



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day	Month	Year		Day	Month	Year
	1	April	2023		31	March	2024

Section A Reference and administration details

Charity name

The Bus Shelter MK

Other names charity is known by

Registered charity number (if any)

1173705

Charity's principal address

George House

Crosslands, Stantonbury

Milton Keynes

Postcode

MK14 6DB

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Pamela Williams	Chair		
2	David Pickering	Vice Chair		
3	James Albert Yoofi Clarke	Treasurer		
4	Peter Smith			
5	Michael Stephen Thompson	Secretary		
6	Ellis Rust			
7	Cameron James Wood			
8	Frances Eluned Parry			
9	Shirley Lyn Davies			
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation
Trustee selection methods (eg. appointed by, elected by)	Elected or appointed as appropriate

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

<p>The governing document provides that apart from the first charity Trustees, every appointed Trustee must be appointed by invitation and agreement at a Trustee meeting.</p> <p>In selecting individuals for appointment as appointed charity trustees, the charity trustees must have regard to the skills and knowledge needed for the effective administration of the CIO.</p> <p>The charity Trustees will make available to each new charity trustee, on or before his or her first appointment: links to the CIO's policies and procedures, including financial management protocols. An introductory conversation is available with the Chair, and Trustees are invited to visit George House to view and better understand the mechanics and significance of service delivery to guests.</p> <p>Trustees consider and manage risks at each and every Trustee meeting, and between meetings under the guidance of nominated Trustees. A comprehensive suite of policies and procedures exists to guide and mitigate any perceived risks.</p>

Summary of the objects of the charity set out in its governing document

To relieve the needs of homeless persons, or those at risk of homelessness, within the borough of Milton Keynes, by the provision of temporary accommodation, shelter, warmth, food, advice, signposting and support

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The Bus Shelter MK (TBSMK) provides a temporary home, food and detailed person-centric support to people who would otherwise be sleeping on the streets of Milton Keynes.

Service users (guests) are supported and enabled through one to one support, to regain their physical and mental health, financial stability through work and/or entitled benefits, dealing with debt and obtain official documents and a bank account if needed. They are then be assisted to find safe, affordable accommodation where, with on-going support, they can maintain tenancies and their wellbeing.

We are also one of the few services for people experiencing street homelessness which will accept dogs. The relationship between a guest and their dog can be sacrosanct and often enables their sense of self to remain intact. By accepting a guest's dog, we remain respectful of their important relationships and feelings helping us to build trust for the work ahead.

The Trustees are mindful of the Charity Commission guidelines on public benefit and consider that these are being met through the charity's objectives and activities.

The Bus Shelter MK raises awareness of the issues around homelessness facing people in Milton Keynes through its work directly with people who are experiencing or are at risk of homelessness. We advocate equity and equality, through respecting and enabling the power of choice for our guests, giving the opportunity to get lives back on track. The Bus Shelter MK's public benefit is enabling real life changes, changing the perceptions of those with whom we engage, either guests, services, organisations, or members of the public promoting dignity, respect and understanding, and inclusion for everyone in local communities.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grant making;
- policy programme related investment;
- contribution made by volunteers.

During this report period we continued to experience difficulties in assisting our guests to find affordable, independent accommodation due to the rented housing crisis. This was made especially difficult by the four year freeze in the Local Housing Allowance (LHA), which resulted in us being unable to find any legal properties for private rent in Milton Keynes available at the level of the LHA. This created a bottleneck in our capacity due to reduced turnover, impacting the number of beds we could make available for people newly experiencing street homelessness in the city. We were very relieved to learn that the LHA freeze was to be lifted in April 2024, at the start of our next reporting period.

We welcomed politicians from both Conservative and Labour to come and talk to us and see what we were doing. Felicity Buchan, Parliamentary Under-Secretary of State for Housing and Homelessness visited our George House shelter accompanied by our then local MP Ben Everitt on 20 July 2023. We specifically discussed the challenges of the LHA rate and the challenges of homeless fathers to maintain relationships with their children.

On 9 January we were visited by Emily Darlington, currently the Labour MP for Central Milton Keynes but at the time the Cabinet Member for Milton Keynes City Council with responsibility for homelessness. As well as explaining some of our challenges, we also raised with Ms Darlington our disappointment that MKCC were no longer operating the Severe Weather Emergency Protocol in as effective, open, and user-friendly way as it had done in past years.

Considerable work was carried out by Trustees to look at the future direction of the Charity, refreshing our objectives and ensuring we remain focussed on supporting people in the very best way. This has led to a renewed focus on the increasing demands on our service and how best we might meet that need.

The scale of homelessness is growing nationally and in Milton Keynes. Working people are finding themselves at risk as well as those who were already struggling in today's economic climate. The trustees were keen to expand TBSMK's capacity in the knowledge that we were sadly unable to meet many of the requests for help received. In order to achieve this, the operational foundations of the organisation needed to be more robust for further expansion to be considered. During this report period there were a number of changes and developments within the staff team which further professionalised the service and increased its robustness and sustainability.

The Board also recognised that given the charity's growth and the ambition to develop services, paid senior leadership and back office resources would be required to deliver the strategic direction and enable board members to step back from day to day operations. This work started during the report period and is continuing, enabling some exciting developments for 2025/26.

The Bus Shelter MK is extremely grateful to the incredible volunteers who support our guests and the organisation. Key volunteer activities include guest support, cooking, social media management, gardening, administration, counselling, graphic design, fundraising and many other ad hoc tasks.

Summary of the main achievements of the charity during the year

During the financial year 23/24, the charity maintained its total bedroom capacity at 21 in four locations across Milton Keynes. The average length of stay for guests increased due to the challenges of finding safe affordable private rented accommodation within the city due to lack of available housing and the level of local housing allowance being out of line with rents in the private rented sector.

We provided a temporary home and accompanying person centric support to 35 individuals who would otherwise have had no option but to sleep on the streets of Milton Keynes. This represents a decrease over 22/23, due to guests finding it very difficult to move into longer term accommodation.

We also provided “floating support” to former guests to ensure they are able to maintain their tenancies. This ongoing support, which is not time limited but determined by need, has ensured a large proportion of our former guests successfully maintain tenancies for 12 months or longer, rather than slip back into street or insecure homelessness, the well reported “revolving door of homelessness”.

Additionally, we provided advice, referrals and signposting to over 300 people calling our enquiry line. 210 were self-referrals and 85 professionals from other agencies. We aimed to assist callers to avoid or deal with homelessness where we were unable to offer accommodation. We are finding the number of calls increasing and cases becoming more complex. Relationship breakdowns and loss of employment were the most usual causes of homelessness during this period.

Guests who were able to move into their own accommodation were assisted to set up their new homes with items such as furniture, bedding, flooring, kitchen equipment etc. and offered floating support to help them settle into their new home and maintain their tenancy. Our greatest successes were for guests over 55 years of age as there is some availability of social housing in that category within Milton Keynes.

Former guests are always encouraged to contact our support team if they encounter challenges, irrespective of the time elapsed since they moved on or were last in touch with the charity.

The Bus Shelter MK is committed to continue to deliver real, long-lasting change for some of the most vulnerable members of our local community.

Brief statement of the charity's policy on reserves

The Charity's reserves policy is to ensure that unrestricted funds not presently committed or invested should be maintained at the level equivalent to 9 months' expenditure to enable the charity to continue pursuing its activities should there be a period of reduced income.

For the period under review, unrestricted reserves carried forward is sufficient to meet operating expenditure for the next 10 months (2023: 7 months).

This excludes reserves designated for internal projects which can be redesignated by the Board of Trustees for operational expenditure (service delivery) should the need arise.

'Designated reserves' are retained for building plans, on site development at George House and other necessary work to benefit and enhance service delivery objectives including a building fund for plans to increase our capacity to host guests

Details of any funds materially in deficit

There are no funds that are materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The Board of Trustees is extremely grateful to all those who have supported The Bus Shelter MK financially during the reporting period, whether trusts, foundations, corporates, or individuals. Without their support we could be unable to deliver our crucial services – services which help people turn their lives around, and undoubtedly in some cases, save lives.

It is impossible to name all our generous supporters here, but some donors of note during FY 2023/2024 include:

Lloyds Bank Foundation
 The David Family Foundation
 Sava Limited
 Dentons Charitable Trust
 The Betty Phillips Charitable Trust
 Blum UK
 CEO Sleepout
 Aviva/Solus via Crowdfunder
 Evelyn May Trust
 Fairhive
 Lush Retail
 Mazars Charitable Trust
 Roger Jefcoate
 Quaker MK
 Thames Valley Police Community Fund
 Christopher & Kirsty Johnston Charitable Trust
 The Oliver Borthwick Memorial Trust

The Trustees would also like to extend its thanks to the small staff team who are at the frontline of service, working with and supporting guests on a day to day basis. Without their enthusiasm, expertise, empathy, and commitment, we could not deliver all that we do.

An acknowledgement too, for each Trustee that has and continues to serve on our Board. Their willingness to roll up their sleeves and get things done has enabled The Bus Shelter MK to become what it has, serving the most vulnerable and disadvantaged individuals in Milton Keynes.

The charity receives exempt housing benefit which covers the basic cost of the accommodation provided. This housing benefit does not however cover any of the vital support provided (support which is conditional for the exempt housing benefit to be received). All this assistance, including food, advice, practical help, advocacy with official bodies, finding and setting up long term housing etc. are paid for by money raised through a wide range of fundraising activity or provided by volunteers.



In line with the charity's strategic goal of increasing its capacity of temporary accommodation, The Bus Shelter MK is building a property fund which has been ring-fenced for this purpose.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Pamela Williams	James Albert Yoofi Clarke
Position (eg Secretary, Chair, etc)	Chair of Trustees	Treasurer
Date	28 January 2025	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees

Charity Name
The Bus Shelter MK

On accounts for the year ended

31st March 2024

Charity no
(if any)

1173705

Set out on pages

1 to 17

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2024.

Responsibilities and basis of report

As the charity's trustees, 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 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Association of Chartered Certified Accountants.

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

Signed:

Date:

20 January 2025

Name:

Ruth Dorans FCCA

Relevant professional
qualification(s) or body
(if any):

Fellow Chartered Certified Accountant

Address:

Sherwoods Ltd, 1st Floor, 27 Shirwell Crescent

Furztön Lake Milton Keynes MK4 1GA

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

N/A



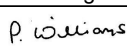

Charity Name THE BUS SHELTER MK			Charity No (if	1173705	
Annual accounts for the period					
Period start date	01-Apr-23	To	Period end date	31-Mar-24	

Section A Statement of financial activities

Recommended categories by activity	Guida	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total funds £ F04	Prior year funds £ F05
Incoming resources (Note 3)						
Income and endowments from:						
Donations, legacies and grants	S01	139,664	6,285	-	145,949	82,802
Charitable activities	S02	28,782	-	-	28,782	23,967
Other trading activities	S03	-	-	-	-	-
Interest and dividends	S04	6,016	-	-	6,016	1,042
Separate material item of income	S05	176,270	-	-	176,270	113,985
Other	S06	-	-	-	-	-
Total	S07	350,731	6,285	-	357,017	221,796
Resources expended (Note 6)						
Expenditure on:						
Raising funds	S08	10,864	-	-	10,864	3,500
Charitable activities	S09	256,510	7,707	-	264,217	160,448
Separate material item of expense	S10	-	-	-	-	-
Other	S11	780	-	-	780	1,488
Total	S12	268,153	7,707	-	275,860	165,436
Net income/(expenditure) before investment gains/(losses)						
	S13	82,578	- 1,422	-	81,156	56,360
Net gains/(losses) on investments	S14	-	-	-	-	-
Net income/(expenditure) Extraordinary items	S15	82,578	- 1,422	-	81,156	56,360
Transfers between funds	S16	-	-	-	-	-
Other recognised gains/(losses):	S17	-	-	-	-	-
Gains and losses on revaluation of fixed assets for the charity's own use	S18	133,526	-	-	133,526	-
Other gains/(losses)	S19	-	-	-	-	-
Net movement in funds	S20	216,104	- 1,422	-	214,682	56,360
Reconciliation of funds:						
Total funds brought forward	S21	342,433	13,024	-	355,457	299,097
Total funds carried forward	S22	558,537	11,602	-	570,139	355,457

Section B

Balance sheet

		Guidance Notes	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total this year £ F04	Total last year £ F05
Fixed assets							
Intangible assets	(Note 15)	B01	-	-	-	-	-
Tangible assets	(Note 14)	B02	115,392	-	-	115,392	-
Heritage assets	(Note 16)	B03	-	-	-	-	-
Investments	(Note 17)	B04	-	-	-	-	-
Total fixed assets		B05	115,392	-	-	115,392	-
Current assets							
Stocks	(Note 18)	B06	-	-	-	-	-
Debtors	(Note 19)	B07	4,610	-	-	4,610	3,820
Investments	(Note 17.4)	B08	-	-	-	-	-
Cash at bank and in hand	(Note 24)	B09	443,573	11,602	-	455,175	355,457
Total current assets		B10	448,183	11,602	-	459,785	359,277
Creditors: amounts falling due within one year	(Note 20)	B11	5,038	-	-	5,038	3,820
Net current assets/(liabilities)		B12	443,145	11,602	-	454,747	355,457
Total assets less current liabilities		B13	558,537	11,602	-	570,139	355,457
Creditors: amounts falling due after one year	(Note 20)	B14	-	-	-	-	-
Provisions for liabilities		B15	-	-	-	-	-
Total net assets or liabilities		B16	558,537	11,602	-	570,139	355,457
Funds of the Charity							
Endowment funds	(Note 27)	B17	-	-	-	-	-
Restricted income funds	(Note 27)	B18	-	11,602	-	11,602	13,024
Unrestricted funds		B19	558,537	-	-	558,537	342,433
Revaluation reserve		B20	-	-	-	-	-
Total funds		B21	558,537	11,602	-	570,139	355,457
Signed by one or two trustees on behalf of all							
			Signature	Print Name		Date of	
				Pamela Williams		28/01/2025	
				James A Y Clarke		28/01/2025	

Section C Notes to the accounts

Note 1 Basis of preparation

This section should be completed by all charities.

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

- and with*

X

 the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014
- and with*

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 the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)
- and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.*

X

* -Tick as appropriate

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate:

An explanation as to those factors that support the conclusion that the charity is a going concern;	Not Applicable
Disclosure of any uncertainties that make the going concern assumption doubtful;	Not Applicable
Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern.	Not Applicable

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note { 2 }.

Yes*		* -Tick as appropriate
No*	X	

Please disclose:

<i>(i) the nature of the change in accounting policy;</i>	
<i>(ii) the reasons why applying the new accounting policy provides more reliable and more relevant information; and</i>	
<i>(iii) the amount of the adjustment for each line affected in the current period, each prior period presented and the aggregate amount of the adjustment relating to periods before those presented, 3.44 FRS 102 SORP.</i>	

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

Yes*		* -Tick as appropriate
No*	X	

Please disclose:

<i>(i) the nature of any changes;</i>	
<i>(ii) the effect of the change on income and expense or assets and liabilities for the current period; and</i>	
<i>(iii) where practicable, the effect of the change in one or more future periods.</i>	

1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS 102 SORP).

Yes*		* -Tick as appropriate
No*	X	

Please disclose:

<i>(i) the nature of the prior period error;</i>	
<i>(ii) for each prior period presented in the accounts, the amount of the correction for each account line item affected; and</i>	
<i>(iii) the amount of the correction at the beginning of the earliest prior period presented in the accounts.</i>	

Note 2 Accounting policies

2.2 INCOME

This standard list of accounting policies has been applied by the charity except for those ticked "No" or "N/a". Where a different or additional policy has been adopted then this is detailed in the box below.

Recognition of income	<p>These are included in the Statement of Financial Activities (SoFA) when:</p> <ul style="list-style-type: none"> the charity becomes entitled to the resources; it is more likely than not that the trustees will receive the resources; and the monetary value can be measured with sufficient reliability. 	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td>X</td><td></td><td></td></tr> </table>	Yes	No	N/a	X								
Yes	No	N/a												
X														
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td>X</td><td></td><td></td></tr> </table>	Yes	No	N/a	X								
Yes	No	N/a												
X														
Grants and donations	Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td>X</td><td></td><td></td></tr> </table>	Yes	No	N/a	X								
Yes	No	N/a												
X														
Legacies	<p>In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).</p> <p>Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.</p>	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td></td><td></td><td>X</td></tr> </table> <table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td></td><td></td><td>X</td></tr> </table>	Yes	No	N/a			X	Yes	No	N/a			X
Yes	No	N/a												
		X												
Yes	No	N/a												
		X												
Government grants	The charity has received government grants in the reporting period	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td></td><td></td><td>X</td></tr> </table>	Yes	No	N/a			X						
Yes	No	N/a												
		X												
Tax reclaims on donations and gifts	Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td>X</td><td></td><td></td></tr> </table>	Yes	No	N/a	X								
Yes	No	N/a												
X														
Contractual income and performance related grants	This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td></td><td></td><td>X</td></tr> </table>	Yes	No	N/a			X						
Yes	No	N/a												
		X												
Donated goods	Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td></td><td></td><td>X</td></tr> </table>	Yes	No	N/a			X						
Yes	No	N/a												
		X												
	The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution.	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td></td><td></td><td>X</td></tr> </table>	Yes	No	N/a			X						
Yes	No	N/a												
		X												
	Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'.	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td></td><td></td><td>X</td></tr> </table>	Yes	No	N/a			X						
Yes	No	N/a												
		X												
	Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable.	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td></td><td></td><td>X</td></tr> </table>	Yes	No	N/a			X						
Yes	No	N/a												
		X												
	Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td></td><td></td><td>X</td></tr> </table>	Yes	No	N/a			X						
Yes	No	N/a												
		X												
Donated services and facilities	Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td></td><td></td><td>X</td></tr> </table>	Yes	No	N/a			X						
Yes	No	N/a												
		X												
	Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SOFA.	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td></td><td></td><td>X</td></tr> </table>	Yes	No	N/a			X						
Yes	No	N/a												
		X												
Support costs	The charity has incurred expenditure on support costs.	<table> <tr> <th>Yes</th><th>No</th><th>N/a</th></tr> <tr> <td>X</td><td></td><td></td></tr> </table>	Yes	No	N/a	X								
Yes	No	N/a												
X														

Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
Income from interest, royalties and dividends	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.
Income from membership subscriptions	<p>Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.</p> <p>Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.</p>
Settlement of insurance claims	Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP) and are included as an item of other income in the SoFA.
Investment gains and losses	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.
2.3 EXPENDITURE AND LIABILITIES	
Liability recognition	Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.
Governance and support costs	<p>Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.</p> <p>Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.</p>
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
Grants payable without performance conditions	Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.
Redundancy cost	The charity made no redundancy payments during the reporting period.
Deferred income	No material item of deferred income has been included in the accounts.
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date
Basic financial instruments	The charity accounts for basic financial instruments on initial recognition as per paragraph 11.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.
2.4 ASSETS	
Tangible fixed assets for use by charity	<p>These are capitalised if they can be used for more than one year, and cost at least</p> <p>They are valued at cost.</p> <p>The depreciation rates and methods used are disclosed in note 9.2.</p>
Intangible fixed assets	<p>The charity has intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights. The amortisation rates and methods used are disclosed in note 9.5</p> <p>They are valued at cost.</p>
Heritage assets	The charity has heritage assets, that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture. The depreciation rates and methods used as disclosed in note 9.6.1.4.

Yes	No	N/a
X		

Yes	No	N/a
X		

Yes	No	N/a
		X

Yes	No	N/a
		X

Yes	No	N/a
		X

Yes	No	N/a
		X

Yes	No	N/a
X		

Yes	No	N/a
X		

Yes	No	N/a
X		

Yes	No	N/a
		X

Yes	No	N/a
		X

Yes	No	N/a
		X

Yes	No	N/a
X		

Yes	No	N/a
X		

Yes	No	N/a
X		

Yes	No	N/a
X		

Yes	No	N/a
		X

Yes	No	N/a
X		

Yes	No	N/a
		X

Yes	No	N/a
		X

Yes	No	N/a
		X

Yes	No	N/a
		X

	They are valued at cost.			X
Investments	Fixed asset investments in quoted shares, traded bonds and similar investments are valued at initially at cost and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment. Investments held for resale or pending their sale and cash and cash equivalents with a maturity date of less than 1 year are treated as current asset investments	Yes	No	N/a
				X
		Yes	No	N/a
Stocks and work in progress	Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value. Goods or services provided as part of a charitable activity are measured at net realisable value based on the service potential provided by items of stock. Work in progress is valued at cost less any foreseeable loss that is likely to occur on the contract.	Yes	No	N/a
				X
		Yes	No	N/a
Debtors	Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.	Yes	No	N/a
		X		
Current asset investments	The charity has investments which it holds for resale or pending their sale and cash and cash equivalents with a maturity date less than one year. These include cash on deposit and cash equivalents with a maturity date of less than one year held for investment purposes rather than to meet short term cash commitments as they fall due. They are valued at fair value except where they qualify as basic financial instruments.	Yes	No	N/a
		X		
		Yes	No	N/a
		X		

**POLICIES ADOPTED
ADDITIONAL TO OR
DIFFERENT FROM
THOSE ABOVE**

Where N/A has been ticked, this means the charity has none of those transactions in the financial year under review

Note 3 Analysis of income

Analysis		Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Donations and legacies:	Donations and gifts	85,426	-	2,873	88,299	54,877
	Gift Aid	4,148	-	-	4,148	-
	Legacies	-	-	-	-	-
	General grants provided by government/other	50,000	-	3,413	53,413	27,250
	Membership subscriptions and sponsorships	-	-	-	-	-
	Donated goods, facilities and services	-	-	-	-	-
	Other	90	-	-	90	675
Total		139,664	-	6,285	145,949	82,802
Charitable activities:	Rental income	28,782	-	-	28,782	23,967
		-	-	-	-	-
		-	-	-	-	-
	Other	-	-	-	-	-
Total		28,782	-	-	28,782	23,967
Other trading activities:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Other	-	-	-	-	-
Total		-	-	-	-	-
Income from investments:	Interest income	6,016	-	-	6,016	1,042
	Dividend income	-	-	-	-	-
	Rental and leasing income	-	-	-	-	-
	Other	-	-	-	-	-
Total		6,016	-	-	6,016	1,042
Separate material item of income:	Social Housing benefits	176,270	-	-	176,270	113,985
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
Total		176,270	-	-	176,270	113,985
Other:	Conversion of endowment funds into income	-	-	-	-	-
	Gain on disposal of a tangible fixed asset held	-	-	-	-	-
	Gain on disposal of a programme related	-	-	-	-	-
	Royalties from the exploitation of intellectual	-	-	-	-	-
	Other	-	-	-	-	-
Total		-	-	-	-	-
TOTAL INCOME		350,731	-	6,285	357,017	221,796

Other information:

All income in the prior year was unrestricted except for:
(please provide description and amounts)

Restricted donations of £1,674

Where any endowment fund is converted into income in the reporting period, please give the reason for the conversion.

N/A

Where any endowment fund is converted into income in the prior period, please give the reason for the conversion.

N/A

Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)

N/A

Section C

Notes to the accounts

(cont)

Note 6

Analysis of expenditure

Analysis	This year				Last year			
	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Unrestricted funds	Restricted income funds	Endowment funds	Total funds
				£				£
Expenditure on raising funds:								
Incurred seeking donations	-	-	-	-	-	-	-	-
Incurred seeking legacies	-	-	-	-	-	-	-	-
Incurred seeking grants	-	-	-	-	-	-	-	-
Operating membership schemes and social lotteries	-	-	-	-	-	-	-	-
Staging fundraising events	-	-	-	-	-	-	-	-
Fundraising agents	10,864	-	-	10,864	3,500	-	-	3,500
Operating charity shops	-	-	-	-	-	-	-	-
Operating a trading company undertaking non-charitable trading activity	-	-	-	-	-	-	-	-
Advertising, marketing, direct mail and publicity	-	-	-	-	-	-	-	-
Start up costs incurred in generating new source of future income	-	-	-	-	-	-	-	-
Database development costs	-	-	-	-	-	-	-	-
Other trading activities	-	-	-	-	-	-	-	-
Investment management costs:	-	-	-	-	-	-	-	-
Portfolio management costs	-	-	-	-	-	-	-	-
Cost of obtaining investment advice	-	-	-	-	-	-	-	-
Investment administration costs	-	-	-	-	-	-	-	-
Intellectual property licencing costs	-	-	-	-	-	-	-	-
Rent collection, property repairs and maintenance charges	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Total expenditure on raising funds	10,864	-	-	10,864	3,500	-	-	3,500
Expenditure on charitable activities:								
Service Delivery and programmes	112,009	7,707	-	119,716	80,292	5,312	-	85,604
Wages & Salaries	105,694	-	-	105,694	66,814	-	-	66,814
Other Staff Costs	12,679	-	-	12,679	3,299	-	-	3,299
Administrative costs	25,455	-	-	25,455	4,329	-	-	4,329
Bank charges and interest	673	-	-	673	402	-	-	402
Total expenditure on charitable activities	256,510	7,707	-	264,217	155,136	5,312	-	160,448
Separate material item of expense								
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-
Other								
Governance Costs	780	-	-	780	1,488	-	-	1,488
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Total other expenditure	780	-	-	780	1,488	-	-	1,488
TOTAL EXPENDITURE	268,153	7,707	-	275,860	160,124	5,312	-	165,436

Other information:

Analysis of expenditure on charitable activities

Activity or programme	This year				Last year			
	Activities	Grant funding	Support	Total this	Activities	Grant	Support	Total last
	£	£	£	£	£	£	£	£
Homeless services	238,089	-	26,128	264,217	155,717	-	4,731	160,448
Activity 2	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-
Total	238,089	-	26,128	264,217	155,717	-	4,731	160,448

Note 9 Support Costs

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

This year

Support cost (examples)	Raising funds	Homeless Services	Activity 2	Activity 3	Grand total	Basis of allocation
	£	£	£	£	£	(Describe method)
Governance	10,864	780	-	-	11,644	Actual costs
Administrative costs		25,455	-	-	25,455	Actual costs
Bank charges and interest		673	-	-	673	Actual costs
	-	-	-	-	-	
Other	-	-	-	-	-	
Total	10,864	26,908	-	-	37,771	

Last year

Support cost (examples)	Raising funds	Homeless	Activity 2	Activity 3	Grand total	Basis of allocation
	£	£	£	£	£	(Describe method)
Governance	3,500	-	-	-	3,500	
Administrative costs	-	4,329	-	-	4,329	
Bank charges and interest	-	402	-	-	402	
	-	-	-	-	-	
Other	-	-	-	-	-	
Total	3,500	4,731	-	-	8,231	

Please provide details of the accounting policy adopted for the apportionment of costs between activities and any estimation techniques used to calculate their apportionment.

Note 10 Details of certain items of expenditure**10.1 Fees for examination of the accounts**

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).

Independent examiner's fees**Assurance services other than audit or independent examination****Tax advisory fees****Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner**

This year £	Last year £
780	780
-	-
-	-
-	-

Note 11

Paid employees

Please complete this note if the charity has any employees.

11.1 Staff Costs

	This year £	Last year £
Salaries and wages	97,301	63,005
Social security costs	3,999	743
Pension costs (defined contribution scheme)	4,394	3,066
Other employee benefits	-	-
Total staff costs	105,694	66,814

This year:

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party

Last year:

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party

Please give details of the number of employees whose total employee benefits (excluding employer pension costs) fell within each band of £10,000 from £60,000 upwards. If there are no such transactions, please enter 'true' in the box provided.

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000

TRUE

Band	Number of employees	
	This year	Last year
£60,000 to £69,999	-	-
£70,000 to £79,999	-	-
£80,000 to £89,999	-	-
£90,000 to £99,999	-	-
£100,000 to £109,999	-	-

Please provide the total amount paid to key management personnel (includes trustees and senior management) for their services to the charity. For specific amounts paid to trustees, see Note 28.

This year £	Last year £
64,038	37,693

11.2 Average head count in the year

The parts of the charity in which the employees work

	This year Number	Last year Number
Fundraising	-	-
Charitable Activities	4	3
Governance	-	-
Other	-	-
Total	4	3

11.3 Ex-gratia payments to employees and others (excluding trustees)*Please complete if an ex-gratia payment is made.***Please explain the nature of the payment**

This year	
Last year	

Please state the legal authority or reason for making the payment

This year	
Last year	

Please state the amount of the payment (or value of any waiver of a right to an asset)

This year	Last year
£	£
-	-

11.4 Redundancy payments*Please complete if any redundancy or termination payment is made in the period.***Total amount of payment**

This year	Last year
£	£
-	-

The nature of the payment (cash, asset etc.)

--	--

The extent of redundancy funding at the balance sheet date

This year	Last year
£	£
-	-

Please state the accounting policy for any redundancy or termination payments

--	--

Note 12 Defined contribution pension scheme or defined benefit scheme accounted for as a defined contribution scheme.

12.1 Please complete this note if a defined contribution pension scheme is operated.

	This year	Last year
	£	£
Amount of contributions recognised in the SOFA as an expense	4,394	3,066

Please explain the basis for allocating the liability and expense of defined contribution pension scheme between activities and between restricted and unrestricted funds.

--	--

12.2 Please complete this section where the charity participates in a defined benefit pension plan but is unable to ascertain its share of the underlying assets and liabilities.

Please confirm that although the scheme is accounted for as a defined contribution plan, it is a defined benefit plan.

Please provide such information as is available about the plan's surplus or deficit and the implications, if any, for the reporting charity for this year and last year, if different

12.3 Please complete this section where the charity participates in a multi-employer defined benefit pension plan that is accounted for as a defined contribution plan.

Describe the extent to which the charity can be liable to the plan for other entities' obligations under the terms and conditions of the multi-employer plan. If this is different for last year, provide details

Provide an explanation of how any liability arising from an agreement with a multi-employer plan to fund a deficit has been determined. If this is different for last year, provide details

Note 14

Tangible fixed assets

Please complete this note if the charity has any tangible fixed assets

14.1 Cost or valuation

	Leasehold land & buildings	Other land & buildings	Fixtures, fittings and equipment	Computer equipment	Total
	£	£	£	£	£
At the beginning of the year	116,986	43,517	8,074	1,858	170,435
Additions	-	-	-	559	559
Revaluations	-	-	-	-	-
Disposals	-	-	-	-	-
Transfers *	-	-	-	-	-
At end of the year	116,986	43,517	8,074	2,417	170,994

14.2 Depreciation and impairments

**Basis	SL	SL	SL	SL	SL
** Rate	9.4 years	9.4 years	9.4 years	3 years	

At beginning of the year	24,920	9,270	1,720	999	36,909
Disposals	-	-	-	-	-
Depreciation	12,441	4,628	859	765	18,693
Impairment	-	-	-	-	-
Transfers*	-	-	-	-	-
At end of the year	37,361	13,898	2,579	1,764	55,602

14.3 Net book value

Net book value at the beginning of the year	92,066	34,247	6,354	859	133,526
Net book value at the end of the year	79,625	29,619	5,495	653	115,392

14.4 Impairment

This year: Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.

Last year: Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.

14.5 Revaluation

If an accounting policy of revaluation is adopted, please provide:

the effective date of the revaluation

the name of independent valuer, if applicable

the methods applied and significant assumptions

the carrying amount that would have been recognised had the assets been carried under the cost model.

This year	Last year
-	-

14.6 Other disclosures

(i) Please state the amount of borrowing costs, if any, capitalised in the construction of tangible fixed assets and the capitalisation rate used.

(ii) Please provide the amount of contractual commitments for the acquisition of tangible fixed assets.

(iii) Details of the existence and carrying amounts of property, plant and equipment to which the charity has restricted title or that are pledged as security for liabilities.

This year	Last year
£	£
-	-
-	-

* The "transfers" row is for movements between fixed asset categories.

** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also please indicate the rate of depreciation: for straight line, what is the anticipated life of the asset (in years); for reducing balance, what is the percentage annual deduction.

Note 19 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

19.1 Analysis of debtors

Trade debtors

Prepayments and accrued income

Other debtors

Total

This year	Last year
£	£
-	-
-	-
4,610.0	3,820.0
4,610.0	3,820.0

Please complete 19.2 where a material debtor is recoverable more than a year after the reporting date.

19.2 Analysis of debtors recoverable in more than 1 year (included in debtors above)

Trade debtors

Prepayments and accrued income

Other debtors

This year	Last year
£	£
-	-
-	-
-	-
-	-
Total -	-

Note 20 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

20.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	1,442	-	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	-	-	-	-
Taxation and social security	-	-	-	-
Other creditors	3,596	3,820	-	-
Total	5,038	3,820	-	-

20.2 Deferred income

Please complete this note if the charity has deferred income.

Please explain the reasons why income is deferred.

This year	Last year

Movement in deferred income account

Balance at the start of the reporting period
 Amounts added in current period
 Amounts released to income from previous periods
 Balance at the end of the reporting period

This year £	Last year £
-	-
-	-
-	-
-	-

Note 24

Cash at bank and in hand

Short term cash investments (less than 3 months maturity date)

Short term deposits

Cash at bank and on hand

Other

Total

This year £	Last year £
-	-
154,902	84,935
300,273	270,523
-	-
455,175	355,457

Section C **Notes to the accounts** (cont)

Note 27 **Charity funds**

27.1 Details of material funds held and movements during the CURRENT reporting period
Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.
** Key: PE - permanent endowment funds; EE - expendable endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds*

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
Restricted Funds	R	Guest Support & Welfare funds	13,024	6,285	-	-	-	11,602
Designated Funds	UR	Property acquisitions and refurbishments	75,000	-	-	135,000	-	210,000
General Funds	UR	General operations	267,433	350,731	-	135,000	133,526	348,537
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
Other funds	N/a	N/a	-	-	-	-	-	-
Total Funds			355,457	357,017	-	275,860	133,526	570,139

Section C

Notes to the accounts

(cont)

Note 28 Transactions with trustees and related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in guidance notes) details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box or "False" if there are transactions to report.

28.1 Trustee remuneration and benefits

This year

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)

TRUE

In the period the charity has paid trustees remuneration and benefits. Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee by the charity or any institution or company connected with it.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value				
		Remuneration	Pension contribution	Redundancy (including loss of office)/ex gratia	Other	TOTAL
		£	£	£	£	£
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-

Please give details of why remuneration or other employment benefits were paid.

Where an ex gratia payment has been made to a trustee, provide an explanation of the nature of the payment.

Last year

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)

In the period the charity has paid trustees remuneration and benefits. Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee by the charity or any institution or company connected with it.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value				
		Remuneration	Pension contribution	Redundancy (including loss of office)/ex gratia	Other	TOTAL
		£	£		£	£
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-

Please give details of why remuneration or other employment benefits were paid.

Where an ex gratia payment has been made to a trustee, provide an explanation of the nature of the payment.

28.2 Trustees' expenses

If the charity has paid trustees expenses for fulfilling their duties, details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box below. If there are transactions to report, please enter "False".

No trustee expenses have been incurred (True or False)

Type of expenses reimbursed	This year	Last year
	£	£
Travel	-	-
Subsistence	-	-
Accommodation	-	-
Other (please specify):	-	-
	-	-
TOTAL	-	-

Please provide the number of trustees reimbursed for expenses or who had expenses paid by the charity

28.3 Transaction(s) with related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a related party has a material interest, including where funds have been held as agent for related parties. If there are no such transactions, please enter 'true' in the box provided.

This year

There have been no related party transactions in the reporting period (True or False)

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	Amount	Balance at period end	Provision for bad debts at period end	Amounts written off during reporting period
			£	£	£	£

In relation to the transactions above, please provide the terms and conditions, including any security and the nature of any payment (consideration) to be provided in settlement.

For any related party, please provide details of any guarantees given or received.

Last year

There have been no related party transactions in the reporting period (True or False)

Name of the trustee	Relationship	Description of the	Amount	Balance at	Provision for bad	Amounts written
			£	£	£	£

In relation to the transactions above, please provide the terms and conditions, including any security and the nature of any payment (consideration) to be provided in settlement.

For any related party, please provide details of any guarantees given or received.