

**Friends of Mary Seacole Housing Association Limited**

**(Registered Charity Number 1160265)**

**Financial Statements**

**for the year ended 31 March 2021**

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**Friends of Mary Seacole Housing Association Limited**  
**Trustees' annual report**  
**for the year ended 31 March 2021**

**Full name** Friends of Mary Seacole Housing Association Limited

**Other name by which charity is known** Friends of Mary Seacole (working name)

**Registered Charity number** 1160265

**Principal Address**

12 Cardiff Road, Luton, LU1 1QG

**Trustees**

Mr John Harrison, Chair

Mrs Ann Cowan

Mr Michael Constable, Treasurer- appointed Dec 2020

Mr Lennox Adams

Mrs Desline Stewart MBE

Mr Peter Cowan MBE

Mr Keith Williams

Mr Sydney Knight

Ms Elaine Cruise

**Independent Examiner**

Alan Endersby, Partner of Streets Chartered Accountants

Potton House, Wyboston Lakes, Great North Road, Bedfordshire, MK44 3BZ

**Governance and Management**

The charity is operated under the rules of its constitution adopted 01/10/2012, last amended 13/11/2014. The constitution is subject to review and revision.

We advertise for trustees and send out application forms for those that respond to the advert. An informal interview is arranged to explain to the potential trustee the requirements and responsibilities of the position. If the person is acceptable of the requirement and responsibilities then we will invite them to the meeting, to see whether they wish to serve on the committee, and whether they are appropriate for the committee; before they are appointed as Trustees.

**Objectives and activities**

The objectives of the charity are to prevent and relieve hardship and distress amongst persons who are in need, by reason of homelessness, in the Luton area, by providing support/semi-independent accommodation.

**Public Benefit Statement**

The Trustees confirm they have complied with the duty section 17 of the Charities Act 2011 to have due regard to the Charity Commissions' general guidance on public benefit, 'Charities and Public Benefit'

## **Friends of Mary Seacole Housing Association Limited**

### **Summary of the main activities undertaken for the public benefit**

Year 2020/2021 has been a very different year in terms of fundraising as the Covid Pandemic has affected the Charity significantly. No physical fundraising activities were permitted, and the charity did see a drop in donations and corporate sponsorship.

The Annual Charity Ball which is normally the primary source of income for the Charity was unable to take place and therefore existing funds have had to be managed carefully.

The Friends normally raises funds to provide additional provisions for homeless people. These provisions vary according to the needs at the time. They could be bedding, household items, white goods, or payment for activities which are of benefit for those housed within the supported housing services.

The fundraising activities of the charity aim to provide additional support to the activities carried out by Mary Seacole, which benefit the disadvantaged people in Luton. This additional support is in the form of funds for additional activities, i.e., social activities; and specific training to aid the clients to develop skills required for independent living, as well as to purchase specific items that reduce their hardship. Additionally, we provide them with the provision of supported accommodation and life skills training to enable them to resume as normal a life as possible. The clients are referred to Mary Seacole from various national statutory and voluntary agencies.

This year the Friends supported Mary Seacole Housing by applying for funds on its behalf as the Covid Pandemic seen emergency grants arise for organisations that support vulnerable people. The Friends were very successful, and these funds were passed on directly to Mary Seacole Housing.

The Friends of Mary Seacole also were successful in two grants of their own, the Tesco Bags for Life Fund receiving £500 and the Neighbourly Fund receiving £400. This is so the Friends of Mary Seacole can continue to purchase personal items for people in need, for example winter coats, shoes, food, Christmas Gifts etc.

**The Charity's policy on reserves:**

The charity has no specific policy regarding the level of reserves

**Signed on behalf of the charity's trustees:**

A handwritten signature in black ink, appearing to be 'John Harrison', written in a cursive style.

**Signed**  
**John Harrison, Trustee**

**Date**

10/1/22.

**Audit report to the trustees of  
Friends of Mary Seacole Housing Association Limited  
For the year ended 31 March 2021**

**Opinion**

We have audited the financial statements of Friends of Mary Seacole Housing Association Limited (the 'charity') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance sheet and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

The financial statements have been prepared in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

This has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

In our opinion the financial statements:

- give a true and fair view of the state of the charity'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 Charities Act 2011.

**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 charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council'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**

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the Trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

### **Other information**

The Trustees are responsible for the other information. The other information comprises the information included in the Annual report, other than the financial statements and our Auditor's report thereon. Our opinion on the financial statements does not cover the other information and 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.

### **Matters on which we are required to report by exception**

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Trustees' report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

### **Responsibilities of trustees**

As explained more fully in the Trustees' responsibilities statement, the Trustees are responsible for the preparation of the financial statements which 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 charity'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 charity or to cease operations, or have no realistic alternative but to do so.

#### **Auditor's responsibilities for the audit of the financial statements**

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures 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 and from our commercial knowledge and experience of the company, the sector in which it operates and the services it provides;
- 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, 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; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

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

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

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

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions; and
- verified the existence of the members and entities with which the charitable company has traded.

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

- agreeing financial statement disclosures to underlying supporting documentation;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC, relevant regulators and the charitable company's legal advisors.

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.

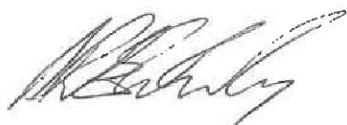
Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

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.

### **Use of our report**

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees 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 charity and its trustees, as a body, for our audit work, for this report, or for the opinions we have formed.



**Alan Endersby (Senior Statutory Auditor)**

for and on behalf of

**Streets Audit LLP**

Chartered Accountants

Statutory Auditor

Potton House

Wyboston Lakes

Great North Road

Wyboston

Bedford

MK44 3BZ

Date: 23 December 2021

Streets Audit LLP are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

**Friends of Mary Seacole Housing Association Limited**  
**Receipts and payments account**  
**For the year ended 31 March 2021**

2020				2021
Total Funds		Note	Unrestricted Funds	Total Funds
£			£	£
	<b>Receipts</b>			
19,368	Grants & Donations	2	36,759	37,659
23,352	Fundraising Activities		1,683	1,683
	Sundry Receipts			0
<b>42,720</b>	<b>Total Receipts</b>		<b>38,442</b>	<b>39,342</b>
	<b>Payments</b>			
720	Accountancy Fees		876	876
2,488	Activities		119	119
587	Equipment			0
20,020	Fundraising & Publicity		1,012	1,012
8,981	Grants/Donation paid	4	30,550	32,310
1,500	Legal and Professional			0
	Meeting and other payments		323	323
	Premises Maintenance	4	0	0
	Printing and Stationery		350	350
	Telephone, internet & postage			0
<b>34,296</b>	<b>Total Payments</b>		<b>33,229</b>	<b>34,990</b>
8,424	<b>Net Receipts/(payments)</b>		5,213	4,353
25,881	Cash funds at start of period		34,305	34,305
	Transfer between funds			
<b>34,305</b>	<b>Cash funds at end of this period</b>		<b>39,518</b>	<b>38,659</b>

**Friends of Mary Seacole Housing Association Limited**  
**Statement of Assets and Liabilities**  
**For the year ended 31 March 2021**

2020			2021
£	Cash Assets	Note	£
	Bank		
34,282	Accounts	3	38,636
23	Cash in Hand		23
<u>34,305</u>			<u>38,659</u>
	<b>Liabilities</b>		
<u>(732)</u>	Creditors	5	<u>(2,500)</u>
<u>(732)</u>			<u>(2,500)</u>

The Financial statements are accepted on behalf of the charity by:



10/1/2022

Signed

Date

Mr Michael Costabile BSc FCA, Trustee

**Friends of Mary Seacole Housing Association Limited**  
**Notes to the accounts**  
**For the year ended 31 March 2021**

**1. Receipts and payments accounts**

Receipts and payments accounts contain a summary of money received and money spent during the period and a list of assets and liabilities at the end of the period. Usually, cash received, and cash spent will include transactions through bank accounts and cash in hand.

**2. Grants and Donations**

	£
Near Neighbours	3,000
Veru Grant	15,000
Tesco bags for life	500
Neighbourly	400
Covid Crisis Grant	14,251
Sundry Donations	6,191
<b>Total</b>	<b>39,342</b>

**3. Funds Analysis**

	Opening Balance	Receipts	(Payments)	Transfers	Closing Balance
<b>Restricted Funds</b>					
Arts Programme	4,500		(1,251)		3,251
Tesco Bags for life		500	(207)		293
Neighbourly		400	(301)		99
<b>Unrestricted Funds</b>					
General Fund	29,805	38,442	(33,231)	0	35,016
<b>Total</b>	<b>34,305</b>	<b>39,342</b>	<b>(34,990)</b>	<b>0</b>	<b>38,659</b>

**4. Grants/Donations paid**

Monies given to Mary Seacole Housing Association for specific projects, subject to a proposal being submitted and agreement by the committee members. All noted in the minutes of the meetings. Previously this expenditure was listed as Premises maintenance on their behalf.

**Friends of Mary Seacole Housing Association Limited**  
**Notes to the accounts continued**  
**For the year ended 31 March 2021**

**5. Creditors**

	£
Accountancy Fees	2,400
Professional Fees	100
Total	<u>2,500</u>

**6. Trustees' remuneration**

Trustees received no expenses, remuneration of benefits in the period

**7. Related party transactions**

There were no related party transactions during the period

**8. Glossary of terms**

**Creditors:** amounts owed by the charity, but not paid during the accounting period

**Restricted funds:** These are funds given to the charity, subject to specific restrictions set by the donor, but still within the general objects of the charity.