

SSG SUSTAINABLE LIVING

England & Wales · Charity number 1167457

Details

Status Registered

Legal form CIO

Registered 2016-06-03

Register [View on the Charity Commission register](#)

Contact

Address Kashmir House
439-441 Cheetham Hill Road
Manchester
M8 0PF

Phone 07478439630

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Activities

Objects: (1) THE RELIEF AND PREVENTION OF POVERTY AND THE RELIEF OF NEED IN PARTICULAR BY THE PROVISION OF ACCOMMODATION, SUPPORT AND TRAINING TO PEOPLE WHO ARE HOMELESS OR IN ACUTE HOUSING DISTRESS OR SUFFERING POVERTY, HARDSHIP OR SOCIAL AND ECONOMIC DISADVANTAGE IN MANCHESTER.(2) THE ADVANCEMENT OF EDUCATION INCLUDING (WITHOUT LIMITATION) THE PROVISION OF EDUCATION AND TRAINING TO ELIGIBLE PERSONS.

Activities: Provision of temporary accommodation and bespoke support for rough sleepers in Manchester

Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** The Prevention Or Relief Of Poverty, Economic/community Development/employment
- **Who:** Other Defined Groups

Geography

- Manchester City

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-30	£1,770,894	£1,672,107	£911,598	26
2024-04-30	£1,574,595	£1,523,190	£812,811	27
2023-04-30	£1,429,463	£1,310,133	£761,406	25
2022-04-30	£1,496,827	£1,090,267	£642,076	19
2021-04-30	£1,202,150	£1,006,161	£235,516	20

Trustees

Name	Role	Appointed
Filippa Tuzzolino		2018-09-07
MARIA MARCHIANO		2016-05-01
Naeem UL Hassan		2023-01-24
YASMIN MOHAMED ABDULWAHAB OSMAN		2016-05-01

SSG SUSTAINABLE LIVING

England & Wales - Charity number 1167457

Accounts

**SSG SUSTAINABLE LIVING CIO
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 APRIL 2025**

CHARITY NUMBER 1167457

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REPORT OF THE TRUSTEES

Legal and Administrative Information

Constitution

SSG Sustainable Living is governed by a constitution adopted on 14 January 2016 and amended on 9 May 2016, which sets out the charity's objects, powers, and administrative rules. The charity was registered with the Charity Commission for England and Wales as a Charitable Incorporated Organisation (CIO) on 3 June 2016 (Charity Registration Number: 1167457).

The CIO is managed by a Board of Trustees, who act as the charity's administrative body and are responsible for the overall governance and strategic direction of the organisation.

Appointment and Induction of Trustees

Trustees are appointed in accordance with the CIO's Constitution and in line with the charity's objectives. Appointments are made on the basis of skills, experience, and knowledge relevant to the charity's work, including residence, occupation, or professional expertise that supports effective governance and the pursuit of the charity's aims.

All new Trustees undertake a structured induction process to ensure they are equipped to fulfil their responsibilities. This includes time spent at the charity's projects to understand service delivery in practice, meetings with staff and volunteers, and familiarisation with the charity's activities and beneficiaries.

Each Trustee receives an induction pack, which includes the Constitution, Charity Commission guidance on trustee responsibilities, the annual report and financial statements, current budgets, and recent management papers, together with information about trustee roles and expectations.

Trustees are supported through ongoing briefings and access to relevant training to ensure they continue to meet their legal duties and governance responsibilities.

Organisational Structure

The Trustees collectively form the Management Committee and are responsible for setting and reviewing the charity's policies, overseeing financial performance, and determining strategic direction.

Day-to-day management of the charity is delegated to the Chief Executive Officer, Maria Marsden, who is responsible for operational delivery and for managing staff and volunteers.

Administrative Details

Trustees

The trustees who served during the year and up to the date of this report were:

- Yasmin Osman
- Maria Marchiano
- Filippa Tuzzolino
- Cllr Naeem Ul Hassan

Registered Address

Kashmir House
439–441 Cheetham Hill Road
Manchester
M8 0PF

Bankers

Royal Bank of Scotland

Auditors

Scott Roberts Taylor & Co.

REPORT OF THE TRUSTEES

Executive Summary

During 2024–2025, SSG Sustainable Living continued to support people experiencing homelessness in Manchester while entering a significant phase of growth. The charity successfully launched *The Pineapple* satellite scheme and began developing new complex needs accommodation.

Across all services, 140 clients moved on to more stable housing, demonstrating the charity’s ongoing commitment to relieving poverty, advancing education, and delivering public benefit. The year has laid strong foundations for future expansion, learning, and service development.

Objectives

The objectives of SSG Sustainable Living are:

- 1) The relief and prevention of poverty and the relief of need in particular by the provision of accommodation, support and training to people who are homeless or in acute housing distress or suffering poverty, hardship or social and economic disadvantage in Manchester.
- 2) The advancement of education including (without limitation) the provision of education and training to eligible persons.

The Trustees review the charity’s activities annually to ensure they continue to further these objectives and deliver clear public benefit.

Public Benefit

The Trustees have had due regard to the Charity Commission’s guidance on public benefit and have complied with their duties under Section 17 of the Charities Act 2011 when exercising their powers and duties.

That guidance sets out two key principles:

- The organisation must have an identifiable benefit
- The benefit must be open to the public or a section of the public

In planning and delivering its services, the Trustees have applied these principles to ensure that the charity’s activities provide clear and demonstrable public benefit. The provision of accommodation, support, and pathways to independent living for people experiencing homelessness and disadvantage demonstrably meets the Charity Commission’s public benefit test.

Review of Activities and Achievements (2024–2025)

The charity’s ninth year has been one of significant growth and achievement, reflecting the continued commitment of the Trustees to delivering high-quality services and expanding the charity’s impact.

These activities directly further the charity’s objects by relieving poverty and homelessness and advancing education through the provision of accommodation, tailored support, and pathways to independent living to individuals experiencing housing insecurity in Manchester and surrounding areas.

A major highlight of the year was the generous provision of a five-bedroom property in Rochdale, known as *The Pineapple*, from the Edward Holt Trust at a peppercorn rent. The property was officially opened in December 2024 and developed as a satellite project to support clients who have successfully addressed the issues that led to their homelessness. The scheme provides a pathway to independent living for individuals who wish to maximise their income without Housing Benefit restrictions, but who are not yet ready to secure their own tenancy.

In addition, the charity secured a landlord willing to provide a property to house 17 individuals with complex needs at Local Housing Allowance (LHA) rent. The charity **intends to complete refurbishment works to create high-quality, self-contained accommodation tailored to the needs of residents**. This development fulfils a long-standing strategic ambition of the charity and represents a significant expansion of its specialist provision. Planning permission for change of use has been secured, contractors appointed, and the project is on track to become operational by August 2025.

The Trustees played a central role in overseeing and supporting both developments, ensuring that they align with the charity’s strategic objectives and long-term sustainability.

REPORT OF THE TRUSTEES

The experience of developing new accommodation projects during the year has strengthened the charity's approach to partnership working, property development, and service planning, and is shaping priorities for the coming year.

During the year, service audits were carried out by Manchester City Council at College Road, Kashmir House and Appleford Drive. The charity was found to be delivering an excellent standard of service across all sites.

Existing services continued to operate effectively throughout the year. The College Road ABEN site, Kashmir House supported accommodation, the Appleford Drive step-down service, and the Satellite all provided stable, high-quality support to clients.

The charity benefitted once again from the generosity of external partners and supporters. Funding from Real Change MCR enabled resettled clients to furnish their new homes.

The Trustees wish to record their appreciation to the Edward Holt Trust for their transformational generosity. In addition to providing *The Pineapple*, the Trust committed three years of funding for an Activity Coordinator at the new complex needs site.

During 2024–2025:

- 108 clients moved on from the 56-bed ABEN accommodation at College Road, with 30 moving into their own tenancies
- 22 clients moved on from Kashmir House into private rented, over-55s, social housing and step-down accommodation
- 10 clients moved on from step-down accommodation, including two into the satellite scheme

Achievements Against Objectives

Throughout 2024–2025, the charity's activities have directly supported its objectives by relieving poverty and homelessness through accommodation and support services and advancing education through training and life skills programmes. The successful launch of *The Pineapple* satellite project, the expansion of complex needs accommodation, and the high number of clients moving on to stable housing are key achievements aligned with these objectives.

These achievements demonstrate clear progress against the charity's objectives, particularly in increasing move-on outcomes, expanding specialist provision, and strengthening pathways to independent living.

Contribution of Volunteers

Volunteers continue to play a vital role in supporting our services and enhancing residents' experiences. During the year, volunteers ran a **gardening club**, where residents planted and tended their own produce, fostering practical skills, independence, and improved wellbeing. In addition, volunteers delivered **pottery classes and craft sessions**, providing opportunities for creative expression, social engagement, and personal development. These contributions significantly enrich the lives of our residents and help the charity achieve its objectives of improving quality of life and promoting education and skills development.

Financial Review

The Trustees are satisfied that the charity remains financially stable and able to meet its obligations. Income and expenditure during the year were managed in line with the charity's budget and strategic priorities.

The charity maintained effective financial controls throughout the year, with regular financial monitoring by the Trustees to ensure resources were applied solely in furtherance of the charity's objectives. The financial position at year end provides a stable platform to support planned service development and future sustainability.

Reserves Policy

The Trustees maintain reserves to ensure the charity can continue to operate effectively, meet its ongoing commitments, and respond to unforeseen events or short-term financial pressures. Reserves also support service continuity and provide a stable foundation for the charity's long-term sustainability.

REPORT OF THE TRUSTEES

During the year, the Trustees agreed to strategically invest a proportion of the charity's funds into the development of the new complex needs accommodation site. This planned capital investment reflects the charity's commitment to expanding and improving its services and will significantly increase its capacity to support people experiencing rough sleeping with complex needs in Manchester.

As a result of this investment, reserves will reduce in the short term. The Trustees have carefully considered this position and are satisfied that it does not present a cause for concern, given the charity's predictable income streams, established funding and partnership arrangements, and robust financial monitoring.

The Trustees review the level of reserves at least annually as part of financial planning and risk management processes and will seek to rebuild reserves over time in line with the charity's strategic priorities.

Fundraising

The charity does not actively fundraise from the public and has not conducted public fundraising activities in the reporting period.

Risk Management

The Trustees recognise their responsibility for identifying and managing the major risks to which the charity is exposed. Risk management forms an integral part of governance and strategic planning, and risks are reviewed regularly to ensure the charity's activities remain safe, effective, and aligned with its objectives.

The principal risks identified by the Trustees include safeguarding, health and safety, financial sustainability, and operational capacity and staffing.

Safeguarding remains a key risk due to the charity's work with vulnerable adults. This risk is mitigated through robust safeguarding policies and procedures, mandatory training for staff and volunteers, safer recruitment practices, and clear reporting and escalation processes. Safeguarding is embedded within service delivery and is regularly reviewed by the Trustees.

Health and safety is a core priority for the charity as both an employer and a provider of supported accommodation. The Trustees recognise that the buildings used by the charity are managed in partnership with external landlords and may require ongoing improvement. This risk is mitigated through formal management arrangements, comprehensive health and safety policies, appropriate insurance, and regular monitoring of compliance. Health and safety performance is reviewed by Trustees to ensure statutory responsibilities are met and that environments remain safe for residents, staff, and volunteers.

Operational capacity and staffing present an ongoing risk, as the charity's effectiveness depends on recruiting and retaining skilled staff and volunteers. The charity is mitigating this risk through strengthened recruitment processes, improved induction and onboarding, ongoing training and supervision, and the development of flexible staffing arrangements to maintain service continuity and quality.

Financial sustainability is managed through careful budgeting, regular financial monitoring, and the development of strong relationships with funders and partners. The Trustees review financial performance regularly to ensure the charity can continue delivering services effectively.

The Trustees confirm that all major risks have been identified and are reviewed periodically, with appropriate mitigation measures in place. Risk is considered in all major decisions and remains closely linked to the charity's strategic objectives and future planning.

REPORT OF THE TRUSTEES

Plans for the Future

The Trustees' priorities for the coming year include:

- Completing and opening the new complex needs accommodation and embedding safe, high-quality support delivery
- Further developing the satellite scheme as a sustainable pathway to independence
- Continuing to deliver and strengthen existing services
- Building staff and volunteer capacity to support growth
- Strengthening partnerships and securing long-term funding to support sustainability and service development

Trustees' Responsibilities

The trustees 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).

The law applicable to charities in England and Wales 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 of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently.
- observe the methods and principles in the Charities SORP.
- make judgements and estimates that are reasonable and prudent.
- state whether applicable accounting standards have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

Approved by order of the board of trustees on 29 January 2026 and signed on its behalf by:

Ms Y Osman - Trustee

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES

Opinion

We have audited the financial statements of SSG Sustainable Living CIO ('the charity') for the year ended 30th April 2025 which comprise of the Statement of Financial Activities, Statement of Cash Flows, Balance Sheet and notes to the financial statements, including significant accounting policies. 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 charity's affairs as at 30th April 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 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 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 director's use of the going-concerned 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 charity's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

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

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

We have nothing to report in this regard.

INDEPENDENT AUDITOR'S REPORT - CONTINUED

Matters on which we are required to report by exception

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

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require 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; 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 set out on page 3, the trustees 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 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 auditors under Section 144 (145 for a lower income charity) 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 auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Enquiries were made of the Trustees and management with a view to identifying those laws and regulations that could be expected to have a material impact on the financial statements.

We obtained an understanding of the legal and regulatory framework that the charity operates in, and the principal risks of non-compliance with laws and regulations which we identified as being significant to the company related to UK Financial Reporting Standards, Company Law, Charity Law, UK Tax Legislation and Health & Safety regulations.

INDEPENDENT AUDITOR'S REPORT - CONTINUED

We considered the extent to which the non-compliance with these regulations would have an impact on the accounts. The audit procedures we undertook in response to the potential risks relating to irregularities (which include fraud and non-compliance with laws and regulations) included, but were not limited to:

- enquiries of management about procedures for compliance with laws and regulations
- enquiring of management as to whether they had any knowledge of actual, suspected or alleged fraud
- we inspected the minutes of meetings of those charges with governance
- we ensured the audit team were alert for any identification of non-compliance throughout the audit

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

This description forms part of our auditor's report.

Scott Roberts Taylor & Co. is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with The Charities Act 2011. Our audit work has been undertaken so that we might state to the 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's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Ian David Wicks FCCA

Scott Roberts Taylor & Co
Statutory Auditor
Central Buildings
5 – 7 Corporation Street
Hyde
Cheshire
SK14 1AG

23 February 2026

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 APRIL 2025**

	Notes	30.04.25 Unrestricted fund £	30.04.24 Total funds £
INCOME AND ENDOWMENTS FROM			
Grants Received		460,289	457,034
Other trading activities	2	1,309,194	1,117,561
Interest Received		1,411	-
Total		<u>1,770,894</u>	<u>1,574,595</u>
EXPENDITURE ON			
Raising funds	3	17,075	15,079
Charitable activities			
Housing		1,655,032	1,508,111
Other		-	-
Total		<u>1,672,107</u>	<u>1,523,190</u>
NET INCOME		98,787	51,405
RECONCILIATION OF FUNDS			
Total funds brought forward		<u>812,811</u>	<u>761,406</u>
TOTAL FUNDS CARRIED FORWARD		<u>911,598</u>	<u>812,811</u>

SSG SUSTAINABLE LIVING CIO - CHARITY NUMBER 1167457

**STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 30 APRIL 2025**

	30.04.25	30.04.24
	£	£
Operating Activities		
Net income	98,787	51,405
Adjustments for:		
(Increase)/decrease in debtors	(124,110)	(12,878)
Increase/(decrease) in creditors	4,988	2,975
Disposals of fixed assets	1,616	-
Depreciation	11,433	7,648
	<hr/>	<hr/>
Total Cash from Operating Activities	(106,073)	(2,255)
Investing Activities		
Payments to acquire property, plant and equipment	(212,464)	(8,760)
	<hr/>	<hr/>
Total Cash from Investing Activities	(212,464)	(8,760)
	<hr/>	<hr/>
Net increase/(decrease) in cash and cash equivalents	(219,750)	40,390
Cash and cash equivalents at the beginning of the period	698,348	657,958
	<hr/>	<hr/>
Cash and cash equivalents at the end of the period	478,598	698,348
	<hr/>	<hr/>

SSG SUSTAINABLE LIVING CIO - CHARITY NUMBER 1167457

**BALANCE SHEET
AT 30 APRIL 2025**

	Notes	£	2025 £	£	2024 £
FIXED ASSETS					
Tangible assets	7		218,259		18,844
CURRENT ASSETS					
Debtors	8	293,352		169,242	
Cash at bank		478,598		698,348	
		—————		—————	
		771,950		867,590	
CREDITORS: amounts					
Falling due within one year	9	(78,611)		(73,623)	
NET CURRENT ASSETS			693,339		793,967
			—————		—————
TOTAL ASSETS LESS CURRENT LIABILITIES			911,598		812,811
			—————		—————
NET ASSETS			911,598		812,811
			=====		=====
FUNDS	10				
Unrestricted Funds			911,598		812,811
			—————		—————
TOTAL FUNDS			911,598		812,811
			=====		=====

The financial statements were approved by the Board of Trustees and authorised for issue on 29 January 2026 and were signed on its behalf by:

Ms Y Osman – Trustee

The notes on pages 12 to 17 form part of these financial statements

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 APRIL 2025**

1 ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the charities SORP (FRS 102) Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount if the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of the resources.

Tangible fixed assets

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

Improvements to property	10% straight line
Fixtures and fittings	20% straight line
Motor Vehicles	20% straight line
Computer Equipment	20% straight line

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight-line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 30 APRIL 2025**

2. OTHER TRADING ACTIVITIES

	30.04.25	30.04.24
	£	£
M.C.C	1,251,625	1,104,428
Rochdale Rent income	12,289	-
Other Income	45,280	13,133
	<u> </u>	<u> </u>
Total	<u>1,309,194</u>	<u>1,117,561</u>

3. FUNDRAISING COSTS

	30.04.25	30.04.24
	£	£
Property Costs	17,075	15,079
	<u> </u>	<u> </u>

4. TRUSTEES REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 April 2025 nor for the year ended 30 April 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 April 2025 nor for the year ended 30 April 2024.

5. STAFF COSTS

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

	30.04.25	30.04.24
Support Staff	26	27
	<u> </u>	<u> </u>

The number of employees whose employee benefits (excluding employer's NI and employer's pension costs) exceeded £60,000 was:

	30.04.25	30.04.24
£60,001 - £70,000	1	1
	<u> </u>	<u> </u>

SSG SUSTAINABLE LIVING CIO - CHARITY NUMBER 1167457

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 30 APRIL 2025**

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Fund £
INCOME AND ENDOWMENTS FROM	
Grants	457,034
Other trading activities	1,117,561
Furlough Claims	-
	<hr/>
Total	1,574,595
EXPENDITURE ON	
Fundraising costs	15,079
Charitable activities	
Housing	1,508,111
Other	-
	<hr/>
Total	1,523,190
	<hr/>
NET INCOME	<u>51,405</u>
RECONCILIATION OF FUNDS	
Total funds brought forward	761,406
	<hr/>
TOTAL FUNDS CARRIED FORWARD	<u>812,811</u>

SSG SUSTAINABLE LIVING CIO - CHARITY NUMBER 1167457

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 30 APRIL 2025**

7. TANGIBLE FIXED ASSETS

	Improvements to Property £	Fixtures and fittings £	Motor Vehicles £	Computer Equipment £	Total £
COST					
At 1 May 2024	-	27,181	4,150	6,921	38,252
Additions	210,436	426	-	1,602	212,464
Disposals	-	(4,237)	(2,000)	-	(6,237)
	_____	_____	_____	_____	_____
At 30 April 2025	210,436	23,370	2,150	8,523	244,479
	_____	_____	_____	_____	_____
DEPRECIATION					
At 1 May 2024	-	11,330	3,350	4,728	19,408
Charge for year	5,261	4,676	-	1,496	11,433
Disposals	-	(3,421)	(1,200)	-	(4,621)
	_____	_____	_____	_____	_____
At 30 April 2025	5,261	12,585	2,150	6,224	26,220
	_____	_____	_____	_____	_____
NET BOOK VALUE					
At 30 April 2025	205,175	10,785	-	2,299	218,259
	=====	=====	=====	=====	=====
At 30 April 2024	-	15,851	800	2,193	18,844
	=====	=====	=====	=====	=====

8. DEBTORS AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.04.25 £	30.04.24 £
Prepayments	129,870	94,388
Loans Receivable	99,750	-
Other Debtors	63,732	74,854
	_____	_____
	293,352	169,242
	=====	=====

9. CREDITORS AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.04.25 £	30.04.24 £
Taxation and social security	8,804	13,211
Other creditors	69,807	60,412
	_____	_____
	78,611	73,623
	=====	=====

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 30 APRIL 2025**

10. MOVEMENT IN FUNDS

	At 01.05.24	Net Movement in funds	At 30.04.25
	£	£	£
Unrestricted funds			
General Fund	812,811	98,787	911,598
	-----	-----	-----
TOTAL FUNDS	812,811	98,787	911,598
	=====	=====	=====

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	1,770,894	(1,672,107)	98,787
	-----	-----	-----
TOTAL FUNDS	1,770,894	(1,672,107)	98,787
	=====	=====	=====

Comparatives for movement in funds

	At 01.05.23	Net Movement in funds	At 30.04.24
	£	£	£
Unrestricted funds			
General fund	761,406	51,405	812,811
	-----	-----	-----
TOTAL FUNDS	761,406	51,405	812,811
	=====	=====	=====

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	1,574,595	(1,523,190)	51,405
	-----	-----	-----
TOTAL FUNDS	1,574,595	(1,523,190)	51,405
	=====	=====	=====

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 30 APRIL 2025**

10. MOVEMENT IN FUNDS - continued

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

	At 01.05.23	Net Movement in funds	At 30.04.25
	£	£	£
Unrestricted funds			
General Fund	761,406	150,192	911,598
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	761,406	150,192	911,598
	<u> </u>	<u> </u>	<u> </u>

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	3,345,489	(3,195,297)	150,192
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	3,345,489	(3,195,297)	150,192
	<u> </u>	<u> </u>	<u> </u>

11. ALNESS ROAD PROPERTY DEVELOPMENT

During the year, the Trustees took the decision to commit the charity to invest in a move on property to assist the Charity in its objective of the provision of accommodation for the homeless of Manchester. The Trustees undertook external advice in respect to the investment, including legal contracts, external VAT advice and cashflow forecasts.

This was a significant investment on behalf of the charity in two tranches.

- 1) To assisting the development, a of loan of £100,000 was made by SSG (the Charity), secured on the Ainess Road Property. During the year repayment of the loan commenced in accordance with its terms.
- 2) Secondly, the Charity committed an investment of circa £550,000 in return for an exclusive 10-year initial lease of the property.

As at the end of the year £210,436 has been spent on the project, in addition to the £100,000 loan. The expenditure on the Ainess Road Property has been capitalised and is being written off to the statement of financial activities over the life of the lease.

12. OPERATING LEASE COMMITMENTS

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

	30.04.25	30.04.24
	£	£
Within one year	644,958	434,295
Within two to five years	633,176	1,286
More than five years	746,916	-
	<u> </u>	<u> </u>
	<u>2,025,050</u>	<u>435,581</u>

SSG SUSTAINABLE LIVING

England & Wales - Charity number 1167457

Accounts

**SSG SUSTAINABLE LIVING CIO
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 APRIL 2024**

CHARITY NUMBER 1167457

REPORT OF THE TRUSTEES - CONTINUED

Objectives

The objectives of SSG Sustainable Living are:

- (1) The relief and prevention of poverty and the relief of need in particular by the provision of accommodation, support and training to people who are homeless or in acute housing distress or suffering poverty, hardship or social and economic disadvantage in Manchester.
- (2) The advancement of education including (without limitation) the provision of education and training to eligible persons.

Summary of Achievement

As we conclude our 8th year, SSG continues to grow and evolve as a charity, expanding our impact within the community. We are excited to introduce several new projects that we believe will significantly develop in 2024/25, enabling us to provide support to a greater number of individuals.

Kashmir House and College Road are now affiliated with Depaul Housing Group, a RSL (Registered Social Landlord). This relationship will enhance operational management.

We have also prioritised additional training this year. Over a weekend, The Senior Management Team led in-house training for all staff, covering a variety of sessions, activities, and team building exercises. We also provided external training courses such as Fire Marshall and First Aid training for all permanent staff to ensure that our team is equipped to provide high quality support in a safe environment.

This year, we successfully moved 122 clients through our ABEN service, with 8 transitioning into social housing, 13 into private rentals, and 87 into supported accommodation. The remaining clients were able to return to live with family and friends or to other services such as ABEN and NSAP.

In collaboration with Depaul Housing Services, we conducted a Tenant Perception Survey about service delivery to which we had an 88% response rate. 84% of tenants reported being very satisfied with the overall service with a further 15% having a degree of satisfaction. The results affirm that SSG upholds high standards in service delivery.

College Road continues to work closely with Centrepoint, providing additional support to clients aged 18-25. Over the course of the year, we were able to provide accommodation to 61 young people.

Additionally, we hosted another successful sports day at College Road, which was attended by clients from across our various schemes, including those who have been resettled.

Kashmir House remains committed to empowering our clients to become independent through shared living arrangements, where they actively work on overcoming the challenges that contributed to their homelessness.

Appleford Drive supports 8 individuals who are in the final stages of transitioning to their own tenancies, with the majority moving on to secure social housing. While at Appleford Drive, clients are still required to attend fortnightly support sessions, where they are able to access support. In addition, they focus on developing essential tenancy such as maintaining a flat, managing household tasks like taking out the bins, and building the confidence and independence necessary to sustain their own homes.

REPORT OF THE TRUSTEES - CONTINUED

Across both Kashmir House and Appleford Drive, we have successfully supported 20 clients in securing their own tenancies. Many of these clients have benefited from our resettlement service and continue to receive ongoing support to help them sustain their tenancies and thrive in their new homes.

We are excited to announce the acquisition of Pineapple Inn, with the support of Edward Holt. The property is currently under works but we are optimistic that in the coming months, we will be able to accommodate 5 clients in this new satellite project. They will receive floating support whilst they await their own tenancies.

We would also like to extend our heartfelt thanks to the other services that have supported us throughout the year, including Real Change Mcr, whose efforts have helped transform a house into a home. A special thanks also goes to the services providing essential drop-in support to our clients, such as CGL and Eyes at Home and continued support from MCC Homeless Directorate commissioning team.

Finally, we are grateful to all those who generously donated gifts and funds, allowing us to gift each of our clients something special this Christmas.

We look forward to developments planned for the coming year.

Trustees' Responsibilities

The trustees 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).

The law applicable to charities in England and Wales 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 of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the accounts comply with the *Charities Act 2011*, the *Charity (Accounts and Reports) Regulations 2008* and the provisions of the trust deed. 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.

Approved by order of the board of trustees on 13 February 2025 and signed on its behalf by:



Ms Y Osman - Trustee

Opinion

We have audited the financial statements of SSG Sustainable Living CIO ('the charity') for the year ended 30th April 2024 which comprise of the Statement of Financial Activities, Statement of Cash Flows, Balance Sheet and notes to the financial statements, including significant accounting policies. 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 charity's affairs as at 30th April 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 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 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 director's 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 charity's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

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

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

We have nothing to report in this regard.

INDEPENDENT AUDITOR'S REPORT - CONTINUED

Matters on which we are required to report by exception

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

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require 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; 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 set out on page 3, the trustees 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 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 (145 for a lower income charity) 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 auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Enquiries were made of the Trustees and management with a view to identifying those laws and regulations that could be expected to have a material impact on the financial statements.

We obtained an understanding of the legal and regulatory framework that the charity operates in, and the principal risks of non-compliance with laws and regulations which we identified as being significant to the company related to UK Financial Reporting Standards, Company Law, Charity Law, UK Tax Legislation and Health & Safety regulations.

INDEPENDENT AUDITOR'S REPORT - CONTINUED

We considered the extent to which the non-compliance with these regulations would have an impact on the accounts. The audit procedures we undertook in response to the potential risks relating to irregularities (which include fraud and non-compliance with laws and regulations) included, but were not limited to:

- enquiries of management about procedures for compliance with laws and regulations
- enquiring of management as to whether they had any knowledge of actual, suspected or alleged fraud
- we inspected the minutes of meetings of those charges with governance
- we ensured the audit team were alert for any identification of non-compliance throughout the audit

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

This description forms part of our auditor's report.

Scott Roberts Taylor & Co. is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with The Charities Act 2011. Our audit work has been undertaken so that we might state to the 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's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Ian David Wicks FCCA
Scott Roberts Taylor & Co
Statutory Auditor
Central Buildings
5 – 7 Corporation Street
Hyde
Cheshire
SK14 1AG

14 February 2025

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 APRIL 2024**

	Notes	30.04.24 Unrestricted fund £	30.04.23 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations & Legacies		457,034	461,913
Other trading activities	2	1,117,561	967,550
Furlough claims		-	-
Total		<u>1,574,595</u>	<u>1,429,463</u>
EXPENDITURE ON			
Raising funds	3	15,079	17,685
Charitable activities			
Housing		1,508,111	1,292,448
Other		-	-
Total		<u>1,523,190</u>	<u>1,310,133</u>
NET INCOME		51,405	119,330
RECONCILIATION OF FUNDS			
Total funds brought forward		<u>761,406</u>	<u>642,076</u>
TOTAL FUNDS CARRIED FORWARD		<u>812,811</u>	<u>761,406</u>

**STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 30 APRIL 2024**

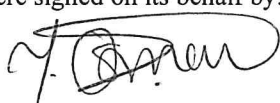
	30.04.24	30.04.23
	£	£
Operating Activities		
Net income	51,405	119,330
Adjustments for:		
(Increase)/decrease in debtors	(12,878)	(8,152)
Increase/(decrease) in creditors	2,975	29,337
Disposals of fixed assets	-	6,734
Depreciation	7,648	5,898
	<hr/>	<hr/>
Total Cash from Operating Activities	(2,255)	33,817
Investing Activities		
Payments to acquire property, plant and equipment	(8,760)	(13,662)
	<hr/>	<hr/>
Total Cash from Investing Activities	(8,760)	(13,662)
	<hr/>	<hr/>
Net increase in cash and cash equivalents	40,390	139,485
Cash and cash equivalents at the beginning of the period	657,958	518,473
	<hr/>	<hr/>
Cash and cash equivalents at the end of the period	698,348	657,958
	<hr/>	<hr/>

SSG SUSTAINABLE LIVING CIO - CHARITY NUMBER 1167457

**BALANCE SHEET
AT 30 APRIL 2024**

	Notes	£	2024 £	£	2023 £
FIXED ASSETS					
Tangible assets	7		18,844		17,732
CURRENT ASSETS					
Debtors	8	169,242		156,364	
Cash at bank		698,348		657,958	
		<u>867,590</u>		<u>814,322</u>	
CREDITORS: amounts					
Falling due within one year	9	<u>(73,623)</u>		<u>(70,648)</u>	
NET CURRENT ASSETS			<u>793,967</u>		<u>743,674</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>812,811</u>		<u>761,406</u>
NET ASSETS			<u>812,811</u>		<u>761,406</u>
FUNDS	10				
Unrestricted Funds			<u>812,811</u>		<u>761,406</u>
TOTAL FUNDS			<u>812,811</u>		<u>761,406</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 13 February 2025 and were signed on its behalf by:



Ms Y Osman – Trustee

The notes on pages 10 to 15 form part of these financial statements

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 APRIL 2024**

1 ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the charities SORP (FRS 102) Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount if the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of the resources.

Tangible fixed assets

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

Improvements to property	20% straight line
Fixtures and fittings	20% straight line
Motor Vehicles	20% straight line
Computer Equipment	20% straight line

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 30 APRIL 2024

2. OTHER TRADING ACTIVITIES			
	30.04.24	30.04.23	
	£	£	
M.C.C	1,104,428	955,234	
Other Income	13,133	12,316	
	<u> </u>	<u> </u>	
Total	<u>1,117,561</u>	<u>967,550</u>	
3. FUNDRAISING COSTS			
	30.04.24	30.04.23	
	£	£	
Property Costs	15,079	17,685	
	<u> </u>	<u> </u>	
4. TRUSTEES REMUNERATION AND BENEFITS			
There were no trustees' remuneration or other benefits for the year ended 30 April 2024 nor for the year ended 30 April 2023.			
Trustees' expenses			
There were no trustees' expenses paid for the year ended 30 April 2024 nor for the year ended 30 April 2023.			
5. STAFF COSTS			
The average monthly number of employees during the year was as follows:			
	30.04.24	30.04.23	
Support Staff	27	25	
	<u> </u>	<u> </u>	
The number of employees whose employee benefits (excluding employer's NI and employer's pension costs) exceeded £60,000 was:			
	30.04.24	30.04.23	
£60,001 - £70,000	1	-	
	<u> </u>	<u> </u>	

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 30 APRIL 2024**

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Fund £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	461,913
Other trading activities	967,550
Furlough Claims	-
	<hr/>
Total	1,429,463
EXPENDITURE ON	
Fundraising costs	17,685
Charitable activities	
Housing	1,292,448
Other	-
	<hr/>
Total	1,310,133
	<hr/>
NET INCOME	<u>119,330</u>
RECONCILIATION OF FUNDS	
Total funds brought forward	642,076
	<hr/>
TOTAL FUNDS CARRIED FORWARD	<u>761,406</u>
	<hr/>

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 30 APRIL 2024

7. TANGIBLE FIXED ASSETS

	Improvements to Property £	Fixtures and fittings £	Motor Vehicles £	Computer Equipment £	Totals £
COST					
At 1 May 2023	-	18,665	4,150	6,677	29,492
Additions	-	8,516	-	244	8,760
Disposals	-	-	-	-	-
	-----	-----	-----	-----	-----
At 30 April 2024	-	27,181	4,150	6,921	38,252
	-----	-----	-----	-----	-----
DEPRECIATION					
At 1 May 2023	-	5,897	2,520	3,343	11,760
Charge for year	-	5,433	830	1,385	7,648
Disposals	-	-	-	-	-
	-----	-----	-----	-----	-----
At 30 April 2024	-	11,330	3,350	4,728	19,408
	-----	-----	-----	-----	-----
NET BOOK VALUE					
At 30 April 2024	-	15,851	800	2,193	18,844
	=====	=====	=====	=====	=====
At 30 April 2023	-	12,768	1,630	3,334	17,732
	=====	=====	=====	=====	=====

8. DEBTORS AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.04.24 £	30.04.23 £
Prepayments	94,388	92,496
Other Debtors	74,854	63,868
	-----	-----
	169,242	156,364
	=====	=====

9. CREDITORS AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.04.24 £	30.04.23 £
Taxation and social security	13,211	8,959
Other creditors	60,412	61,689
	-----	-----
	73,623	70,648
	=====	=====

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 30 APRIL 2024

10. MOVEMENT IN FUNDS

	At 01.05.23	Net Movement in funds	At 30.04.24
	£	£	£
Unrestricted funds			
General Fund	761,406	51,405	812,811
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	761,406	51,405	812,811
	<u> </u>	<u> </u>	<u> </u>

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	1,574,595	(1,523,190)	51,405
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	1,574,595	(1,523,190)	51,405
	<u> </u>	<u> </u>	<u> </u>

Comparatives for movement in funds

	At 01.05.22	Net Movement in funds	At 30.04.23
	£	£	£
Unrestricted funds			
General fund	642,076	119,330	761,406
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	642,076	119,330	761,406
	<u> </u>	<u> </u>	<u> </u>

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	1,429,463	(1,310,133)	119,330
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	1,429,463	(1,310,133)	119,330
	<u> </u>	<u> </u>	<u> </u>

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 30 APRIL 2024**

10. MOVEMENT IN FUNDS - continued

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

	At 01.05.22	Net Movement in funds	At 30.04.24
	£	£	£
Unrestricted funds			
General Fund	642,076	170,735	812,811
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	642,076	170,735	812,811
	<u> </u>	<u> </u>	<u> </u>

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	3,004,058	(2,833,323)	170,735
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	3,004,058	(2,833,323)	170,735
	<u> </u>	<u> </u>	<u> </u>

11. RELATED PARTY DISCLOSURES

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

12. OPERATING LEASE COMMITMENTS

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

	30.04.24	30.04.23
	£	£
Within one year	434,295	463,955
Within two to five years	1,286	25,633
	<u> </u>	<u> </u>
	435,581	489,588
	<u> </u>	<u> </u>

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 APRIL 2024**

	30.04.24	30.04.23
	£	£
INCOME AND ENDOWMENTS		
Donation and legacies		
HRS Funding	434,283	459,913
BCM/RCM Funding	22,751	2,000
	<hr/>	<hr/>
	457,034	461,913
Other trading activities	1,117,561	967,550
	<hr/>	<hr/>
	1,574,595	1,429,463
EXPENDITURE		
Investment management costs		
Property repairs	15,079	17,685
Charitable activities		
Rates and water	13,074	6,716
Light and heat	33,107	31,031
Rent payable	651,728	536,853
Food provision	12,131	50,787
Replacement household costs	22,613	13,016
Insurances	6,759	3,253
	<hr/>	<hr/>
	739,412	641,656
Support costs		
Management		
Telephone	3,952	2,880
Advertising and marketing	7	760
Postage and stationery	2,839	2,339
Sundries	3,765	2,907
Travel	2,106	3,050
Waste disposal	460	576
Cleaning	1,657	1,500
	<hr/>	<hr/>
	14,786	14,012
Finance		
Other operating leases	1,258	1,120
Depreciation of tangible assets	7,648	5,898
	<hr/>	<hr/>
	8,906	7,018
Information technology		
Repairs and renewals	5,234	5,141

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES - CONTINUED
FOR THE YEAR ENDED 30 APRIL 2024**

	30.04.24	30.04.23
	£	£
Human resources		
Wages	648,248	557,355
Social security	56,261	41,082
Pensions	12,360	10,352
Staff training	9,362	553
	<hr/>	<hr/>
	726,231	609,342
Governance costs		
Accountancy and legal fees	5,040	4,800
Audit fees	2,520	2,400
Payroll costs	4,528	4,311
Consultancy	-	760
Legal fees	960	2,525
Bank charges	494	483
	<hr/>	<hr/>
	13,542	15,279
	<hr/>	<hr/>
Total resources expended	1,523,190	1,310,133
	<hr/>	<hr/>
Net Income	51,405	119,330
	<hr/> <hr/>	<hr/> <hr/>

SSG SUSTAINABLE LIVING

England & Wales - Charity number 1167457

Accounts

**SSG SUSTAINABLE LIVING CIO
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 APRIL 2023**

CHARITY NUMBER 1167457

SSG SUSTAINABLE LIVING CIO - CHARITY NUMBER 1167457

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REPORT OF THE TRUSTEES

Legal and Administrative Details

Constitution

SSG Sustainable Living was established as a Charitable Incorporated Organisation and constituted on 3rd June 2016. SSG Sustainable Living is registered with the Charities Commission (Registration Number 1167457). The CIO is managed by a board of trustees, who act as the administrative body.

Trustees

The trustees who have served during this period are:-

Yasmin Osman

Maria Marchiano

Danielle Bickerdike Resigned 20 May 2022

Filippa Tuzzolino

Cllr Naeem UL Hassan Appointed 24 January 2023

Address

The CIO's address is:-

Kashmir House

439-441 Cheetham Hill Road

Manchester

M8 0PF

Bankers

The CIO's principal bankers are:-

Royal Bank of Scotland

Independent Examiner

The Trust's Independent Auditor is: — Scott Roberts Taylor & Co.

Appointment of Trustees

The Trustees may convene and appoint a new Trustee to hold office for the period stated in the CIO's Constitution. Trustees are appointed through residence, occupation, employment or otherwise have specialist knowledge of the area of benefit or who are able by virtue of their personal or professional qualifications to make a contribution to the pursuit of the objectives or management of the charity.

New Trustees attend the Trustees induction during which they spend time at the project in order to see how it works in practice, to meet the people who use the project and the staff and volunteers. Each Trustee receives an induction pack, which includes information about their legal responsibility in the Charity Commission booklet, the constitution, financial statements, annual report, budget and recent management committee papers. They are also given information about their role as a Trustee and what is expected of them. They are also given information about other Trustees and are introduced to them.

Risk Assessment

The major risks, to which the charity is exposed, as identified by the Trustees, have been reviewed and systems have been established to mitigate those risks.

Organisational Structure

The Trustees form the Management Committee of the charity and are responsible for the setting and reviewing of policies, finances and strategic direction. The Trustees delegate the day to day management of the project to the manager, Maria Marsden. The manager also manages staff and volunteers.

REPORT OF THE TRUSTEES - CONTINUED

Objectives

The objectives of SSG Sustainable Living are:

- (1) The relief and prevention of poverty and the relief of need in particular by the provision of accommodation, support and training to people who are homeless or in acute housing distress or suffering poverty, hardship or social and economic disadvantage in Manchester.
- (2) The advancement of education including (without limitation) the provision of education and training to eligible persons.

Summary of Achievement

Our 7th year has been one of the busiest yet, the senior management team have been working closely and as of February 2023 all policies and procedures have been developed, updated, and approved by the board. This work has been developed during the past 6 months as SSG are hoping to sign a management agreement with an RSL, which would provide security for SSG in the long term. The management team have approached Depaul with the hope to have a signed agreement in the next coming months.

Our ABEN site, College Road has continued to work at a fast pace throughout the year and we have successfully moved on 213 clients with 56 of those being 18–25-year-olds. SSG has continued to work closely with Centrepoin to support the young people that come into College Road. Centrepoin provide weekly drop-in sessions, as well as support with food vouchers, education and training and taxis to appointments. We have also developed a specialist role at College Road to focus on client engagement, and quarterly meetings will be held inviting all clients to discuss upcoming changes, to provide feedback about our service and any other information that may be important for the residents. In August 2022 all the clients at College Road and some resettled clients were invited to take part in a sports day. Using a preapproved budget from the board we were able to facilitate up to 10 activities with prizes for the clients, as well as a barbeque.

As of April 2023, stage 2 refurbishments have been completed at Kashmir house, ensuring the safety and security of the building as well as for the clients. The clients at Kashmir have been involved in a number of activities to help develop their independent living skills. In October 2022 the staff at Kashmir ran their first Come dine with me session. These sessions are to help the clients gain confidence, learn how to budget, and cook as well as socialising with the other residents. The staff at Kashmir House work closely with their clients, and continue with the support that started at College Road while introducing other factors such as communal cleaning tasks. These factors are put in place to ensure that when they move into their own tenancy, they have developed the skills necessary to be able to manage on their own with floating support and with the hope to reduce the revolving door effect.

Appleford continues to accommodate our clients who need that last step of light level support before they move into their own tenancies. Staff members visit on a daily basis to complete health and safety checks. The clients are also required to attend Kashmir House for fortnightly support sessions where staff support them to search for move on accommodation, whether that be through Manchester Move, Other Over 55's accommodation or private rented tenancies.

SSG has continued to be supported by a number of external agencies for funding this year. We would like to thank the Real Change MCR and MCC Winter pressure funding which allowed our resettled clients to move into a house rather than a home. The funding allows our resettlement worker to source furniture and pay for their rent, she then provides floating support to the clients such as setting up bills and helping them to integrate into their new community. We would also like to thank family and friends who donated items to our Christmas Collection which allowed each one of our clients to receive a gift on Christmas morning.

REPORT OF THE TRUSTEES - CONTINUED

SSG has worked closely with a number of external agencies. Eyes at home have provided free eye tests and glasses for our clients throughout the year on a three-monthly basis, in addition to providing free tests for staff members. CGL and Centrepoint provide weekly drop-in sessions at College Road. Staff have also been working with Greater Manchester Together to discuss other activities at College Road to improve the wellbeing of clients such as the quiz that used to take place. They also allowed clients to access a range of other activities outside of their homes such as football, water sports and circuit training – many of which have been popular with the clients.

As of November 2022, SSG started a pilot program which aims to support the elderly stay in their homes if it is safe to do so. The project is currently going well, and if this continues there are plans to expand the project with the approval of the board. As of April 1st, 2023 staff's wages have increased. After working with a rewards consultant, it became apparent that SSG had been under paying the senior members of staff in comparison to other local agencies.

SSG is looking forward to embarking on a new project with an RSL and developing our client engagement programme to ensure the clients feel as though they are being heard, and that all staff are providing the best support possible. All staff are now aware of the new policies and procedures and understand the importance of practicing these on a daily basis.

Trustees' Responsibilities

The trustees 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).

The law applicable to charities in England and Wales 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 of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the accounts comply with the *Charities Act 2011*, the *Charity (Accounts and Reports) Regulations 2008* and the provisions of the trust deed. 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.

Approved by order of the board of trustees on 24th January 2024 and signed on its behalf by:

Ms Y Osman - Trustee

Opinion

We have audited the financial statements of SSG Sustainable Living CIO ('the charity') for the year ended 30th April 2023 which comprise of the Statement of Financial Activities, Statement of Cash Flows, Balance Sheet and notes to the financial statements, including significant accounting policies. 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 charity's affairs as at 30th April 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 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 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 director's 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 charity's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

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

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

We have nothing to report in this regard.

INDEPENDENT AUDITOR'S REPORT - CONTINUED

Matters on which we are required to report by exception

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

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require 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; 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 set out on page 3, the trustees 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 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 (145 for a lower income charity) 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 auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Enquiries were made of the Trustees and management with a view to identifying those laws and regulations that could be expected to have a material impact on the financial statements.

We obtained an understanding of the legal and regulatory framework that the charity operates in, and the principal risks of non-compliance with laws and regulations which we identified as being significant to the company related to UK Financial Reporting Standards, Company Law, Charity Law, UK Tax Legislation and Health & Safety regulations.

INDEPENDENT AUDITOR'S REPORT - CONTINUED

We considered the extent to which the non-compliance with these regulations would have an impact on the accounts. The audit procedures we undertook in response to the potential risks relating to irregularities (which include fraud and non-compliance with laws and regulations) included, but were not limited to:

- enquiries of management about procedures for compliance with laws and regulations
- enquiring of management as to whether they had any knowledge of actual, suspected or alleged fraud
- we inspected the minutes of meetings of those charges with governance
- we ensured the audit team were alert for any identification of non-compliance throughout the audit

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

This description forms part of our auditor's report.

Scott Roberts Taylor & Co. is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with The Charities Act 2011. Our audit work has been undertaken so that we might state to the 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's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Ian David Wicks FCCA
Scott Roberts Taylor & Co
Statutory Auditor
Central Buildings
5 – 7 Corporation Street
Hyde
Cheshire
SK14 1AG

23rd February 2024

SSG SUSTAINABLE LIVING CIO - CHARITY NUMBER 1167457

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 APRIL 2023**

	Notes	30.04.23 Unrestricted fund £	30.04.22 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations & Legacies		461,913	497,687
Other trading activities	2	967,550	998,496
Furlough claims		-	644
Total		<u>1,429,463</u>	<u>1,496,827</u>
EXPENDITURE ON			
Raising funds	3	17,685	7,288
Charitable activities			
Housing		1,292,448	1,082,979
Other		-	-
Total		<u>1,310,133</u>	<u>1,090,267</u>
NET INCOME		119,330	406,560
RECONCILIATION OF FUNDS			
Total funds brought forward		<u>642,076</u>	<u>235,516</u>
TOTAL FUNDS CARRIED FORWARD		<u>761,406</u>	<u>642,076</u>

SSG SUSTAINABLE LIVING CIO - CHARITY NUMBER 1167457

**STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 30 APRIL 2023**

	30.04.23	30.04.22
	£	£
Operating Activities		
Net income	119,330	406,560
Adjustments for:		
(Increase)/decrease in debtors	(8,152)	(147,012)
Increase/(decrease) in creditors	29,337	23,483
Disposals of fixed assets	6,734	-
Depreciation	5,898	5,410
	<hr/>	<hr/>
Total Cash from Operating Activities	33,817	(118,119)
Investing Activities		
Payments to acquire property, plant and equipment	(13,662)	(5,704)
	<hr/>	<hr/>
Total Cash from Investing Activities	(13,662)	(5,704)
	<hr/>	<hr/>
Net increase in cash and cash equivalents	139,485	282,737
Cash and cash equivalents at the beginning of the period	518,473	235,736
	<hr/>	<hr/>
Cash and cash equivalents at the end of the period	657,958	518,473
	<hr/>	<hr/>

SSG SUSTAINABLE LIVING CIO - CHARITY NUMBER 1167457

**BALANCE SHEET
AT 30 APRIL 2023**

	Notes	£	2023 £	£	2022 £
FIXED ASSETS					
Tangible assets	7		17,732		16,702
CURRENT ASSETS					
Debtors	8	156,364		148,212	
Cash at bank		657,958		518,473	
		814,322		666,685	
CREDITORS: amounts					
Falling due within one year	9	(70,648)		(41,311)	
NET CURRENT ASSETS			743,674		625,374
TOTAL ASSETS LESS CURRENT LIABILITIES			761,406		642,076
NET ASSETS			761,406		642,076
FUNDS	10				
Unrestricted Funds			761,406		642,076
TOTAL FUNDS			761,406		642,076

The financial statements were approved by the Board of Trustees and authorised for issue on 24th January 2024 and were signed on its behalf by:

Ms Y Osman – Trustee

The notes on pages 10 to 15 form part of these financial statements

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 APRIL 2023**

1 ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the charities SORP (FRS 102) Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount if the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of the resources.

Tangible fixed assets

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

Improvements to property	20% straight line
Fixtures and fittings	20% straight line
Motor Vehicles	20% straight line
Computer Equipment	20% straight line

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 30 APRIL 2023**

2. OTHER TRADING ACTIVITIES

	30.04.23	30.04.22
	£	£
M.C.C	955,234	987,093
The Booth Centre	-	11,313
Other Income	12,316	90
	<hr/>	<hr/>
Total	<u>967,550</u>	<u>998,496</u>

3. FUNDRAISING COSTS

	30.04.23	30.04.22
	£	£
Property Costs	17,685	7,288
	<hr/>	<hr/>

4. TRUSTEES REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 April 2023 nor for the year ended 30 April 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 April 2023 nor for the year ended 30 April 2022.

5. STAFF COSTS

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

	30.04.23	30.04.22
Support Staff	25	19
	<hr/>	<hr/>

No employees received emoluments in excess of £60,000

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 30 APRIL 2023**

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Fund £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	497,687
Other trading activities	998,496
Furlough Claims	644
	<hr/>
Total	1,496,827
EXPENDITURE ON	
Fundraising costs	7,288
Charitable activities	
Housing	1,082,979
Other	-
	<hr/>
Total	1,090,267
	<hr/>
NET INCOME	<u>406,560</u>
RECONCILIATION OF FUNDS	
Total funds brought forward	235,516
	<hr/>
TOTAL FUNDS CARRIED FORWARD	<u>642,076</u>

SSG SUSTAINABLE LIVING CIO - CHARITY NUMBER 1167457**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 30 APRIL 2023****7. TANGIBLE FIXED ASSETS**

	Improvements to Property £	Fixtures and fittings £	Motor Vehicles £	Computer Equipment £	Totals £
COST					
At 1 May 2022	11,224	5,752	4,150	5,928	27,054
Additions	-	12,913	-	749	13,662
Disposals	(11,224)	-	-	-	(11,224)
	-----	-----	-----	-----	-----
At 30 April 2023	-	18,665	4,150	6,677	29,492
	-----	-----	-----	-----	-----
DEPRECIATION					
At 1 May 2022	4,490	2,165	1,690	2,007	10,352
Charge for year	-	3,732	830	1,336	5,898
Disposals	(4,490)	-	-	-	(4,490)
	-----	-----	-----	-----	-----
At 30 April 2023	-	5,897	2,520	3,343	11,760
	-----	-----	-----	-----	-----
NET BOOK VALUE					
At 30 April 2023	-	12,768	1,630	3,334	17,732
	=====	=====	=====	=====	=====
At 30 April 2022	6,734	3,587	2,460	3,921	16,702
	=====	=====	=====	=====	=====

8. DEBTORS AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.04.23	30.04.22
	£	£
Prepayments	92,496	77,216
Other Debtors	63,868	70,996
	-----	-----
	156,364	148,212
	=====	=====

9. CREDITORS AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.04.23	30.04.22
	£	£
Taxation and social security	8,959	6,937
Other creditors	61,689	34,374
	-----	-----
	70,648	41,311
	=====	=====

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 30 APRIL 2023**

10. MOVEMENT IN FUNDS

	At 01.05.22	Net Movement in funds	At 30.04.23
	£	£	£
Unrestricted funds			
General Fund	642,076	119,330	761,406
	-----	-----	-----
TOTAL FUNDS	642,076	119,330	761,406
	=====	=====	=====

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	1,429,463	(1,310,133)	119,330
	-----	-----	-----
TOTAL FUNDS	1,429,463	(1,310,133)	119,330
	=====	=====	=====

Comparatives for movement in funds

	At 01.05.21	Net Movement in funds	At 30.04.22
	£	£	£
Unrestricted funds			
General fund	235,516	406,560	642,076
	-----	-----	-----
TOTAL FUNDS	235,516	406,560	642,076
	=====	=====	=====

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	1,496,827	(1,090,267)	406,560
	-----	-----	-----
TOTAL FUNDS	1,496,827	(1,090,267)	406,560
	=====	=====	=====

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 30 APRIL 2023****10. MOVEMENT IN FUNDS - continued**

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

	At 01.05.21	Net Movement in funds	At 30.04.23
	£	£	£
Unrestricted funds			
General Fund	235,516	525,890	761,406
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	235,516	525,890	761,406
	<u> </u>	<u> </u>	<u> </u>

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	2,926,290	(2,400,400)	525,890
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	2,926,290	(2,400,400)	525,890
	<u> </u>	<u> </u>	<u> </u>

11. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 30 April 2023.

12. OPERATING LEASE COMMITMENTS

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

	30.04.23	30.04.22
	£	£
Within one year	463,955	463,955
Within two to five years	25,633	106,607
	<u> </u>	<u> </u>
	489,588	570,562
	<u> </u>	<u> </u>

SSG SUSTAINABLE LIVING - CHARITY NUMBER 1167457**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 APRIL 2023**

	30.04.23	30.04.22
	£	£
INCOME AND ENDOWMENTS		
Donation and legacies		
HRS Funding	459,913	470,857
BCM/RCM Funding	2,000	26,830
	<hr/>	<hr/>
	461,913	497,687
Other trading activities	967,550	998,496
JRS income	-	644
	<hr/>	<hr/>
	1,429,463	1,496,827
EXPENDITURE		
Investment management costs		
Property repairs	17,685	7,288
Charitable activities		
Rates and water	6,716	5,950
Light and heat	31,031	9,587
Security costs	-	1,102
Rent payable	536,853	473,487
Food provision	50,787	38,218
Replacement household costs	13,016	20,520
Insurances	3,253	2,215
	<hr/>	<hr/>
	641,656	551,079
Support costs		
Management		
Telephone	2,880	2,215
Advertising and marketing	760	2,616
Postage and stationery	2,339	1,332
Sundries	2,907	1,713
Travel	3,050	3,710
Waste disposal	576	60
Cleaning	1,500	14,124
	<hr/>	<hr/>
	14,012	25,770
Finance		
Other operating leases	1,120	638
Depreciation of tangible assets	5,898	5,410
	<hr/>	<hr/>
	7,018	6,048
Information technology		
Repairs and renewals	5,141	5,854

SSG SUSTAINABLE LIVING CIO - CHARITY NUMBER 1167457

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES - CONTINUED
FOR THE YEAR ENDED 30 APRIL 2023**

	30.04.23	30.04.22
	£	£
Human resources		
Wages	557,355	433,059
Social security	41,082	32,692
Pensions	10,352	9,300
Staff training	553	-
	<hr/>	<hr/>
	609,342	475,051
Governance costs		
Accountancy and legal fees	4,800	3,936
Audit fees	2,400	2,400
Payroll costs	4,311	3,437
Consultancy	760	6,950
Legal fees	2,525	2,119
Bank charges	483	335
	<hr/>	<hr/>
	15,279	19,177
	<hr/>	<hr/>
Total recourses expended	1,310,133	1,090,267
	<hr/>	<hr/>
Net Income	119,330	406,560
	<hr/>	<hr/>

SSG SUSTAINABLE LIVING

England & Wales - Charity number 1167457

Accounts

**SSG SUSTAINABLE LIVING CIO
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 APRIL 2022**

CHARITY NUMBER 1167457

SSG SUSTAINABLE LIVING CIO - CHARITY NUMBER 1167457

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REPORT OF THE TRUSTEES

Legal and Administrative Details

Constitution

SSG Sustainable Living was established as a Charitable Incorporated Organisation and constituted on 3rd June 2016. SSG Sustainable Living Trust is registered with the Charities Commission (Registration Number 1167457). The CIO is managed by a board of trustees, who act as the administrative body.

Trustees

The trustees who have served during this period are:-

Yasmin Osman
Maria Marchiano
Danielle Bickerdike
Filippa Santagata

Address

The CIO's address is:-
Kashmir House
439-441 Cheetham Hill Road
Manchester
M8 0PF

Bankers

The CIO's principal bankers are:-
Royal Bank of Scotland

Independent Examiner

The Trust's Independent Auditor is: — Scott Roberts Taylor & Co.

Appointment of Trustees

The Trustees may convene and appoint a new Trustee to hold office for the period stated in the CIO's Constitution. Trustees are appointed through residence, occupation, employment or otherwise, have specialist knowledge of the area of benefit or who are able by virtue of their personal or professional qualifications to make a contribution to the pursuit of the objectives or management of the charity. New Trustees attend the Trustees induction during which they spend time at the project in order to see how it works in practice, to meet the people who use the project and the staff and volunteers. Each Trustee receives an induction pack, which includes information about their legal responsibility in the Charity Commission booklet, the constitution, financial statements, annual report, budget and recent management committee papers. They are also given information about their role as a Trustee and what is expected of them. They are also given information about other Trustees and are introduced to them.

Risk Assessment

The major risks, to which the charity is exposed, as identified by the Trustees, have been reviewed and systems have been established to mitigate those risks.

Organisational Structure

The Trustees form the Management Committee of the charity and are responsible for the setting and reviewing of policies, finances and strategic direction. The Trustees delegate the day to day management of the project to the manager, Maria Marsden. The manager also manages staff and volunteers.

REPORT OF THE TRUSTEES - CONTINUED

Objectives

The objectives of SSG Sustainable Living are:

- (1) The relief and prevention of poverty and the relief of need in particular by the provision of accommodation, support and training to people who are homeless or in acute housing distress or suffering poverty, hardship or social and economic disadvantage in Manchester.
- (2) The advancement of education including (without limitation) the provision of education and training to eligible persons.

Summary of Achievement

As we move into our 6th year and out of covid we have continued to grow and develop as a charity. At the beginning of the year SSG embarked on a partnership with Centrepoint and acquired an additional 9 rooms at College Road, specifically for those aged 18-25 as a pilot project. The 9 rooms are ringfenced for young people and weekly visits are made by an experienced housing officer and mental health worker. This is now a running project and we have developed a close working relationship with Centrepoint where we are able to access funding, employment and education training and additional support with housing for young people. During this time, we have moved 22 young people on successfully.

College road is an ABEN service that was created to immediately get those who are rough sleeping into accommodation where they will stay for 30-60 days. During this time a client will meet with their support worker to create a tailored support plan focusing on the client's needs and goals. The support worker will then assess whether the client needs further supported accommodation or if they are ready to move into their own tenancy. Clients are supported to access benefits, referred to services to get into work or education, registration with the GP, bank accounts and ID. During this year we have moved 147 clients on successfully from College Road ABEN.

Kashmir House is suited to those who may have additional support needs or are not quite ready to move into their own tenancy. SSG'S mission focuses on the sustainability of a tenancy and therefore the assessment of a client's needs at the beginning of their journey is fundamental. Clients will stay at Kashmir house for 3-6 months. We are still seeing the aftereffects of covid and therefore there has been a slight extension on some stays. The support continues at Kashmir house, and we are able to work closely with the 17 that reside there to get them to be tenancy ready. We support them to work with other services depending on their needs and can liaise on their behalf to ensure they are getting the correct support package. During this year 28 clients who have moved from Kashmir have successfully sustained their tenancies for over 6 months.

Our Step-down accommodation at Appleford Drive provides that next step towards independence for our clients. The four two-bedroom flats are the last part of a clients SSG journey before they venture onto their own tenancy. Appleford is the only SSG site that does not have 24-hour staffing, this allows the clients to develop life skills such as taking out the bins, cleaning their flat and attending meetings. 17 clients have moved during this year from Appleford Drive into their own tenancies and are still occupying them because of the skills they have developed while working with SSG.

We have accessed a range of funding through the year such as the Big Change, The Booth Centre Winter pressure fund and MCC's Winter provision funding. Thanks to all our funders this year our team has been able to source and occupy numerous tenancies for clients across all three sites. These tenancies are then handed over to our resettlement worker who then begins the process of moving a client and starting to support them to ensure they maintain their own tenancy. Our resettlement worker sources furniture, provides floating support to clients and helps to create a home for the client to move into rather than a house. This in depth support ensures that the clients are able to sustain their tenancies and start to rebuild their lives.

During this year we have met with a consultant and reviewed and updated our policies and procedures as well as taking part in the Eviction protocol review within the ABEN service to look at best practices and reduce evictions. Staff worked together to develop a new eviction procedure which has now been implemented across all sites and has reduced our evictions to only 14 this year. In addition to this SSG now has a senior management team to oversee each site and work together to provide the best support and service for the clients and colleagues.

REPORT OF THE TRUSTEES - CONTINUED

We have continued to work with several external agencies such as the Booth Centre who provide training and activities. CGL who attend College Road ABEN for weekly drop-in sessions, as well as Greater Manchester Together who have provided a range of activities for all our clients to take part in to bring a sense of achievement and to overall improve their wellbeing. We already have some plans in place to further extend client engagement and the overall wellbeing within SSG and we are looking forward to another busy and successful year.

Trustees' Responsibilities

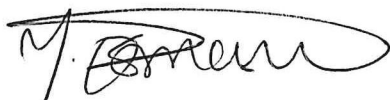
The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales 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 of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the accounts comply with the *Charities Act 2011*, the *Charity (Accounts and Reports) Regulations 2008* and the provisions of the trust deed. 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.

Approved by order of the board of trustees on 24th January 2023 and signed on its behalf by:



Ms Y Osman - Trustee

Opinion

We have audited the financial statements of SSG Sustainable Living CIO ('the charity') for the year ended 30th April 2022 which comprise of the Statement of Financial Activities, Statement of Cash Flows, Balance Sheet and notes to the financial statements, including significant accounting policies. 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 charity's affairs as at 30th April 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 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 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 director's 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 charity's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

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

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

We have nothing to report in this regard.

INDEPENDENT AUDITOR'S REPORT - CONTINUED

Matters on which we are required to report by exception

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

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require 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; 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 set out on page 3, the trustees 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 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 (145 for a lower income charity) 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 auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Enquiries were made of the Trustees and management with a view to identifying those laws and regulations that could be expected to have a material impact on the financial statements.

We obtained an understanding of the legal and regulatory framework that the charity operates in, and the principal risks of non-compliance with laws and regulations which we identified as being significant to the company related to UK Financial Reporting Standards, Company Law, Charity Law, UK Tax Legislation and Health & Safety regulations.

INDEPENDENT AUDITOR'S REPORT - CONTINUED

We considered the extent to which the non-compliance with these regulations would have an impact on the accounts. The audit procedures we undertook in response to the potential risks relating to irregularities (which include fraud and non-compliance with laws and regulations) included, but were not limited to:

- enquiries of management about procedures for compliance with laws and regulations
- enquiring of management as to whether they had any knowledge of actual, suspected or alleged fraud
- we inspected the minutes of meetings of those charges with governance
- we ensured the audit team were alert for any identification of non-compliance throughout the audit

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

This description forms part of our auditor's report.

Scott Roberts Taylor & Co. is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with The Charities Act 2011. Our audit work has been undertaken so that we might state to the 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's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



.....
Ian David Wicks FCCA
Scott Roberts Taylor & Co
Statutory Auditor
Central Buildings
5 – 7 Corporation Street
Hyde
Cheshire
SK14 1AG

27th February 2023

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 APRIL 2022**

	Notes	30.04.22 Unrestricted fund £	30.04.21 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations & Legacies		497,687	416,341
Other trading activities	2	998,496	785,809
Furlough claims		644	-
Total		<u>1,496,827</u>	<u>1,202,150</u>
EXPENDITURE ON			
Raising funds	3	7,288	12,684
Charitable activities			
Housing		1,082,979	993,477
Other		-	-
Total		<u>1,090,267</u>	<u>1,006,161</u>
NET INCOME		406,560	195,989
RECONCILIATION OF FUNDS			
Total funds brought forward		<u>235,516</u>	<u>39,527</u>
TOTAL FUNDS CARRIED FORWARD		<u>642,076</u>	<u>235,516</u>

SSG SUSTAINABLE LIVING CIO - CHARITY NUMBER 1167457

**STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 30 APRIL 2022**

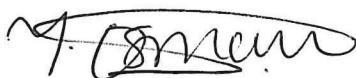
	30.04.22	30.04.21
	£	£
Operating Activities		
Net income	406,560	195,989
Adjustments for:		
(Increase)/decrease in debtors	(147,012)	-
Increase/(decrease) in creditors	23,483	1,989
Depreciation	5,410	4,304
	<hr/>	<hr/>
Total Cash from Operating Activities	(118,119)	6,293
Investing Activities		
Payments to acquire property, plant and equipment	(5,704)	(18,162)
	<hr/>	<hr/>
Total Cash from Investing Activities	(5,704)	(18,162)
	<hr/>	<hr/>
Net increase in cash and cash equivalents	282,737	184,120
Cash and cash equivalents at the beginning of the period	235,736	51,616
	<hr/>	<hr/>
Cash and cash equivalents at the end of the period	518,473	235,736
	<hr/>	<hr/>

SSG SUSTAINABLE LIVING CIO - CHARITY NUMBER 1167457

**BALANCE SHEET
AT 30 APRIL 2022**

	Notes	£	2022 £	£	2021 £
FIXED ASSETS					
Tangible assets	7		16,702		16,408
CURRENT ASSETS					
Debtors	8	148,212		1,200	
Cash at bank		518,473		235,736	
		<u> </u>		<u> </u>	
		666,685		235,736	
CREDITORS: amounts					
Falling due within one year	9	(41,311)		(17,828)	
NET CURRENT ASSETS			625,374		219,108
			<u> </u>		<u> </u>
TOTAL ASSETS LESS CURRENT LIABILITIES			642,076		235,516
			<u> </u>		<u> </u>
NET ASSETS			642,076		235,516
			<u> </u>		<u> </u>
FUNDS	10				
Unrestricted Funds			642,076		235,516
			<u> </u>		<u> </u>
TOTAL FUNDS			642,076		235,516
			<u> </u>		<u> </u>

The financial statements were approved by the Board of Trustees and authorised for issue on 24th January 2023 and were signed on its behalf by:



Ms Y Osman – Trustee

The notes on pages 10 to 15 form part of these financial statements

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 APRIL 2022**

1 ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the charities SORP (FRS 102) Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount if the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of the resources.

Tangible fixed assets

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

Improvements to property	20% straight line
Fixtures and fittings	20% straight line
Motor Vehicles	20% straight line
Computer Equipment	20% straight line

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 30 APRIL 2022**

2. OTHER TRADING ACTIVITIES

	30.04.22	30.04.21
	£	£
M.C.C	987,093	785,809
The Booth Centre	11,313	-
Other Income	90	-
	<hr/>	<hr/>
Total	<u>998,496</u>	<u>785,809</u>

3. FUNDRAISING COSTS

	30.04.22	30.04.21
	£	£
Property Costs	7,288	12,684
	<hr/>	<hr/>

4. TRUSTEES REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 April 2022 nor for the year ended 30 April 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 April 2022 nor for the year ended 30 April 2021.

5. STAFF COSTS

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

	30.04.22	30.04.21
Support Staff	19	20
	<hr/>	<hr/>

No employees received emoluments in excess of £60,000

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 30 APRIL 2022

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Fund £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	416,341
Other trading activities	785,809
	<hr/>
Total	1,202,150
EXPENDITURE ON	
Fundraising costs	12,684
Charitable activities	
Housing	993,477
Other	-
	<hr/>
Total	1,006,161
	<hr/>
NET INCOME	<u>195,989</u>
RECONCILIATION OF FUNDS	
Total funds brought forward	39,527
	<hr/>
TOTAL FUNDS CARRIED FORWARD	<u><u>235,516</u></u>

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 30 APRIL 2022

7. TANGIBLE FIXED ASSETS

	Improvements to Property £	Fixtures and fittings £	Motor Vehicles £	Computer Equipment £	Totals £
COST					
At 1 May 2021	11,224	4,912	2,150	3,064	21,350
Additions	-	840	2,000	2,864	5,704
	-----	-----	-----	-----	-----
At 30 April 2022	11,224	5,752	4,150	5,928	27,054
	-----	-----	-----	-----	-----
DEPRECIATION					
At 1 May 2021	2,245	1,016	860	821	4,942
Charge for year	2,245	1,149	830	1,186	5,410
	-----	-----	-----	-----	-----
At 30 April 2022	4,490	2,165	1,690	2,007	10,352
	-----	-----	-----	-----	-----
NET BOOK VALUE					
At 30 April 2022	6,734	3,587	2,460	3,921	16,702
	=====	=====	=====	=====	=====
At 30 April 2021	8,979	3,896	1,290	2,243	16,408
	=====	=====	=====	=====	=====

8. DEBTORS AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.04.22 £	30.04.21 £
Prepayments	77,216	-
Other Debtors	70,996	1,200
	-----	-----
	148,212	1,200
	=====	=====

9. CREDITORS AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.04.22 £	30.04.21 £
Taxation and social security	6,937	10,024
Other creditors	34,374	7,804
	-----	-----
	41,311	17,828
	=====	=====

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 30 APRIL 2022

10. MOVEMENT IN FUNDS

	At 01.05.21	Net Movement in funds	At 30.04.22
	£	£	£
Unrestricted funds			
General Fund	235,516	406,560	642,076
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	235,516	406,560	642,076
	<u> </u>	<u> </u>	<u> </u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,496,827	(1,090,267)	406,560
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	1,496,827	(1,090,267)	406,560
	<u> </u>	<u> </u>	<u> </u>

Comparatives for movement in funds

	At 01.05.20	Net Movement in funds	At 30.04.21
	£	£	£
Unrestricted funds			
General fund	39,527	195,989	235,516
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	39,527	195,989	235,516
	<u> </u>	<u> </u>	<u> </u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,202,150	(1,006,161)	195,989
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	1,202,150	(1,006,161)	195,989
	<u> </u>	<u> </u>	<u> </u>

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 30 APRIL 2022**

10. MOVEMENT IN FUNDS - continued

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

	At 01.05.20	Net Movement in funds	At 30.04.22
	£	£	£
Unrestricted funds			
General Fund	39,527	602,549	642,076
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	39,527	602,549	642,076
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	2,698,977	(2,096,428)	602,549
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	2,698,977	(2,096,428)	602,549
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

11. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 30 April 2022.

SSG SUSTAINABLE LIVING - CHARITY NUMBER 1167457

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 APRIL 2022**

	30.04.22	30.04.21
	£	£
INCOME AND ENDOWMENTS		
Donation and legacies		
Grants	-	51,427
HRS Funding	470,857	991
Forever Manchester	-	363,923
BCM Funding	26,830	-
	<hr/>	<hr/>
	497,687	416,341
Other trading activities	998,496	785,809
JRS income	644	-
	<hr/>	<hr/>
	1,496,827	1,202,150
EXPENDITURE		
Investment management costs		
Property repairs	7,288	12,684
Charitable activities		
Rates and water	5,950	16,938
Light and heat	9,587	11,034
Security costs	1,102	-
Rent payable	473,487	505,753
Food provision	38,218	-
Replacement household costs	20,520	-
Insurances	2,215	5,009
	<hr/>	<hr/>
	551,079	538,734
Support costs		
Management		
Telephone	2,215	2,346
Advertising and marketing	2,616	-
Postage and stationery	1,332	1,096
Sundries	1,713	1,266
Travel	3,710	1,053
Waste disposal	60	-
Cleaning	14,124	25,064
Computer software	-	1,470
	<hr/>	<hr/>
	25,770	32,295
Finance		
Other operating leases	638	638
Depreciation of tangible assets	5,410	4,425
	<hr/>	<hr/>
	6,048	5,063
Information technology		
Repairs and renewals	5,854	21,780

SSG SUSTAINABLE LIVING CIO - CHARITY NUMBER 1167457

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES - CONTINUED
FOR THE YEAR ENDED 30 APRIL 2022**

	30.04.22	30.04.21
	£	£
Human resources		
Wages	433,059	342,508
Social security	32,692	25,020
Pensions	9,300	17,007
	<hr/>	<hr/>
	475,051	384,535
Governance costs		
Accountancy and legal fees	3,936	5,040
Audit fees	2,400	-
Payroll costs	3,437	4,071
Bookkeeping	-	844
Consultancy	6,950	-
Legal fees	2,119	-
Licences	-	706
Bank charges	335	409
	<hr/>	<hr/>
	19,177	11,070
	<hr/>	<hr/>
Total resources expended	1,090,267	1,006,161
	<hr/>	<hr/>
Net Income	406,560	195,989
	<hr/> <hr/>	<hr/> <hr/>

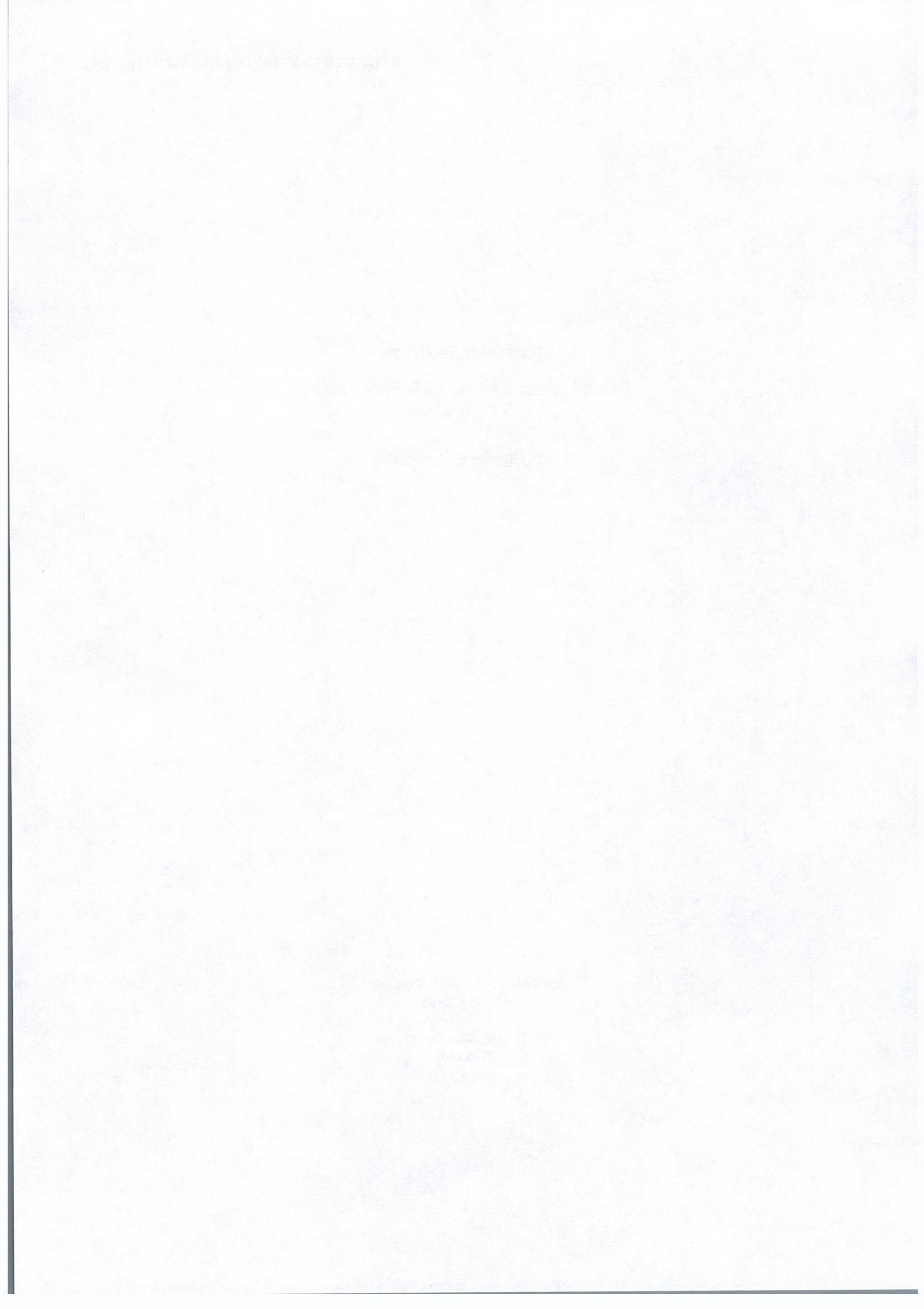
SSG SUSTAINABLE LIVING

England & Wales - Charity number 1167457

Accounts

Report of the Trustees and
Financial Statements for the Year Ended 30 April 2021
for
SSG Sustainable Living CIC

Rowlinson Rainbow & Company
5/7 New Road
Radcliffe
Greater Manchester
M26 1LS



Contents of the Financial Statements
for the Year Ended 30 April 2021

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Statement of Financial Activities	3
Balance Sheet	4
Notes to the Financial Statements	5 to 9
Detailed Statement of Financial Activities	10 to 11

SSG Sustainable Living CIC

Report of the Trustees for the Year Ended 30 April 2021

The trustees present their report with the financial statements of the charity for the year ended 30 April 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objectives of SSG Sustainable Living are:

Summary of Achievement

SSG have moved into the fourth year after successfully acquiring 24-beds to deal with the Covid 19 outbreak in May the capacity was extended by another 23 making 47 beds in total, and they were to be used as emergency accommodation, A bed every night (ABEN). The accommodation has been a supportive environment for individuals during the pandemic at a time that has left them feeling isolated from their support network. We have worked closely with other agencies to support the Clients and arranged activities to keep them engaged.

With our ABEN accommodation we have managed to moved 32 into their own accommodation and 62 into supported accommodation.

With our supported and step-down accommodation, we have managed to move 54 individuals into their own properties. 14 of these individuals have sustained their tenancies for between 9 and 12 months. In just three months, we have moved 18 individuals into their own properties, working alongside them to overcome a range of obstacles.

Thanks to our funders we have been able to refurbish, redecorate and create homes for every individual that we place in their own accommodation.

The activities provided during the lockdown phase of Covid-19 had a positive impact on our client's emotional well-being with classes such as yoga, football and philosophy this continued when the restrictions were lifted.

Due to the support the Clients had through Covid-19 they have continued to access courses and training with a brighter outlook of getting employment or going into longer term education. SSG have continued to provide accommodation and support to individuals to make the positive changes to move forward with their lives. After running out of funds for the working rooms they were changed over to supported, we found another way that all our clients could get help towards their rent if they were working and found that they could get help if they earned a set amount per month, our supported room capacity went from 14 to 17 in total. All our clients are encouraged to find work if they are at the point of doing so or they are sign-posted to other agencies for the support needed to overcome the issues they may have so they can move forward with their life.

For the short time individuals are at College Road each Client has a tailored support plan, they are supported with basic needs as they often come to us feeling overwhelmed and are dealing with issues that have led to their homelessness. Clients are supported to register with a GP, obtain a bank account, and to claim for benefits. We work closely with external services such as the Booth Centre and CGL to ensure that mental health issues and addictions are being tackled. We have volunteers from Greater Manchester together who have been coming in to do activities at College Road with our Clients, this has been a great success with at least 15 attending each planned activity.

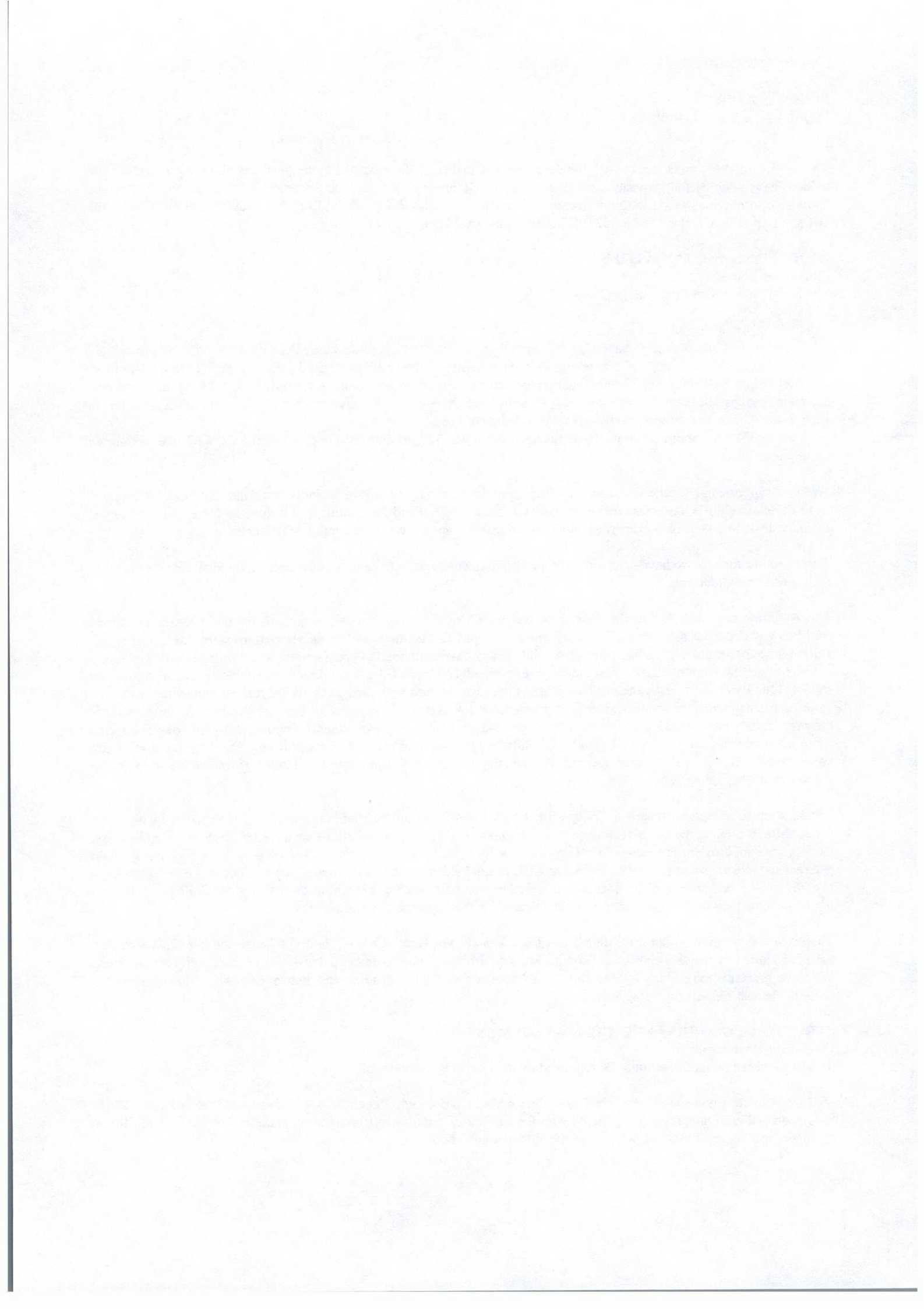
Thanks to the continued support of Manchester City Council, The Booth Centre, The Big Change and homeless link. We have been able to grow as a charity and continue to support individuals to develop the skills to secure their own tenancy. We have more exciting plans for the future, and look forward to expanding and networking with other services to provide the best support for our Clients.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

SSG is governed by its Constitution & regulated by the Charities Commission.

SSG Sustainable Living was established as a Charitable Incorporated Organisation and constituted on 3rd June 2016. SSG Sustainable Living Trust is registered with the Charities Commission (Registration Number 1167457). The CIO is managed by a board of trustees, who act as the administrative body.



SSG Sustainable Living CIC

Report of the Trustees
for the Year Ended 30 April 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The Trustees form the Management Committee of the charity and are responsible for the setting and reviewing of policies, finances and strategic direction.

The Trustees delegate the day to day management of the project to the manager, Maria Marsden. The manager also manages staff and volunteers.

Risk management

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

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1167457

Principal address

Kasmir House
439-441 Cheetham Hill Road
Manchester
M8 0PF

Trustees

The above account summarises our activities over the last 12 months. We are currently in the process of developing further our relationships with funders and partners who will enable us to increase both the quality and the range of services that we are able to offer homeless people in the future.

The Trustees may convene and appoint a new Trustee to hold office for the period stated in the CIO's Constitution. Trustees are appointed through residence, occupation, employment or otherwise have specialist knowledge of the area of benefit or who are able by virtue of their personal or professional qualifications to make a contribution to the pursuit of the objectives or management of the charity.

New Trustees attend the Trustees induction during which they spend time at the project in order to see how it works in practice, to meet the people who use the project and the staff and volunteers. Each Trustee receives an induction pack, which includes information about their legal responsibility in the Charity Commission booklet, the constitution, financial statements, annual report, budget and recent management committee papers. They are also given information about their role as a Trustee and what is expected of them. They are also given information about other Trustees and are introduced to them.

Bankers

Royal Bank of Scotland PLC
P.O.Box 5479
1 Spinningfields Square
Manchester
M61 0NH

Approved by order of the board of trustees on 13 January 2022 and signed on its behalf by:



Ms Y Osman - Trustee

Independent Examiner's Report to the Trustees of
SSG Sustainable Living CIC

Independent examiner's report to the trustees of SSG Sustainable Living CIC

I report to the charity trustees on my examination of the accounts of SSG Sustainable Living CIC (the Trust) for the year ended 30 April 2021.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of C.P.A.A. which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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



Rowlinson Rainbow & Co
C.P.A.A.
Rowlinson Rainbow & Company
5/7 New Road
Radcliffe
Greater Manchester
M26 1LS

Date: 25/01/2022

SSG Sustainable Living CIC

Statement of Financial Activities
for the Year Ended 30 April 2021

	Notes	30.4.21 Unrestricted fund £	30.4.20 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		416,341	70,254
Other trading activities	2	785,809	320,853
Total		1,202,150	391,107
 EXPENDITURE ON			
Raising funds	3	12,684	16,481
Charitable activities			
Housing		993,477	333,221
Other		-	10,429
Total		1,006,161	360,131
NET INCOME		195,989	30,976
 RECONCILIATION OF FUNDS			
Total funds brought forward		39,527	8,551
TOTAL FUNDS CARRIED FORWARD		235,516	39,527

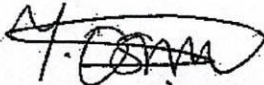
The notes form part of these financial statements

SSG Sustainable Living CIC

Balance Sheet
30 April 2021

	Notes	30.4.21 Unrestricted fund £	30.4.20 Total funds £
FIXED ASSETS			
Tangible assets	7	16,408	2,550
CURRENT ASSETS			
Debtors	8	1,200	1,200
Cash at bank		235,736	51,616
		<u>236,936</u>	<u>52,816</u>
CREDITORS			
Amounts falling due within one year	9	(17,828)	(15,839)
		<u>219,108</u>	<u>36,977</u>
NET CURRENT ASSETS			
		<u>219,108</u>	<u>36,977</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>235,516</u>	<u>39,527</u>
NET ASSETS		<u>235,516</u>	<u>39,527</u>
FUNDS	10		
Unrestricted funds		<u>235,516</u>	<u>39,527</u>
TOTAL FUNDS		<u>235,516</u>	<u>39,527</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 13 January 2022 and were signed on its behalf by:



Ms Y Osman - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

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

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Notes to the Financial Statements - continued
for the Year Ended 30 April 2021

2. OTHER TRADING ACTIVITIES

	30.4.21	30.4.20
	£	£
M.C.C.	<u>785,809</u>	<u>320,853</u>

3. RAISING FUNDS**Investment management costs**

	30.4.21	30.4.20
	£	£
Property repairs	<u>12,684</u>	<u>16,481</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

5. STAFF COSTS

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

	30.4.21	30.4.20
Support Staff	<u>20</u>	<u>9</u>

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

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	70,254
Other trading activities	<u>320,853</u>
Total	<u>391,107</u>
EXPENDITURE ON	
Raising funds	16,481
Charitable activities	
Housing	333,221
Other	<u>10,429</u>
Total	<u>360,131</u>
NET INCOME	<u>30,976</u>

Notes to the Financial Statements - continued
for the Year Ended 30 April 2021

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

Unrestricted
fund
£

RECONCILIATION OF FUNDS

Total funds brought forward

8,551

TOTAL FUNDS CARRIED FORWARD

39,527

7. TANGIBLE FIXED ASSETS

	Improvements to property £	Fixtures and fittings £	Motor vehicles £	Computer equipment £	Totals £
COST					
At 1 May 2020	-	-	2,150	1,038	3,188
Additions	11,224	4,912	-	2,026	18,162
At 30 April 2021	11,224	4,912	2,150	3,064	21,350
DEPRECIATION					
At 1 May 2020	-	-	430	208	638
Charge for year	2,245	1,016	430	613	4,304
At 30 April 2021	2,245	1,016	860	821	4,942
NET BOOK VALUE					
At 30 April 2021	8,979	3,896	1,290	2,243	16,408
At 30 April 2020	-	-	1,720	830	2,550

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.4.21	30.4.20
	£	£
Other debtors	1,200	1,200

Notes to the Financial Statements - continued
for the Year Ended 30 April 2021

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.4.21	30.4.20
	£	£
Taxation and social security	10,024	9,567
Other creditors	7,804	6,272
	<u>17,828</u>	<u>15,839</u>

10. MOVEMENT IN FUNDS

	At 1.5.20	Net movement in funds	At 30.4.21
	£	£	£
Unrestricted funds			
General fund	39,527	195,989	235,516
	<u>39,527</u>	<u>195,989</u>	<u>235,516</u>
TOTAL FUNDS	<u>39,527</u>	<u>195,989</u>	<u>235,516</u>

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	1,202,150	(1,006,161)	195,989
	<u>1,202,150</u>	<u>(1,006,161)</u>	<u>195,989</u>
TOTAL FUNDS	<u>1,202,150</u>	<u>(1,006,161)</u>	<u>195,989</u>

Comparatives for movement in funds

	At 1.5.19	Net movement in funds	At 30.4.20
	£	£	£
Unrestricted funds			
General fund	8,551	30,976	39,527
	<u>8,551</u>	<u>30,976</u>	<u>39,527</u>
TOTAL FUNDS	<u>8,551</u>	<u>30,976</u>	<u>39,527</u>

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	391,107	(360,131)	30,976
	<u>391,107</u>	<u>(360,131)</u>	<u>30,976</u>
TOTAL FUNDS	<u>391,107</u>	<u>(360,131)</u>	<u>30,976</u>

Notes to the Financial Statements - continued
for the Year Ended 30 April 2021

10. MOVEMENT IN FUNDS - continued

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

	At 1.5.19 £	Net movement in funds £	At 30.4.21 £
Unrestricted funds			
General fund	8,551	226,965	235,516
TOTAL FUNDS	<u>8,551</u>	<u>226,965</u>	<u>235,516</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,593,257	(1,366,292)	226,965
TOTAL FUNDS	<u>1,593,257</u>	<u>(1,366,292)</u>	<u>226,965</u>

11. RELATED PARTY DISCLOSURES

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

SSG Sustainable Living CIC

Detailed Statement of Financial Activities
for the Year Ended 30 April 2021

	30.4.21 £	30.4.20 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Grants	51,427	6,500
HRS Funding	991	6,467
Forever Manchester	363,923	57,287
	<hr/>	<hr/>
	416,341	70,254
Other trading activities		
M.C.C.	785,809	320,853
	<hr/>	<hr/>
Total incoming resources	1,202,150	391,107
EXPENDITURE		
Investment management costs		
Property repairs	12,684	16,481
Charitable activities		
Rates and water	16,938	10,538
Light and heat	11,034	12,161
Rent Payable	505,753	116,289
Training Costs	-	239
Insurances	5,009	-
	<hr/>	<hr/>
	538,734	139,227
Support costs		
Management		
Telephone	2,346	1,167
Postage and stationery	1,096	639
Sundries	1,266	734
Travel	1,053	438
Waste Disposal	-	120
Cleaning	25,064	1,750
Computer Software	1,470	-
	<hr/>	<hr/>
	32,295	4,848
Finance		
Other operating leases	638	439
Depreciation of tangible fixed assets	4,425	638
	<hr/>	<hr/>
	5,063	1,077
Information technology		
Repairs and renewals	21,780	11,607
Human resources		
Wages	342,508	165,629
Carried forward	342,508	165,629

This page does not form part of the statutory financial statements

SSG Sustainable Living CIC

Detailed Statement of Financial Activities
for the Year Ended 30 April 2021

	30.4.21	30.4.20
	£	£
Human resources		
Brought forward	342,508	165,629
Social security	25,020	9,273
Pensions	17,007	7,049
	<hr/>	<hr/>
	384,535	181,951
Other		
Loan	-	1,200
Governance costs		
Accountancy and legal fees	5,040	1,920
Payroll Costs	4,071	1,820
Book keeping	844	-
Licences	706	-
Bank Charges	409	-
	<hr/>	<hr/>
	11,070	3,740
Total resources expended	<hr/>	<hr/>
	1,006,161	360,131
Net income	<hr/>	<hr/>
	195,989	30,976

This page does not form part of the statutory financial statements