessor or a lessee are operating leases or finance leases. These decisions depend on an assessment of whether the risks and rewards of ownership have been transferred from the lessor to the lessee on a lease-by-lease basis.
- Determine whether there are indicators of impairment of the charity's tangible assets. Factors taken into consideration in reaching such a decision include the economic viability and expected future financial performance of the asset and where it is a component of a larger cash-generating unit, the viability and expected future performance of that unit.
- Tangible fixed assets (see note 10) - Tangible fixed assets are depreciated over their useful lives taking into account residual values, where appropriate. The actual lives of the assets and residual values are assessed annually and may vary depending on a number of factors. In re-assessing asset lives, factors such as technological innovation, product life cycles and maintenance programmes are taken into account. Residual value assessments consider issues such as future market conditions, the remaining life of the asset and projected disposal values.

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2022 (continued)

### 2 Income from charitable activities

|                             | Restricted<br>funds<br>£ | Unrestricted<br>funds<br>£ | Total funds<br>2022<br>£ | Restricted<br>funds<br>£ | Unrestricted<br>funds<br>£ | Total funds<br>2021<br>£ |
|-----------------------------|--------------------------|----------------------------|--------------------------|--------------------------|----------------------------|--------------------------|
| Contract Services           | -                        | 10,538,369                 | 10,538,369               | 207,600                  | 9,329,727                  | 9,537,327                |
| Trainee income for services | -                        | 530,772                    | 530,772                  | -                        | 314,951                    | 314,951                  |
| Other                       | -                        | 69,167                     | 69,167                   | -                        | 70,666                     | 70,666                   |
|                             | -                        | 11,138,308                 | 11,138,308               | 207,600                  | 9,715,344                  | 9,922,944                |

Income from charitable activities includes income from government grants, which comprises performance related grants made by local authorities to fund the activities.

### 3 Unrestricted Investment income

|                       | Unrestricted<br>Funds<br>2022<br>£ | Unrestricted<br>Funds<br>2021<br>£ |
|-----------------------|------------------------------------|------------------------------------|
| Bank interest         | 471                                | 1,032                              |
| Intercompany interest | -                                  | 9,558                              |
|                       | 471                                | 10,590                             |

### 4 Expenditure on charitable activities

|                                | Contract<br>services<br>£ | Governance<br>£ | 2022<br>£  | 2021<br>£ |
|--------------------------------|---------------------------|-----------------|------------|-----------|
| Staff costs                    | 7,012,161                 | -               | 7,012,161  | 6,150,410 |
| General running costs          | 2,632,918                 | -               | 2,632,918  | 2,363,414 |
| Software licences              | 114,241                   | -               | 114,241    | 93,114    |
| Room hire                      | 67,453                    | -               | 67,453     | 86,679    |
| Minor equipment                | 70,328                    | -               | 70,328     | 74,389    |
| Recharges from group companies | 1,118,640                 | -               | 1,118,640  | 1,056,844 |
| Depreciation                   | 105                       | -               | 105        | 1,266     |
| Governance costs: audit fees   | -                         | 4,227           | 4,227      | 11,324    |
|                                | 11,015,846                | 4,227           | 11,020,073 | 9,837,440 |
| Restricted                     | -                         | -               | -          | 198,164   |
| Unrestricted                   | 11,015,846                | 4,227           | 11,020,073 | 9,639,276 |
|                                | 11,015,846                | 4,227           | 11,020,073 | 9,837,440 |

# Self Help Services Ltd

Notes forming part of the financial statements  
for the year ended 31 March 2022 (*continued*)

## 5 Total resources expended

|                              | Staff<br>costs<br>£ | Other<br>costs<br>£ | 2022<br>Total<br>£ | 2021<br>Total<br>£ |
|------------------------------|---------------------|---------------------|--------------------|--------------------|
| Services and projects        | 7,012,161           | 4,003,685           | 11,015,846         | 9,826,116          |
| Governance costs: audit fees | -                   | 4,227               | 4,227              | 11,324             |
|                              | <u>7,012,161</u>    | <u>4,007,912</u>    | <u>11,020,073</u>  | <u>9,837,440</u>   |

## 6 Summary analysis of expenditure and related income

|                             | Income<br>£       | Expenditure<br>£  | Net<br>£       |
|-----------------------------|-------------------|-------------------|----------------|
| Voluntary                   | 2,696             | -                 | 2,696          |
| Contract services           | 10,538,369        | 11,015,846        | (477,477)      |
| Trainee income for services | 530,772           | -                 | 530,772        |
| Other                       | 69,167            | -                 | 69,167         |
| Interest                    | 471               | -                 | 471            |
| Governance                  | -                 | 4,227             | (4,227)        |
|                             | <u>11,141,475</u> | <u>11,020,073</u> | <u>121,402</u> |

## 7 Net income

Net income for the year is stated after charging:

|                                | 2022<br>£ | 2021<br>£ |
|--------------------------------|-----------|-----------|
| Rentals under operating leases | 99,655    | 82,137    |
| Auditor's remuneration         | 4,227     | 11,324    |
| Depreciation                   | 105       | 1,265     |

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2022 (*continued*)

### 8 Analysis of staff costs and the cost of key management personnel

|                                                                                                               | 2022<br>£        | 2021<br>£        |
|---------------------------------------------------------------------------------------------------------------|------------------|------------------|
| Staff costs:                                                                                                  |                  |                  |
| Salaries                                                                                                      | 6,267,912        | 5,487,423        |
| Social security costs                                                                                         | 463,559          | 413,171          |
| Pension costs                                                                                                 | 280,690          | 249,816          |
|                                                                                                               | <u>7,012,161</u> | <u>6,150,410</u> |
|                                                                                                               |                  |                  |
| The average full time equivalent number of employees (based on 35 hours a week) and analysed by function was: | Number           | Number           |
| Services and projects                                                                                         | <u>214</u>       | <u>189</u>       |

The average monthly headcount was 249 staff (2021: 226 staff)

No employee received emoluments of more than £60,000 in the current or prior year.

Key management personnel of the charity are the Trustees and senior leadership of the group. Costs are borne by The Big Life Company Limited, Big Life Centres Limited and Big Life Schools and are not recharged to Self Help Services Ltd. The total employee benefits paid to key management personnel by The Big Life Company Limited was £615,417, comprised of salary of £529,500, pension contributions of £24,425 and employers national insurance contributions of £61,492 (2021: £409,631, comprised of salary of £352,000, pension contributions of £16,250 and employers national insurance contributions of £41,381).

The salary of the Chief Executive and Accounting Officer, a Trustee, is paid for by The Big Life Company Limited. Employee benefits of £105,450, comprised of salary of £90,000, pension contributions of £4,250 and employers national insurance contributions of £11,200 (2021: £106,148, comprised of salary of £90,000, pension contributions of £4,250 and employers national insurance contributions of £11,898) was paid by The Big Life Company Limited during the year.

### 9 Trustees' remuneration and expenses

During the year remuneration of £8,000 (2021: £8,000) was paid to E. Robinson, a trustee, by The Big Life Company Limited for her role as chair of The Big Life Company Limited. Costs are borne by the parent company, The Big Life Company Limited, and are not recharged to Self Help Services Ltd.

No other trustee received remuneration from the charity or a related entity during the year (or the prior year) other than disclosed in note 8.

No reimbursement of expenses has been made to trustees during the year (or the prior year).

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2022 (*continued*)

### 10 Tangible fixed assets

|                       | Office<br>equipment<br>£ | Total<br>£   |
|-----------------------|--------------------------|--------------|
| <i>Cost</i>           |                          |              |
| At 1 April 2021       | 5,062                    | 5,062        |
| Additions             | -                        | -            |
|                       | <hr/>                    | <hr/>        |
| At 31 March 2022      | <b>5,062</b>             | <b>5,062</b> |
|                       | <hr/>                    | <hr/>        |
| <i>Depreciation</i>   |                          |              |
| At 1 April 2021       | 4,957                    | 4,957        |
| Charge for the year   | 105                      | 105          |
|                       | <hr/>                    | <hr/>        |
| At 31 March 2022      | <b>5,062</b>             | <b>5,062</b> |
|                       | <hr/>                    | <hr/>        |
| <i>Net book value</i> |                          |              |
| At 31 March 2022      | <b>0</b>                 | <b>0</b>     |
|                       | <hr/>                    | <hr/>        |
| At 31 March 2021      | 105                      | 105          |
|                       | <hr/>                    | <hr/>        |

### 11 Debtors

|                                    | 2022<br>£        | 2021<br>£ |
|------------------------------------|------------------|-----------|
| Trade debtors                      | <b>1,607,316</b> | 477,899   |
| Amounts owed by group undertakings | <b>193,128</b>   | 2,015     |
| Prepayments                        | <b>139,436</b>   | 89,297    |
| Other debtors                      | <b>35,918</b>    | 92,041    |
|                                    | <hr/>            | <hr/>     |
|                                    | <b>1,975,798</b> | 661,252   |
|                                    | <hr/>            | <hr/>     |

All debtors fall due within one year.

Amounts owed by group undertakings are unsecured and repayable on demand.

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2022 (*continued*)

### 12 Creditors

|                                    | 2022<br>£        | 2021<br>£      |
|------------------------------------|------------------|----------------|
| Trade creditors                    | 228,313          | 231,857        |
| Amounts owed to group undertakings | 106,507          | 50,993         |
| Accruals                           | 183,268          | 137,788        |
| Other taxation and social security | 1,891            | 1,922          |
| Deferred income (note 13)          | 1,340,500        | 399,926        |
| External recharges                 | 48,325           | 10,927         |
|                                    | <u>1,908,804</u> | <u>833,413</u> |

All creditors fall due within one year.

Amounts owed to group undertakings are unsecured, interest free and repayable on demand.

### 13 Deferred Income

Deferred income represents services and recharge income received in advance

|                                                    | £                |
|----------------------------------------------------|------------------|
| Balance at 1 April 2021                            | 399,926          |
| Amounts received and deferred in the year          | 998,245          |
| Amounts released to incoming resources in the year | (57,671)         |
|                                                    | <u>1,340,500</u> |
| Balance at 31 March 2022                           | <u>1,340,500</u> |

Of the £1,340,500 of deferred income, £1,440 is from the Big Lottery; £26,408 is from Shelter, £25,250 is from Stockport CCG, £71,730 is from East Cheshire CCG; £309,555 is from Heywood, Middleton & Rochdale CCG; £654,518 is from NHS Tameside & Glossop CCG; £251,600 is from Trafford CCG.

### 14 Analysis of net assets between funds

|                    | Restricted<br>£ | Unrestricted<br>£ | Total<br>£     |
|--------------------|-----------------|-------------------|----------------|
| Fixed Assets       | -               | -                 | -              |
| Net Current Assets | -               | 961,136           | 961,136        |
| Net Assets         | <u>-</u>        | <u>961,136</u>    | <u>961,136</u> |

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2022 (continued)

### 15 Movement in funds

|                           | Balance<br>at<br>1 April<br>2021<br>£ | Incoming<br>resources<br>£ | Outgoing<br>resources<br>£ | Transfers<br>Of funds<br>£ | Balance<br>at<br>31 March<br>2022<br>£ |
|---------------------------|---------------------------------------|----------------------------|----------------------------|----------------------------|----------------------------------------|
| <b>Restricted funds</b>   |                                       |                            |                            |                            |                                        |
| Salford E-therapy         | 36,879                                | -                          | -                          | (36,879)                   | -                                      |
| Trafford E-therapy        | 139,943                               | -                          | -                          | (139,943)                  | -                                      |
| Peer Support              | 14,074                                | -                          | -                          | (14,074)                   | -                                      |
| PD Service                | 32,134                                | -                          | -                          | (32,134)                   | -                                      |
|                           | <u>223,030</u>                        | <u>-</u>                   | <u>-</u>                   | <u>(223,030)</u>           | <u>-</u>                               |
| <b>Unrestricted funds</b> |                                       |                            |                            |                            |                                        |
| General funds             | 616,704                               | 11,141,475                 | (11,020,073)               | <b>223,030</b>             | <b>961,136</b>                         |
|                           | <u>616,704</u>                        | <u>11,141,475</u>          | <u>(11,020,073)</u>        | <u>223,030</u>             | <u>961,136</u>                         |
| Total funds               | <u>839,734</u>                        | <u>11,141,475</u>          | <u>(11,020,073)</u>        | <u>-</u>                   | <u>961,136</u>                         |

General Reserves amounted to £961,136 (2021 - £616,704).

The reserve level is considered sufficient to satisfy the reserves policy.

### 16 Related party transactions

In accordance with FRS 102, the charity discloses related party transactions that were recognised in the Statement of Financial Activities. Remuneration of key management personnel is disclosed in note 8. Trustees' remuneration and expenses are disclosed in note 9.

The charity is charged for direct salary costs, finance, HR, payroll and other central support services provided by The Big Life Company Limited. Salary costs are recharged based on staff time and other costs are recharged based on estimated income.

As detailed in note 3 the charity charged The Big Life Company Limited inter-company interest of £0 (2021: £9,558)

Related party transactions with other group entities during the year were as follows:

|                              | Amounts charged to group entities |                  | Amounts charged by group entities |                  |
|------------------------------|-----------------------------------|------------------|-----------------------------------|------------------|
|                              | 2022<br>£                         | 2021<br>£        | 2022<br>£                         | 2021<br>£        |
| The Big Life Company Limited | 5,074,865                         | 5,098,079        | 8,512,162                         | 7,587,239        |
| Big Life Centres Limited     | -                                 | 2,653            | 32,757                            | 33,683           |
| Big Issue North Trust Ltd    | -                                 | -                | -                                 | -                |
| Big Life Schools             | -                                 | -                | 2,625                             | -                |
|                              | <u>5,074,865</u>                  | <u>5,100,732</u> | <u>8,547,544</u>                  | <u>7,620,922</u> |

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2022 (*continued*)

The following amounts were owed by/to group entities at the year-end:

|                              | Amount owed by group entities |              | Amounts owed to group entities |               |
|------------------------------|-------------------------------|--------------|--------------------------------|---------------|
|                              | 2022                          | 2021         | 2022                           | 2021          |
|                              | £                             | £            | £                              | £             |
| The Big Life Company Limited | 193,128                       | 2,015        | 105,888                        | 44,754        |
| Big Life Centres Limited     | -                             | -            | 619                            | 6,239         |
| Big Issue North Trust Ltd    | -                             | -            | -                              | -             |
| Big Life Schools             | -                             | -            | -                              | -             |
|                              | <u>193,128</u>                | <u>2,015</u> | <u>106,507</u>                 | <u>50,993</u> |

### 17 Ultimate parent undertaking and controlling party

The ultimate parent company and controlling party is The Big Life Company Limited, a company limited by guarantee incorporated in England and Wales.

The parent undertaking of the smallest and largest group for which consolidated accounts are prepared is The Big Life Company Limited. Consolidated accounts are available from Companies House, Crown Way, Cardiff, CF14 3UZ.

The mission of The Big Life Company Limited is to change lives. We fight inequality by working with people and in places to inspire change. Two of the current directors of Self Help Services Ltd are also directors of The Big Life Company Limited. Operational and strategic oversight of Self Help Services Ltd is exercised by The Big Life Company Limited.

### 18 Commitments

#### *Operating lease commitments*

The charity had total future minimum commitments under non-cancellable operating leases as set out below:

|                                                   |                       |                |
|---------------------------------------------------|-----------------------|----------------|
| Operating lease commitments which are owed:       | <b>2022</b>           | <b>2021</b>    |
|                                                   | <b>£</b>              | <b>£</b>       |
| <b>Land and Buildings</b>                         |                       |                |
| Not later than one year                           | <b>94,346</b>         | 61,951         |
| Later than one year and not later than five years | <b>6,527</b>          | 43,932         |
|                                                   | <u><b>100,872</b></u> | <u>105,883</u> |
| <b>Office Equipment</b>                           |                       |                |
| Not later than one year                           | <b>5,310</b>          | 5,310          |
| Later than one year and not later than five years | <b>5,310</b>          | 10,619         |
|                                                   | <u><b>10,620</b></u>  | <u>15,929</u>  |

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2022 (*continued*)

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### 19 Pensions

Self Help Services Ltd operates two pension schemes:

1 *Self Help Services Ltd Pension Fund*

This is a defined contribution scheme available to all employees.

2 *National Health Service Pension Fund.*

Past and present employees are covered by the provisions of the two NHS Pension Schemes. Details of the benefits payable and rules of the Schemes can be found on the NHS Pensions website at [www.nhsbsa.nhs.uk/pensions](http://www.nhsbsa.nhs.uk/pensions). Both are unfunded defined benefit schemes that cover NHS employers, GP practices and other bodies, allowed under the direction of the Secretary of State for Health and Social Care in England and Wales. They are not designed to be run in a way that would enable NHS bodies to identify their share of the underlying scheme assets and liabilities. Therefore, each scheme is accounted for as if it were a defined contribution scheme: the cost to the NHS body of participating in each scheme is taken as equal to the contributions payable to that scheme for the accounting period.

In order that the defined benefit obligations recognised in the financial statements do not differ materially from those that would be determined at the reporting date by a formal actuarial valuation, the FReM requires that “the period between formal valuations shall be four years, with approximate assessments in intervening years”. An outline of these follows:

#### **a) Accounting valuation**

A valuation of scheme liability is carried out annually by the scheme actuary (currently the Government Actuary's Department) as at the end of the reporting period. This utilises an actuarial assessment for the previous accounting period in conjunction with updated membership and financial data for the current reporting period, and is accepted as providing suitably robust figures for financial reporting purposes. The valuation of the scheme liability as at 31 March 2022, is based on valuation data as 31 March 2021, updated to 31 March 2022 with summary global member and accounting data. In undertaking this actuarial assessment, the methodology prescribed in IAS 19, relevant FReM interpretations, and the discount rate prescribed by HM Treasury have also been used.

The latest assessment of the liabilities of the scheme is contained in the report of the scheme actuary, which forms part of the annual NHS Pension Scheme Accounts. These accounts can be viewed on the NHS Pensions website and are published annually. Copies can also be obtained from The Stationery Office.

#### **b) Full actuarial (funding) valuation**

The purpose of this valuation is to assess the level of liability in respect of the benefits due under the schemes (taking into account recent demographic experience), and to recommend contribution rates payable by employees and employers.

The latest actuarial valuation undertaken for the NHS Pension Scheme was completed as at 31 March 2016. The results of this valuation set the employer contribution rate payable from April 2019 to 20.6% of pensionable pay.

The 2016 funding valuation also tested the cost of the Scheme relative to the employer cost cap that was set following the 2012 valuation. There was initially a pause to the cost control element of the 2016 valuations, due to the uncertainty around member benefits caused by the discrimination ruling relating to the McCloud case.

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2022 (*continued*)

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### 19 Pensions (continued)

HMT published valuation directions dated 7 October 2021 (see [Amending Directions 2021](#)) that set out the technical detail of how the costs of remedy are included in the 2016 valuation process. Following these directions, the scheme actuary has completed the cost control element of the 2016 valuation for the NHS Pension Scheme, which concludes no changes to benefits or member contributions are required. The 2016 valuation reports can be found on the NHS Pensions website at <https://www.nhsbsa.nhs.uk/nhs-pension-scheme-accounts-and-valuation-reports>.

**SELF HELP SERVICES**

England & Wales - Charity number 1122063

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# Accounts

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**Self Help Services Ltd**  
(a company limited by guarantee)

Annual Report

Year Ended

31 March 2021

Company Number 06036050  
Charity Number 1122063

# Self Help Services Ltd

## Report and financial statements for the year ended 31 March 2021

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| 2  | Directors' and trustees' report         |
| 8  | Statement of trustees' responsibilities |
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| 13 | Statement of financial activities       |
| 14 | Balance sheet                           |
| 15 | Notes to the financial statements       |

# Self Help Services Ltd

Legal and administrative information  
for the year ended 31 March 2021

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**Directors and Trustees  
of the charity:**

M Fitzgibbon  
F Selvan  
E Robinson  
S Islam  
A Rafferty  
L Symonds

**Secretary:**

M Fitzgibbon

**Principal and  
Registered Office:**

1<sup>st</sup> Floor  
463 Stretford Road  
Manchester  
England  
M16 9AB

**Website**

[www.selfhelpservices.org.uk](http://www.selfhelpservices.org.uk)

**Constitution:**

The charity is registered as a company limited by guarantee. The governing documents are the company's Memorandum and Articles of Association.

**Company number:**

06036050

**Charity number:**

1122063

**Bankers:**

Santander  
Bridle Road  
Bootle  
Merseyside  
L30 4GB

**External Auditor:**

Beever and Struthers  
Statutory Auditor  
St George's House  
215-219 Chester Road  
Manchester  
M15 4JE

# Self Help Services Ltd

## Directors' and trustees' report for the year ended 31 March 2021

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The directors and trustees are pleased to present their report together with the financial statements of the charity for the year ended 31 March 2021.

Legal 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".

### 1 Structure, Governance and Management

#### ***Status***

Self Help Services Ltd is a company limited by guarantee and a registered charity governed by its Memorandum and Articles of Association.

#### ***Directors and Trustees***

The Trustees serving during the year were as follows.

M Fitzgibbon  
F Selvan  
E Robinson  
S Islam  
A Rafferty  
L Symonds

#### ***Recruitment and Training of Trustees***

As set out in the Articles of Association, the Chair and other Trustees are appointed by The Big Life Company Limited by sending a notice in writing to the Charity.

The training and induction of new Trustees is the responsibility of the Chair and is tailored to the individual needs of new appointees. All Trustees have a one to one meeting with the Chair each year to discuss training and development needs.

The Standing Orders of the charity give details of the decisions which are made at Board level and the powers delegated to the management team.

#### ***Organisational Management***

The Board of Trustees evaluate and agree the priorities of the organisation as a whole and sub committees of the Board determine the general policies. Self Help Services Ltd works as part of the Big Life Group of social businesses and charities. Each year it agrees a service level agreement with The Big Life Company Limited for the operational management of the charity.

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

The directors have identified the risks that the charity may be exposed to in the next financial year and have established strategies to mitigate those risks. A risk management process is in place whereby risks are identified and profiled against likelihood and consequence, with actions put in place. Each risk is assigned to a member of the Senior Management Team.

# Self Help Services Ltd

## Directors' and trustees report for the year ended 31 March 2021 (*continued*)

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### **Key Management Personnel - Remuneration**

Self Help Services Ltd considers its key management personnel to be trustees and senior leadership of the group. Full costs are borne by The Big Life Company Limited and disclosed in those accounts. The costs of the charity's key management personnel relating to Self Help Services Ltd are paid for as part of an overall service level agreement with The Big Life Company Limited that is annually agreed by Self Help Services Ltd trustees.

Remuneration of the senior leadership within the group is set by the group's Audit & Remuneration Committee based on benchmarking against comparable external organisations.

### **2 Objectives of the charity**

The charity's object and principal activity is to promote the relief and rehabilitation of persons affected by mental ill health by provision of self-help initiatives.

### **3 Statement of public benefit**

The Trustees have given due consideration to Charity Commission published guidance on the operation of the public benefit requirement. Full details of the public benefit provided by the charity are detailed in the review of activities in section 4.

### **4 Review of activities and future development**

Self Help Services Ltd (SHS) is a user led mental health charity delivering primary mental health and self-help initiatives, including one to one therapy, self-help groups and structured training courses. SHS is one of the largest independent providers of NHS Primary mental health services in the North of England.

SHS delivers one to one cognitive behavioural therapy, counselling and e-therapy services and a range of workshops and peer support groups for NHS Manchester, Stockport, Salford, Trafford, Eastern Cheshire, and Heywood, Middleton and Rochdale CCGs. In addition, SHS is lead partner for the innovative Living Life Well project in Tameside and Glossop. This project is one of four pilot projects across the UK aimed at developing an integrated approach to working with people who have complex and enduring mental health needs.

Our work this year was significantly disrupted by the Covid Pandemic which makes a year-on-year comparison of activity difficult given the required change in modes of delivery. Contract income was maintained, and all services moved online. Only critical appointments were offered face to face when it was deemed safe to do so. The disruption to GP services impacted on the number of referrals to the services, particularly during the first lockdown. This resulted in a significant reduction in the numbers of people we worked with. During the year SHS had 7 volunteers (compared to 115 in 2020) and only 655 people attended drop in groups compared to 14,000 attendances the previous year. The IAPT (Improving Access to Psychological Therapies) services delivered interventions to 19,199 clients (2020: 26,354) of which e-therapy accounted for 798 (2020: 2,096).

Peer support groups were also affected by the pandemic and were very much missed by regular participants. As a response we set up alternatives such as Facebook groups and restarted the traditional groups as soon as possible.

The Covid pandemic has sharply highlighted the on-going need for mental health services. In Tameside and Glossop, we have worked with commissioners to provide a helpline for people struggling with a range of issues related to the Coronavirus pandemic.

# Self Help Services Ltd

## Directors' and trustees report for the year ended 31 March 2021 (*continued*)

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### 5 Principal risks and uncertainties

A risk management process is in place whereby risks are identified and profiled against likelihood and consequence, with actions identified. Each risk is assigned to a member of the Senior Management team.

By far the biggest risk this year was the Coronavirus. This impacted our ability to deliver services safely for our staff and clients as well as our financial position. A Coronavirus Core Group oversaw the management of Health & Safety risk assessments and mitigations; advised staff and managers; and ensured clear communication. The group were able to delay planned investments and successfully secured grants and accessed government support to manage the financial risks.

At an operational level, services provided by the Group are subject to legislative and quality standards, including CHAS (the Health and Safety Quality Standard), ISO 9001 and 14001. The Group also retained its Best Companies 2 star accreditation, (after narrowly missing out on the 3 star award) which evidences outstanding levels of staff engagement. The Group was placed 64th in the UK's 'Best Large Companies to Work For' listing 2020-21.

Failure to maintain these standards impacts on the Group's ability to retain and win contracts, therefore services are constantly reviewed and audited, and appropriate action taken to ensure targets are met and exceeded

### 6 Related parties

The charity forms part of the "**Big Life Group**" of social enterprises and charities. This includes **The Big Life Company Limited**, a not for profit distributing company limited by guarantee, of which one of the company's directors, F Selvan, is the sole guarantor.

The group also includes Big Life Centres, Big Issue North Trust Ltd, and Big Life Schools (formerly Longsight Community Primary School).

**Big Life Centres** is an independent charity which offers opportunities to people who have had a raw deal in life to change their lives for the better.

**Big Issue North Trust Ltd** is an independent charity within the Big Life Group and provides services to vendors of The Big Issue In the North magazine; including assistance with access to health care services, accommodation and addiction services.

**Big Life Schools** is a 2 school Multi Academy Trust.

### 7 Financial Review

In the year income totalled £9,937,824 (2020 - £8,672,444) and expenditure totalled £9,837,440 (2020 - £8,631,585). At the year-end total funds amounted to £839,734 (2020 - £739,350) made up of restricted funds total £223,030 (2020 - £213,594) and unrestricted funds total £616,704 (2020 - £525,756).

### 8 Key performance indicators

Targets are set and are monitored during the year, and their progress included within the Board Reports. They are categorised under three objectives:

- To work with more people and places and create opportunities and inspire change
- To do good business with our social mission at the heart of all that we do
- To have an organisation that enables us to work in the Big Life Way

# Self Help Services Ltd

## Directors' and trustees report for the year ended 31 March 2021 (*continued*)

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### 9 Reserves policy and going concern

At the year end the Reserves Policy is reviewed for all companies in the Group.

The aim of Reserves is to:

- Reduce the risks to service delivery and operations should income levels fall for a period.
- Allow entry into new projects and initiatives that require investment, be paid in arrears or that may not be profitable in the early periods.
- Ensure that, should a contract end, funds are available to allow redeployment of staff.

#### **Reserve Level**

The current target level of reserves is £1.3m and the actual level of free reserves at 31 March 2021 was £617k (2020 - £524k). The current 5 year Business Plan 2020-25 has set the achievement of target reserves over the review period as a key performance indicator and annual budgets will be set so as to achieve target reserves over the 5 year period.

The directors are of the view that all companies in the Group are a going concern.

### 10 Future developments

The Big Life Group is in the business of changing lives and we fight inequality by working with people and places to create opportunities and inspire change. All our services work with people to support areas of their life and help remove obstacles which are barriers to individuals in changing their life for the better. We help people see the skills and support they already have so that they can build on it and reach their full potential.

Our work is done in the Big Life Way and is underpinned by five principles:

- We work with people on all areas of their lives and build on their skills and potential in everyone and value their life experience.
- We strive to provide a first class service which develops a person's resilience and is led by them and responds to their priorities.
- We never give in and celebrate a person's achievement as we understand that everyone has the capacity for change.
- We tread new ground and learn from feedback and innovate to respond to new challenges.
- We work in partnership with people and places to achieve more together than we can achieve alone.

# Self Help Services Ltd

## Directors' and trustees report for the year ended 31 March 2021 (*continued*)

The Group's Business Plan 2020-25 has identified three key work priorities over the next five years which include

- (1) To work with more people and places to create opportunities and inspire change:
  - To work with more people to support them in all areas of their life.
  - To have volunteer opportunities in every service,
  - To increase the opportunities for people to engage with our services through the use of technology, such as online chats, video conferencing and virtual reality.
  - To develop place-based plans for every area we work in, and develop partnerships and integrated working.
- (2) We will be a 'good' business with our social mission at the heart of all that we do:
  - To grow in our existing geographies to diversify our offer, and move into new areas where there is an opportunity to develop significant roots to anchor ourselves in a community.
  - To increase feedback to continually improve the quality of what we do.
  - To invest in our assets and technology and ensure we maximise efficiency and the quality of our data to drive service improvement.
  - To reduce our carbon footprint and implement agile working.
  - To ensure we have an appropriate legal structure that works for us and the people we work with.
- (3) We will have an organisation that enables us to work in the Big Life Way:
  - To have management structures, IT systems and change processes that facilitate staff and services working together.
  - To deliver our workforce strategy, ensuring we have diverse, trained and happy staff, as evidenced by achievement of Best Companies 3-Star accreditation.
  - To have trained Multi-Modality Practitioners in every service and ensure all staff will be trained in strengths based approaches.
  - To develop tools for people to have control of their own stories and data.
  - To ensure Service user engagement shapes our services
  - To ensure all our services are informed by research and evaluation, and to measure the impact of our work.

### 11 Provision of information to auditor

Each of the persons who are Directors at the time when this Directors' and Trustees' Report is approved has confirmed that:

- there is no relevant information, being information needed by the auditor in connection with preparing their report, of which the company's auditor is unaware, and
- the trustees, having made enquiries of fellow directors and the company's auditor that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The Statutory Auditor, Beever and Struthers, will be proposed for reappointment in accordance with section 485 of the Companies Act 2006.

# Self Help Services Ltd

## Directors' and trustees report for the year ended 31 March 2021 (*continued*)

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### 12 Basis of preparation

This report has been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006. As such, the Company is exempt from preparing a Strategic report.

This Annual Report is signed by the Chair on behalf of the Board of Trustees. The Trustees also approve the Directors' and Trustees' report which is contained within this report, in their capacity as Company Directors.



F Selvan  
**Trustee**

Date 15 November 2021

# Self Help Services Ltd

## Statement of trustees' responsibilities

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The Trustees (who are also directors of Self Help Services Ltd 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 charity and of the incoming resources and application of resources, including the income and expenditure, of the charity 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 2019 (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- 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 adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Financial statements are published on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements, which may vary from legislation in other jurisdictions. The maintenance and integrity of the charity's website is the responsibility of the trustees. The trustees' responsibility also extends to the ongoing integrity of the financial statements contained therein.



F Selvan  
**Trustee**

Date 15 November 2021

# Self Help Services Ltd

## Independent auditor's report

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### INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF SELF HELP SERVICES LTD

#### Opinion

We have audited the financial statements of Self Help Services Ltd "the charitable company" for the year ended 31 March 2021 which comprise the Statement of Financial Activities (combining income and expenditure account), the Balance Sheet and the notes to the financial statements, including a summary of significant accounting policies in note 1. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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 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 the Companies Act 2006.

#### Basis for 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 charitable 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 the 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 (who are also the directors of the charitable company for the purposes of company law) are responsible for the other information. 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.

In connection with our audit of the financial statements 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

# Self Help Services Ltd

## Independent auditor's report

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### INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF SELF HELP SERVICES LTD

#### Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the 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 the 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 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; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

#### Responsibilities of directors

As explained more fully in the Statement of Trustees' Responsibilities set out on page 8, the trustees (who are also the directors of the charitable company 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.

# Self Help Services Ltd

## Independent auditor's report

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### INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF SELF HELP SERVICES LTD

#### Auditor's responsibilities for the audit of the financial statements (continued)

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. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

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 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 charitable company, including the Companies Act 2006, the Charities Act 2011, taxation legislation, data protection, anti-bribery, 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.
- 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 charitable 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.
- 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 on income and salaries to identify any unusual or unexpected relationships.
- tested journal entries to identify unusual transactions.
- assessed whether judgements and assumptions made in determining the accounting estimates set out in note 1 were indicative of potential bias.
- investigated the rationale behind significant or unusual transactions.

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](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

# Self Help Services Ltd

## Independent auditor's report

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### INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF SELF HELP SERVICES LTD

#### 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 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.

*Beever and Struthers*

Sue Hutchinson FCCA (Senior Statutory Auditor)  
For and on behalf of

Beever and Struthers  
Statutory Auditor  
St George's House  
215/219 Chester Road  
Manchester M15 4JE

Date: 20 December 2021

# Self Help Services Ltd

## Statement of financial activities (Combining income and expenditure account) for the year ended 31 March 2021

|                                                 | Note  | Restricted<br>funds<br>£ | Unrestricted<br>funds<br>£ | Total<br>2021<br>£ | Total<br>2020<br>£ |
|-------------------------------------------------|-------|--------------------------|----------------------------|--------------------|--------------------|
| <b>Income and endowments from:</b>              |       |                          |                            |                    |                    |
| Donations and legacies                          |       | -                        | 4,290                      | 4,290              | 5,601              |
| Charitable activities                           | 2     | 207,600                  | 9,715,344                  | 9,922,944          | 8,660,905          |
| Investments                                     | 3     | -                        | 10,590                     | 10,590             | 5,938              |
|                                                 |       |                          |                            |                    |                    |
| <b>Total income</b>                             |       | <b>207,600</b>           | <b>9,730,224</b>           | <b>9,937,824</b>   | <b>8,672,444</b>   |
| <b>Expenditure on:</b>                          |       |                          |                            |                    |                    |
| Charitable activities                           | 4,5,6 | 198,164                  | 9,639,276                  | 9,837,440          | 8,631,585          |
|                                                 |       |                          |                            |                    |                    |
| <b>Total expenditure</b>                        |       | <b>198,164</b>           | <b>9,639,276</b>           | <b>9,837,440</b>   | <b>8,631,585</b>   |
|                                                 |       |                          |                            |                    |                    |
| <b>Net income and movement in funds</b>         | 7     | <b>9,436</b>             | <b>90,948</b>              | <b>100,384</b>     | <b>40,859</b>      |
|                                                 |       |                          |                            |                    |                    |
| <b>Balance brought forward at 1 April 2020</b>  |       | <b>213,594</b>           | <b>525,756</b>             | <b>739,350</b>     | <b>698,491</b>     |
|                                                 |       |                          |                            |                    |                    |
| <b>Balance carried forward at 31 March 2021</b> |       | <b>223,030</b>           | <b>616,704</b>             | <b>839,734</b>     | <b>739,350</b>     |

The statement of financial activities includes all gains and losses recognised in the year.  
All amounts relate to continuing activities.

The notes on pages 15 to 26 form part of these financial statements.

# Self Help Services Ltd

## Balance sheet at 31 March 2021

| <i>Company number 06036050</i>                        | Note   | 2021<br>£        | 2021<br>£      | 2020<br>£        | 2020<br>£      |
|-------------------------------------------------------|--------|------------------|----------------|------------------|----------------|
| <b>Fixed assets</b>                                   |        |                  |                |                  |                |
| Tangible assets                                       | 10     |                  | 105            |                  | 1,371          |
| <b>Current assets</b>                                 |        |                  |                |                  |                |
| Debtors                                               | 11     | 661,252          |                | 1,182,833        |                |
| Cash at bank and in hand                              |        | 1,011,790        |                | 732,393          |                |
|                                                       |        | <u>1,673,042</u> |                | <u>1,915,226</u> |                |
| <b>Creditors: amounts falling due within one year</b> | 12     | (833,413)        |                | (1,177,247)      |                |
| <b>Net current assets</b>                             |        |                  | <u>839,629</u> |                  | <u>737,979</u> |
| <b>Total net assets</b>                               | 14, 15 |                  | <u>839,734</u> |                  | <u>739,350</u> |
| <b>The funds of the charity:</b>                      |        |                  |                |                  |                |
| Restricted income funds                               | 15     |                  | 223,030        |                  | 213,594        |
| Unrestricted funds                                    | 15     |                  | 616,704        |                  | 525,756        |
| <b>Total funds</b>                                    |        |                  | <u>839,734</u> |                  | <u>739,350</u> |

These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act 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 financial statements on pages 13 to 26 were approved and authorised for issue by the board on 15<sup>th</sup> November 2021 and are signed on its behalf by:



**F Selvan**

Trustee, approved and authorised on behalf of the board trustees

Date: 15 November 2021

The notes on pages 15 to 26 form part of these financial statements.

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2021

### 1 Accounting policies

#### General Information

Self Help Services Ltd is a private company, limited by guarantee, incorporated in England and Wales under the Companies Act 2006 and Charities Act 2011. The address of the registered office is provided in Legal and Administrative Information. Details of the charity's operations are provided in the Directors' and Trustees' Report.

#### Accounting Policies

The principal accounting policies adopted, judgements 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 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) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Companies Act 2006 and the Charities Act 2011.

Self Help Services Ltd meets the definition of a public benefit entity under FRS 102.

Assets and liabilities are initially recognised at their historic cost or transaction value. The financial statements are prepared in sterling which is the functional currency of the charity.

The financial statements have been prepared on a going concern basis which assumes an ability to continue operating for the foreseeable future. There are no material uncertainties about the charity's ability to continue as a going concern and the Trustees consider it appropriate to continue to prepare the financial statements on a going concern basis.

Whilst COVID-19 has had a major impact on operational activity and service delivery is not expected to have a significant impact financially in terms of going concern. Reserves are currently below target and achievement of the target is a key performance indicator in the current 5 year Business Plan 2020-25.

##### (b) Legal status of the Charity

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £10 per member of the charity.

##### (c) Incoming resources

Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when receivable.

Grants, including grants for the purchase of fixed assets, are recognised in full in the Statement of Financial Activities in the year in which they are receivable.

Services and recharges income comprises revenue recognised in respect of services supplied during the year.

Incoming resources from investments is recognised when receivable.

##### (d) Resources expended and cost allocation

Resources expended are recognised in the period in which they are incurred.

Resources expended are allocated to the particular activity where the cost relates directly to that activity. Certain other costs, which are attributable to more than one activity, are apportioned across the cost categories on the basis of an estimate of the proportion of time spent by staff on those activities.

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2021

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Costs allocated to charitable activities are the costs associated with achieving the charity's main objectives.

Governance costs represent expenditure related to the governance of the charity, to allow it to operate and to generate information for public accountability.

### **(e) Fund accounting**

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds.

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management and support costs.

### **(f) Pensions**

Self Help Services Ltd is a member of the Big Life Group's defined contribution pension scheme and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

Self Help Services Ltd is also a member of the National Health Service defined benefit pension scheme for all eligible employees.

### **(g) Corporation taxation**

The charity is exempt from tax on income and gains under Section 202 of the Corporation Act 2010 to the extent that these are applied to its charitable objects.

### **(h) Tangible fixed assets**

Items of equipment are capitalised where the purchase price exceeds £2,000.

Depreciation for office equipment is provided so as to write off the cost on a straight-line basis over their expected useful life (3-5 years).

### **(i) Debtors**

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

### **(j) 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.

### **(k) 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.

### **(l) Financial instruments**

The charity 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.

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2021

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### (m) Leases

Rentals payable under operating leases are charged to the profit and loss account on a straight-line basis over the lease term. Any premiums received at the inception of the lease are recognised on a straight-line basis over the life of the lease.

### (n) Judgements

In preparing these financial statements, the directors have made the following judgements:

- Determine whether leases entered into by the charity either as a lessor or a lessee are operating or lease or finance leases. These decisions depend on an assessment of whether the risks and rewards of ownership have been transferred from the lessor to the lessee on a lease-by-lease basis.

Other key sources of estimation uncertainty:

- Tangible fixed assets (see note 10) - Tangible fixed assets are depreciated over their useful lives taking into account residual values, where appropriate. The actual lives of the assets and residual values are assessed annually and may vary depending on a number of factors. In re-assessing asset lives, factors such as technological innovation, product life cycles and maintenance programmes are taken into account. Residual value assessments consider issues such as future market conditions, the remaining life of the asset and projected disposal values.

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 20201 (continued)

### 2 Income from charitable activities

|                             | Restricted<br>funds<br>£ | Unrestricted<br>funds<br>£ | Total funds<br>2021<br>£ | Restricted<br>funds<br>£ | Unrestricted<br>funds<br>£ | Total funds<br>2020<br>£ |
|-----------------------------|--------------------------|----------------------------|--------------------------|--------------------------|----------------------------|--------------------------|
| Contract Services           | 207,600                  | 9,329,727                  | 9,537,327                | 216,830                  | 8,192,768                  | 8,409,598                |
| Trainee income for services | -                        | 314,951                    | 314,951                  | -                        | 189,702                    | 189,702                  |
| Other                       | -                        | 70,666                     | 70,666                   | -                        | 61,605                     | 61,605                   |
|                             | <b>207,600</b>           | <b>9,715,344</b>           | <b>9,922,944</b>         | <b>216,830</b>           | <b>8,444,075</b>           | <b>8,660,905</b>         |

Income from charitable activities includes income from government grants, which comprises performance related grants made by local authorities to fund the activities.

### 3 Unrestricted Investment income

|                       | Unrestricted<br>Funds<br>2021<br>£ | Unrestricted<br>Funds<br>2020<br>£ |
|-----------------------|------------------------------------|------------------------------------|
| Bank interest         | 1,032                              | 546                                |
| Intercompany interest | 9,558                              | 5,392                              |
|                       | <b>10,590</b>                      | <b>5,938</b>                       |

### 4 Expenditure on charitable activities

|                                | Contract<br>services<br>£ | Governance<br>£ | 2021<br>£        | 2020<br>£        |
|--------------------------------|---------------------------|-----------------|------------------|------------------|
| Staff costs                    | 6,150,410                 | -               | 6,150,410        | 5,178,891        |
| General running costs          | 2,363,414                 | -               | 2,363,414        | 2,210,339        |
| Software licences              | 93,114                    | -               | 93,114           | 91,848           |
| Room hire                      | 86,679                    | -               | 86,679           | 116,673          |
| Minor equipment                | 74,389                    | -               | 74,389           | 64,156           |
| Recharges from group companies | 1,056,844                 | -               | 1,056,844        | 961,819          |
| Depreciation                   | 1,266                     | -               | 1,266            | 1,265            |
| Governance costs: audit fees   | -                         | 11,324          | 11,324           | 6,594            |
|                                | <b>9,826,116</b>          | <b>11,324</b>   | <b>9,837,440</b> | <b>8,631,585</b> |
| Restricted                     | 198,164                   | -               | 198,164          | 158,546          |
| Unrestricted                   | 9,627,952                 | 11,324          | 9,639,276        | 8,473,039        |
|                                | <b>9,826,116</b>          | <b>11,324</b>   | <b>9,837,440</b> | <b>8,631,585</b> |

Recharges from group companies relate to Finance, HR , Payroll and other central support services provided by Big Life Group.

# Self Help Services Ltd

Notes forming part of the financial statements  
for the year ended 31 March 2021 (*continued*)

## 5 Total resources expended

|                              | Staff<br>costs<br>£ | Other<br>costs<br>£ | 2021<br>Total<br>£ | 2020<br>Total<br>£ |
|------------------------------|---------------------|---------------------|--------------------|--------------------|
| Services and projects        | 6,150,410           | 3,675,706           | 9,826,116          | 8,624,991          |
| Governance costs: audit fees | -                   | 11,324              | 11,324             | 6,594              |
|                              | <u>6,150,410</u>    | <u>3,687,030</u>    | <u>9,837,440</u>   | <u>8,631,585</u>   |

## 6 Summary analysis of expenditure and related income

|                             | Income<br>£      | Expenditure<br>£ | Net<br>£       |
|-----------------------------|------------------|------------------|----------------|
| Voluntary                   | 4,290            | -                | 4,290          |
| Contract services           | 9,537,327        | 9,826,116        | (288,789)      |
| Trainee income for services | 314,951          | -                | 314,951        |
| Other                       | 70,666           | -                | 70,666         |
| Interest                    | 10,590           | -                | 10,590         |
| Governance                  | -                | 11,324           | (11,324)       |
|                             | <u>9,937,824</u> | <u>9,837,440</u> | <u>100,384</u> |

## 7 Net income

Net income for the year is stated after charging:

|                                                     | 2021<br>£   | 2020<br>£    |
|-----------------------------------------------------|-------------|--------------|
| Rentals under operating leases – land and buildings | 76,827      | 32,307       |
| Rentals under operating leases – office equipment   | 5,310       | -            |
| Auditor's remuneration                              | 11,324      | 6,594        |
| Depreciation                                        | <u>1265</u> | <u>1,265</u> |

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2021 (continued)

### 8 Analysis of staff costs and the cost of key management personnel

|                                                                                                               | 2021<br>£        | 2020<br>£        |
|---------------------------------------------------------------------------------------------------------------|------------------|------------------|
| Staff costs:                                                                                                  |                  |                  |
| Salaries                                                                                                      | 5,487,423        | 4,629,563        |
| Social security costs                                                                                         | 413,171          | 333,268          |
| Pension costs (see note 19)                                                                                   | 249,816          | 216,060          |
|                                                                                                               | <u>6,150,410</u> | <u>5,178,891</u> |
| The average full time equivalent number of employees (based on 35 hours a week) and analysed by function was: | Number           | Number           |
| Services and projects                                                                                         | <u>189</u>       | <u>161</u>       |

The average monthly headcount was 226 staff (2020: 210 staff)

No employee received emoluments of more than £60,000 in the current or prior year.

Key management personnel of the charity are the Trustees and senior leadership of the group. Costs are borne by the parent company, The Big Life Company Limited and are not recharged to Self Help Services Ltd. The total employee benefits paid to key management personnel by The Big Life Company Limited was £409,631, comprised of salary of £352,000, pension contributions of £16,250 and employers national insurance contributions of £41,381 (2020: £390,827, comprised of salary of £338,000, pension contributions of £15,500 and employers national insurance contributions of £37,327).

The salary of the Chief Executive and Accounting Officer, a Trustee, is paid by The Big Life Company Limited. Employee benefits of £106,148, comprised of salary of £90,000, pension contributions of £4,250 and employers national insurance contributions of £11,898 (2020: £99,099 comprised of salary of £85,000, pension contributions of £4,250 and employers national insurance contributions of £9,849) was paid by The Big Life Company Limited during the year.

### 9 Trustees' remuneration and expenses

During the year remuneration of £8,000 (2020: £8,000) was paid to E Robinson, a trustee, by The Big Life Company Limited for her role as chair of The Big Life Company Limited. Costs are borne by the parent company, The Big Life Company Limited and are not recharged to Self Help Services Ltd.

No other trustee received remuneration from the charity or a related entity during the year (2020: £nil) other than as disclosed in note 8.

No reimbursement of expenses has been made to trustees during the year (2020: £nil).

# Self Help Services Ltd

Notes forming part of the financial statements  
for the year ended 31 March 2020 (*continued*)

## 10 Tangible fixed assets

|                       | Office<br>equipment<br>£ | Total<br>£   |
|-----------------------|--------------------------|--------------|
| <i>Cost</i>           |                          |              |
| At 1 April 2020       | 5,062                    | 5,062        |
| Additions             | -                        | -            |
|                       | <hr/>                    | <hr/>        |
| At 31 March 2021      | <b>5,062</b>             | <b>5,062</b> |
|                       | <hr/>                    | <hr/>        |
| <i>Depreciation</i>   |                          |              |
| At 1 April 2020       | 3,691                    | 3,691        |
| Charge for the year   | 1,266                    | 1,266        |
|                       | <hr/>                    | <hr/>        |
| At 31 March 2020      | <b>4,957</b>             | <b>4,957</b> |
|                       | <hr/>                    | <hr/>        |
| <i>Net book value</i> |                          |              |
| At 31 March 2021      | <b>105</b>               | <b>105</b>   |
|                       | <hr/>                    | <hr/>        |
| At 31 March 2020      | <b>1,371</b>             | <b>1,371</b> |
|                       | <hr/>                    | <hr/>        |

## 11 Debtors

|                                    | 2021<br>£      | 2020<br>£        |
|------------------------------------|----------------|------------------|
| Trade debtors                      | 477,899        | 511,103          |
| Amounts owed by group undertakings | 2,015          | 558,817          |
| Prepayments                        | 89,297         | 91,682           |
| Other debtors                      | 92,041         | 21,231           |
|                                    | <hr/>          | <hr/>            |
|                                    | <b>661,252</b> | <b>1,182,833</b> |
|                                    | <hr/>          | <hr/>            |

All debtors fall due within one year.

Amounts owed by group undertakings are unsecured and repayable on demand.

# Self Help Services Ltd

Notes forming part of the financial statements  
for the year ended 31 March 2021 (continued)

## 12 Creditors

|                                    | 2021<br>£      | 2020<br>£        |
|------------------------------------|----------------|------------------|
| Trade creditors                    | 231,857        | 377,513          |
| Amounts owed to group undertakings | 50,993         | 20,597           |
| Accruals                           | 137,788        | 99,894           |
| Other taxation and social security | 1,922          | 2,872            |
| Deferred income (note 13)          | 399,926        | 654,984          |
| External recharges                 | 10,927         | 21,387           |
|                                    | <u>833,413</u> | <u>1,177,247</u> |

All creditors fall due within one year.

Amounts owed to group undertakings are unsecured, interest free and repayable on demand.

## 13 Deferred Income

Deferred income represents services and recharge income received in advance

|                                                    | £              |
|----------------------------------------------------|----------------|
| Balance at 1 April 2020                            | 654,984        |
| Amounts received and deferred in the year          | 211,727        |
| Amounts released to incoming resources in the year | (466,785)      |
|                                                    | <u>399,926</u> |
| Balance at 31 March 2021                           | <u>399,926</u> |

Of the £399,926 of deferred income, £1,440 is from the Big Lottery; £30,000 is from East Cheshire CCG; £292,293 is from Heywood, Middleton & Rochdale CCG; £13,464 is for trainee PWP's; £26,041 is from Greater Manchester Mental Health; £36,689 is from NHS Tameside & Glossop CCG.

## 14 Analysis of net assets between funds

|                    | Restricted<br>£ | Unrestricted<br>£ | Total<br>£     |
|--------------------|-----------------|-------------------|----------------|
| Fixed Assets       | -               | 105               | 105            |
| Net Current Assets | 223,030         | 616,599           | 839,629        |
| Net Assets         | <u>223,030</u>  | <u>616,704</u>    | <u>839,734</u> |

# Self Help Services Ltd

Notes forming part of the financial statements  
for the year ended 31 March 2021 (continued)

## 15 Movement in funds

|                           | Balance<br>at<br>1 April<br>2020<br>£ | Incoming<br>resources<br>£ | Outgoing<br>resources<br>£ | Balance<br>At<br>31 March<br>2021<br>£ |
|---------------------------|---------------------------------------|----------------------------|----------------------------|----------------------------------------|
| <b>Restricted funds</b>   |                                       |                            |                            |                                        |
| Salford E-therapy         | 45,610                                | 68,400                     | (77,131)                   | 36,879                                 |
| Trafford E-therapy        | 121,776                               | 139,200                    | (121,033)                  | 139,943                                |
| Peer Support              | 14,074                                | -                          | -                          | 14,074                                 |
| PD Service                | 32,134                                | -                          | -                          | 32,134                                 |
|                           | <u>213,594</u>                        | <u>207,600</u>             | <u>(198,164)</u>           | <u>223,030</u>                         |
| <b>Unrestricted funds</b> |                                       |                            |                            |                                        |
| General funds             | 525,756                               | 9,730,224                  | (9,639,276)                | 616,704                                |
|                           | <u>525,756</u>                        | <u>9,730,224</u>           | <u>(9,639,276)</u>         | <u>616,704</u>                         |
| <b>Total funds</b>        | <u>739,350</u>                        | <u>9,937,824</u>           | <u>(9,837,440)</u>         | <u>839,734</u>                         |

The restricted funds relate to 4 contracts: Salford E-therapy, Trafford E-therapy, Peer Support and PD Service.

General Reserves amounted to £616,704 (2020 - £525,756).

## 16 Related party transactions

In accordance with FRS 102, the charity discloses related party transactions that were recognised in the Statement of Financial Activities. Remuneration of key management personnel is disclosed in note 8. Trustees' remuneration and expenses are disclosed in note 9.

The charity is charged for direct salary costs, finance, HR, payroll and other central support services provided by The Big Life Company Limited. Salary costs are recharged based on staff time and other costs are recharged based on estimated income.

As detailed in Note 3 the charity charged The Big Life Company Limited inter-company interest of £9,558 (2020: £5,392).

Related party transactions with other group entities during the year with were as follows:

|                              | Amounts charged to<br>group entities |              | Amounts charged by<br>group entities |                  |
|------------------------------|--------------------------------------|--------------|--------------------------------------|------------------|
|                              | 2021<br>£                            | 2020<br>£    | 2021<br>£                            | 2020<br>£        |
| The Big Life Company Limited | 9,558                                | 5,392        | 7,207,254                            | 6,140,710        |
| Big Life Centres Limited     | -                                    | -            | 5,141                                | 9,959            |
| Big Issue North Trust Ltd    | -                                    | -            | -                                    | -                |
| Big Life Schools             | -                                    | -            | -                                    | -                |
|                              | <u>9,558</u>                         | <u>5,392</u> | <u>7,212,395</u>                     | <u>6,150,669</u> |

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2021 (continued)

The following amounts were owed by/to group entities the year-end:

|                              | Amounts owed by<br>group entities |                | Amounts owed to<br>group entities |               |
|------------------------------|-----------------------------------|----------------|-----------------------------------|---------------|
|                              | 2021                              | 2020           | 2021                              | 2020          |
|                              | £                                 | £              | £                                 | £             |
| The Big Life Company Limited | 2,015                             | 377,516        | 44,754                            | 16,021        |
| Big Life Centres             | -                                 | -              | 6,239                             | 2,902         |
| Big Issue North Trust Ltd    | -                                 | -              | -                                 | -             |
| Big Life Schools             | -                                 | -              | -                                 | 1,674         |
|                              | <u>2,015</u>                      | <u>377,516</u> | <u>50,993</u>                     | <u>20,597</u> |

There were no other related party transactions during the year (2020: none).

### 17 Ultimate parent undertaking and controlling party

The ultimate parent company and controlling party is The Big Life Company Limited, a company limited by guarantee incorporated in England and Wales.

The parent undertaking of the smallest and largest group for which consolidated accounts are prepared is The Big Life Company Limited. Consolidated accounts are available from Companies House, Crown Way, Cardiff, CF14 3UZ.

The mission of The Big Life Company Limited is to create opportunities for the people who have the least to change their lives. Two of the current directors of Self Help Services Ltd are also directors of The Big Life Company Limited. Operational and strategic oversight of Self Help Services Ltd is exercised by The Big Life Company Limited.

# Self Help Services Ltd

Notes forming part of the financial statements  
for the year ended 31 March 2021 (*continued*)

## 18 Commitments

### *Operating lease commitments*

The charity had total future minimum commitments under non-cancellable operating leases as set out below:

|                                                   | 2021<br>£ | 2020<br>£ |
|---------------------------------------------------|-----------|-----------|
| Operating lease commitments which are owed:       |           |           |
| <b>Land and buildings</b>                         |           |           |
| Not later than one year                           | 61,951    | 51,022    |
| Later than one year and not later than five years | 43,932    | 51,702    |
|                                                   | <hr/>     | <hr/>     |
|                                                   | 105,883   | 102,724   |
|                                                   | <hr/>     | <hr/>     |
| <b>Office equipment</b>                           |           |           |
| Not later than one year                           | 5,310     | -         |
| Later than one year and not later than five years | 10,619    | -         |
|                                                   | <hr/>     | <hr/>     |
|                                                   | 15,929    | -         |
|                                                   | <hr/>     | <hr/>     |

## 19 Pensions

Self Help Services Ltd operates two pension schemes:

### 1 *Self Help Services Ltd Pension Fund*

This is a defined contribution scheme available to all employees.

### 2 *National Health Service Pension Fund.*

Past and present employees are covered by the provisions of an NHS Pension Scheme. Details of the benefits payable and rules of the Scheme can be found on the NHS Pensions website at [www.nhsbsa.nhs.uk/pensions](http://www.nhsbsa.nhs.uk/pensions). It is an unfunded defined benefit scheme that covers NHS employers, GP practices and other bodies, allowed under the direction of the Secretary of State for Health and Social Care in England and Wales. It is not designed to be run in a way that would enable NHS bodies to identify their share of the underlying scheme assets and liabilities. Therefore, the scheme is accounted for as if it were a defined contribution scheme: the cost to the NHS body of participating in the scheme is taken as equal to the contributions payable to that scheme for the accounting period.

In order that the defined benefit obligations recognised in the financial statements do not differ materially from those that would be determined at the reporting date by a formal actuarial valuation, the FReM requires that "the period between formal valuations shall be four years, with approximate assessments in intervening years".

# Self Help Services Ltd

## Notes forming part of the financial statements for the year ended 31 March 2021 (*continued*)

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### 19 Pensions (*continued*)

An outline of these follows:

a) Accounting valuation

A valuation of scheme liability is carried out annually by the scheme actuary (currently the Government Actuary's Department) as at the end of the reporting period. This utilises an actuarial assessment for the previous accounting period in conjunction with updated membership and financial data for the current reporting period, and is accepted as providing suitably robust figures for financial reporting purposes. The valuation of the scheme liability as at 31 March 2021, is based on valuation data as 31 March 2020, updated to 31 March 2021 with summary global member and accounting data. In undertaking this actuarial assessment, the methodology prescribed in IAS 19, relevant FReM interpretations, and the discount rate prescribed by HM Treasury have also been used. The valuation methodology prescribed in IAS 19 is considered to be broadly aligned with that of FRS 102 under UK GAAP which are the accounting standards applicable to Self Help Services.

The latest assessment of the liabilities of the scheme is contained in the report of the scheme actuary, which forms part of the annual NHS Pension Scheme (England and Wales) Accounts. These accounts can be viewed on the NHS Pensions website and are published annually. Copies can also be obtained from The Stationery Office.

b) Full actuarial (funding) valuation

The purpose of this valuation is to assess the level of liability in respect of the benefits due under the schemes (taking into account recent demographic experience), and to recommend contribution rates payable by employees and employers.

The latest actuarial valuation undertaken for the NHS Pension Scheme was completed as at 31 March 2016. The results of this valuation set the employer contribution rate payable from 1 April 2019 to 20.6%, of pensionable pay. The 2016 funding valuation was also expected to test the cost of the Scheme relative to the employer cost cap that was set following the 2012 valuation. In January 2019, the Government announced a pause to the cost control element of the 2016 valuations, due to the uncertainty around member benefits caused by the discrimination ruling relating to the McCloud case.

The Government subsequently announced in July 2020 that the pause had been lifted, and so the cost control element of the 2016 valuations could be completed. The Government has set out that the costs of remedy of the discrimination will be included in this process. HMT valuation directions will set out the technical detail of how the costs of remedy will be included in the valuation process. The Government has also confirmed that the Government Actuary is reviewing the cost control mechanism (as was originally announced in 2018). The review will assess whether the cost control mechanism is working in line with original government objectives and reported to Government in April 2021. The findings of this review will not impact the 2016 valuations, with the aim for any changes to the cost cap mechanism to be made in time for the completion of the 2020 actuarial valuations.