

HOMEWISE SOCIETY

England & Wales · Charity number 1179077

Details

Status Registered

Legal form CIO

Registered 2018-07-05

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

Contact

Address Unit 3 Allied House
Burnley Road
Clayton le Moors
Lancashire
BB5 5TW

Phone 01254232249

Email sue@homewisesociety.org.uk

Website www.homewiseonline.org

Activities

Objects: THE OBJECTS OF THE CIO ARE, FOR THE PUBLIC BENEFIT, THE RELIEF OF THE ELDERLY, DISABLED AND THOSE AFFECTED BY LONG TERM SICKNESS, POVERTY AND OTHER SOCIAL OR ECONOMIC DISADVANTAGE (HEREINAFTER REFERRED TO AS 'THE BENEFICIARIES') BY:(A) THE PROVISION OF SERVICES, SUPPORT, INFORMATION, ADVICE, GUIDANCE OR ASSISTANCE;(B) ARRANGING OR CARRYING OUT WORKS OF IMPROVEMENT, ADAPTATION, REPAIR OR MAINTENANCE TO HOUSES OCCUPIED BY THE SAID BENEFICIARIES WHERE SUCH WORKS ARE NECESSARY TO ENSURE THAT HOMES ARE SAFE AND SECURE AND WILL ENABLE THE BENEFICIARIES TO REMAIN IN THEIR OWN HOMES; AND(C) THE PROVISION OF ASSOCIATED AMENITIES ESPECIALLY DESIGNED OR ADAPTED TO MEET THE DEFINED NEEDS OF THE SAID BENEFICIARIES ALL WITH THE OBJECT OF IMPROVING THEIR CONDITIONS OF LIFE.

Activities: Advice and support on all aspects of home improvements, repairs, maintenance, and special schemes to support disabled and older people to remain in their own homes

Classification

- **How:** Provides Services
- **What:** Disability
- **Who:** The General Public/mankind

Geography

- Lancashire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£673,859	£622,032	£524,802	13
2024-03-31	£703,998	£647,133	£472,975	13
2023-03-31	£528,624	£545,431	£416,110	14
2022-03-31	£405,410	£429,788	-	-
2021-03-31	£413,014	£407,602	-	-

Trustees

Name	Role	Appointed
Malcolm Baldwin	Chair	2022-07-26
Barbara Ashworth		2024-03-26
Christine Blythe		2025-03-11
Elizabeth Sinclair		2024-03-13
Gary Spelman		2024-08-06
Mark Hindle		2025-03-11

HOMEWISE SOCIETY

England & Wales - Charity number 1179077

Accounts

< [Back](#)

Check and submit your annual return for year end 2025

Before you complete the declaration and submit the annual return, you should check the content and accuracy of the information you have provided. You can also print a copy for your records by selecting the Print button at the top of this page.

Please note that you will be unable to print a copy of your annual return once you have submitted it.

Income and spending	Edit (https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/income-spending)
Income £	£673859
Spending £	£622032

Number of contracts from government	Edit (https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/government-contracts-total)
How many contracts (other than grant agreements) did your charity receive from central government or a local authority during the financial period for this return?	6

Value of contracts from government	Edit (https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/government-contracts-value)
What was the total value of the contracts received from central government or a local authority during the financial period for this return?	£342521

Number of grants from government

[Edit \(https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/government-grants-total\)](https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/government-grants-total)

How many grants did your charity receive from central government or a local authority during the financial period for this return?

5

Value of grants from government

[Edit \(https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/government-grants-value\)](https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/government-grants-value)

What was the total value of the grants received from central government or a local authority during the financial period for this return?

£246355

Corporate donations

[Edit \(https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/donations-corporate\)](https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/donations-corporate)

What was the value of your charity's single highest value donation received from a corporate donor during the financial period of this return?

£0

Donations from individuals

[Edit \(https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/donations-individual\)](https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/donations-individual)

What was the value of your charity's single highest value donation received from an individual during the financial period of this return?

£0

Donations from related parties

[Edit \(https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/donations-related\)](https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/donations-related)

What was the value of your charity's single highest value donation

£0

received from a related party during the financial period of this return?

Grantmaking

[Edit \(https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/grant-making-purpose\)](https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/grant-making-purpose)

Is grant making the main way your charity carries out its purposes?

No

Recipients of grants

[Edit \(https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/grant-making-recipients\)](https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/grant-making-recipients)

Please round all figures to the nearest pound (do not enter decimal points or commas).

£0

Individuals

Other charities

£0

Other organisations that are not charities

£0

Trustee payments

[Edit \(https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/trustee-payments\)](https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/trustee-payments)

Excluding out of pocket expenses, for what were any of the trustees paid during the financial period for this return?

e. None of the trustees have been paid

Did any of the trustees resign and take up employment with your charity in the financial period of this return?

No

Income from outside the UK

[Edit \(https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/income-outside-uk\)](https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/income-outside-uk)

Did your charity receive income from outside of the United Kingdom in the

No

financial period of this return?

Delivering activities outside the United Kingdom

[Edit \(https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/delivering-overseas-activities-1\)](https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/delivering-overseas-activities-1)

Did your charity deliver charitable activities outside of the United Kingdom in the financial period of this return?

No

Spending outside of the United Kingdom

[Edit \(https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/spending-overseas\)](https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/spending-overseas)

Did your charity spend funds outside of the United Kingdom in the financial period of this return?

No

Subsidiaries

[Edit \(https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/subsidiaries\)](https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/subsidiaries)

Does the charity have any trading subsidiaries?

No

Employment contract types

[Edit \(https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/employment-type\)](https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/employment-type)

People were permanently employed by your charity

13

People were on fixed-terms contracts with your charity

0

Self-employed people were working for your charity

0

Total overseas employees

[Edit \(https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/employees-total\)](https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/employees-total)

How many of the people above work on behalf of your charity outside of the

0

United Kingdom?

Total employee payroll

[Edit \(https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/employees-payroll\)](https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/employees-payroll)

What was the total amount spent on employee payroll during the financial period relating to this return?

£321968

Employees' salaries

[Edit \(https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/staff-salaries\)](https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/staff-salaries)

Did any of your charity's employees receive total employment benefits of £60,000 or more in the financial period of this annual return?

No

Governance policies

[Edit \(https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/governance-policies\)](https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/governance-policies)

Internal charity financial controls policy and procedures

Yes

Safeguarding policy and procedures

Yes

Financial reserves policy and procedures

Yes

Complaints policy and procedures

Yes

Serious incident reporting policy and procedures

Yes

Internal risk management policy and procedures

Yes

Trustee expenses policy and procedures

No

Trustee conflicts of interest policy and procedures

Yes

Investing charity funds policy and procedures No

Campaigns and political activity policy and procedures No

Bullying and harassment policy and procedures Yes

Social media policy and procedures Yes

Engaging external speakers at charity events policy and procedures No

Safeguarding [Edit \(https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/safeguarding\)](https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/safeguarding)

Has your charity provided services to children and/or adults at risk in the financial period of the return? Yes

Serious Incidents [Edit \(https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/rsi\)](https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/rsi)

Has your charity reported all Serious Incidents (including any historical incidents) that the charity became aware of during the financial period of this return? There were no incidents to report

External risk and impact [Edit \(https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/external-impact\)](https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/external-impact)

Donations Unknown Impact

Other income - grants Positive Impact

Other income - contracts Positive Impact

Other income - investment	Positive Impact
----------------------------------	-----------------

Expenditure on charitable activities	Unknown Impact
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Expenditure on overheads	Negative Impact
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Number of volunteers	Not Applicable
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Number of employees	Unknown Impact
----------------------------	----------------

Number of trustees	Unknown Impact
---------------------------	----------------

Fundraising activities	Unknown Impact
-------------------------------	----------------

Capacity to deliver services	Unknown Impact
-------------------------------------	----------------

Total service demand	Unknown Impact
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Volunteers [Edit \(https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/volunteers\)](https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/volunteers)

Excluding trustees, provide an estimate of the number of volunteers who carried out charitable activities on behalf of your charity in the United Kingdom during the financial period of this return? 0

Account type [Edit \(https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/account\)](https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/account)

Does your charity prepare: Charity only accounts

Assets [Edit \(https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/assets-liabilities\)](https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/assets-liabilities)

Total fixed assets	£20671
---------------------------	--------

Of the total fixed assets what value is Fixed asset investments	£0
--	----

Total current assets	£589345
-----------------------------	---------

Of the total current assets what value is Current asset investments	£0
--	----

Of the total current assets what value is Cash at bank and in hand	£503747
---	---------

Liabilities	Edit (https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/assets-liabilities-liabilities)
--------------------	--

Creditors due within 1 year	£36712
------------------------------------	--------

Creditors falling due after one year and provisions	£48502
--	--------

Defined benefit pension scheme asset/(liability)	£0
---	----

This figure should be prefixed with a minus symbol if it is a negative value

Total net assets/(liabilities)	£524802
---------------------------------------	---------

Funds	Edit (https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/assets-liabilities-funds)
--------------	--

Endowment funds	£0
------------------------	----

Restricted funds	£53247
-------------------------	--------

Unrestricted funds	£471555
---------------------------	---------

Total funds	£524802
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Additional information	Edit (https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/additional-information)
-------------------------------	--

Support costs	£274864
----------------------	---------

Depreciation charge for the year	£7374
---	-------

Level of reserves	£524802
--------------------------	---------

Average number of employees	13
------------------------------------	----

Income and endowments	Edit (https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/resources-income-endowments)
------------------------------	--

Donations & legacies	£0
---------------------------------	----

Of the total donations & legacies what amount is Legacies	£0
--	----

Of the total donations & legacies what amount is Endowments received	£0
---	----

Other trading activities	£0
---------------------------------	----

Investment income	£5457
--------------------------	-------

Income from charitable activities	£668402
--	---------

Other income	£0
---------------------	----

Total income and endowments	£673859
------------------------------------	---------

Expenditure	Edit (https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/expenditure)
--------------------	--

Expenditure on raising funds	£0
-------------------------------------	----

Of the total expenditure on raising funds what value is Investment management costs	£0
--	----

Other expenditure	£0
--------------------------	----

Expenditure on charitable activities	£622032
---	---------

Of the total expenditure on charitable activities what value is Grants to institutions	£0
---	----

Of the total expenditure on charitable activities what value is Governance costs	£6903
---	-------

Total expenditure	£622032
--------------------------	---------

Gains/(losses)	Edit (https://my-charity-account.charitycommission.gov.uk/group/annual-return-2025/resources)
-----------------------	--

Gains/(losses) on revaluation of fixed assets	£0
--	----

This figure should be prefixed with the minus symbol if it is a negative value.

Actuarial gains/(losses) on defined benefit pension schemes	£0
--	----

This figure should be prefixed with the minus symbol if it is a negative value.

Net gains/(losses) on investments	£0
--	----

This figure should be prefixed with the minus symbol if it is a negative value.

Other gains/(losses)	£0
-----------------------------	----

This figure should be prefixed with the minus symbol if it is a negative value.

Declaration

Your role at the charity (select one):

(Required)



Trustee

Employee

Advisor

Other

Given names

Jennifer

Family name

Duthie

Telephone number (Required)

01254 232249

Email

jenny@homewisesociet

Date submitted

16/12/2025

It is a criminal offence under section 60 of the Charities Act 2011 for anyone to knowingly or recklessly provide false or misleading information to the commission; this includes suppressing, concealing or destroying documents.

I can confirm that:

- I am authorised by the charity trustees to submit this information;
- The information I have provided in this service is to the best of my knowledge true and correct; and
- I have read the Charity Commission's [privacy and data management notice](https://www.gov.uk/government/publications/charity-annual-return-privacy-notice) (<https://www.gov.uk/government/publications/charity-annual-return-privacy-notice>).

When you submit the return, we will send an acknowledgement to the charity email address.

If you enter an email address in the declaration different to the one we have recorded for the charity, we will send a copy to that email address as well.

This is the last opportunity to print or save your annual return before you submit.

[Print or save your annual return \(/group/annual-return-2025/print\)](/group/annual-return-2025/print) then submit it using the button below.

Submit

HOMEWISE SOCIETY

England & Wales - Charity number 1179077

Accounts

Registered Charity No: 1179077

Homewise Society
A Charitable Incorporated Organisation
Annual Report and Financial Statements
for the Year ended 31 March 2024

Homewise Society CIO

Contents

Reference and Administrative Details	1
Trustees Report	2 to 3
Independent examiner's report	4
Statement of financial activities	5
Balance Sheet	6
Notes to the financial statements	7 to 12
Income and Expenditure account	13 to 14

Homewise Society CIO

Reference and Administrative Details

Registered Charity Number	1179077		
Trustees	M Baldwin	(Chair)	Appointed as Chair 13th February 2024
	B Holden MBE JP	(Chair)	Resigned 13th February 2024
	G Spelman	(Treasurer)	Appointed 6th August 2024
	J L Moore	(Treasurer)	Resigned 26th March 2024
	M Abid	(Vice Chair)	Resigned 13th February 2024
	D L King		
	D Westell		
	M Baldwin		
	E S Sinclair		Appointed 13th March 2024
	B Ashworth		Appointed 26th March 2024
Address	Unit 3 Allied House Burnley Road Clayton-le-Moors BB5 5TW		
Accountant	Lee Accountancy Services Office 14, Northlight Pendle Northlight Parade Brierfield Nelson Lancashire BB9 5EG		

Homewise Society CIO

Trustees' Report

Report of Members of the Board of Trustees for the year ended 31st March 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Homewise Society CIO is a Charitable Incorporated Organisation (CIO), registered with the Charity Commission on 5th July 2018 (formerly a Co-operative Community Benefit Society and has been operating since August 1987).

The organisation is governed by its constitution.

CORE OBJECTIVES

- To provide Home Improvement Agency services
- To provide advice/support on financing home repairs and improvements
- To enable clients to obtain relevant services; energy efficiency grants/advice, crime prevention, fire safety etc.,
- To provide additional support to older, disabled and vulnerable people to aid independent living
- To provide advice and support on sources of funding

Homewise Values

Friendly, supportive, caring staff
Personal services, regularly going above and beyond
Pride in organisation - small but efficient
Rise to challenge, overcome obstacles, think outside the box
Resolve problems by working as a team with partners

Homewise was established in 1990 - having first been set up as a NRS project in 1987 - to offer practical help and support to older and disabled homeowners. Over time the scope and range of the agency's activity has grown and developed in line with client need and available funding. The agency continues to assist those residents in greatest need.

Recruitment and induction of new trustees

Trustees are members of the local community who are usually involved with the voluntary sector. If a Trustee resigns new Trustees are recruited by the existing trustees.

New trustees attend an induction meeting given by the Chief Officer to brief them on their roles and responsibilities. The Trustees are given the background of the organisation and details of all the services provided. New trustees are provided with an information pack which includes the dates of future meetings. The final part of the induction is to show the trustees around the premises and be introduced to staff, fellow trustees are introduced at the meetings of the Trustees.

Reporting and reviewing

Trustees review activities, finances and quality of services quarterly. Information and evaluation reports are provided to funders and Trustees, who review performance and set new targets, considering future demands.

ACHIEVEMENTS & PERFORMANCE

It has been a busy year at Homewise with a greater number of jobs and higher volume of work being carried out by project staff. The agency has delivered additional Affordable Warmth work in Rossendale and Hyndburn and received confirmation of funding from Rossendale Borough Council to deliver a range of home improvement agency services in the borough.

Minor Aids and Adaptations work carried out on behalf of Lancashire County Council has also increased significantly during the year.

Following an unsuccessful tender process the agency no longer carries out minor aids adaptations for Onward Homes.

MAINTAINING HIGH QUALITY SERVICES

Homewise continues to meet the Investors in People standards (held since 1998).

Client satisfaction is also consistently high, for all services

Rossendale Borough Council has confirmed that Homewise will be their preferred partner to deliver handyperson and other home improvement activity in the borough until March 2026. A service level agreement is in place to support this activity.

**Homewise Society CIO
Trustees' Report (continued)**

During the year we have assisted 3,314 people and families resulting in 2,289 housing repairs, improvements, adaptations and energy efficiency work jobs delivering into peoples homes. Our Independent Living Centre has supported 551 clients with disability aids to support their individual needs.

The **Memory Matters** project continues to offer help and support to people suffering with memory loss and their carers. During the year 224 people were assisted with this service. Numbers are down from last year due to delays for people waiting to be formally assessed by the NHS and due to reductions in referrals from health care professionals. Additional promotional work is being carried out to raise awareness of this scheme.

Looking to the future

The financial picture continues to be challenging. Homewise expect to re-tender for Lancashire County Councils Minor Aids and Adaptations work in 2024/25, if successful this will give greater certainty over the medium term.

Homewise will once again apply for the Foundations Quality Mark to offer further assurance in terms of providing quality services.

Homewise will also put in place a new website to support easier access to information about the services the organisation offers and the work it carries out.

FINANCIAL REVIEW

Financial position

At 31st March 2024 the level of reserves held was £472,975 of which £100,114 was unrestricted funds, £50,173 restricted funds and £322,689 designated as reserves. (Note 15)

Reserves policy

The trustees have reviewed the reserves of the charity. It is the general policy of the charity to maintain a level of reserves that is necessary to enable the charity to be managed efficiently and to provide a safe buffer if closure should be forced upon us. The trustees consider that the most appropriate level of designated reserves would be six months of unrestricted expenditure plus redundancy and other costs associated with closure amounting to £322,689

On behalf of the Trustees

M Baldwin - Chair

19 Nov 2024

Approved by the Board on 2024 and signed on its behalf by:



M Baldwin
Chair - Trustee



G Spelman
Treasurer

**Independent Examiner's Report to the Trustees of
Homewise Society CIO**

Responsibilities and basis of report

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 31st March 2024.

As the CIO'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 Organisation'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 member of the Association of Accounting Technicians (AAT), 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 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 the report in order to enable a proper understanding of the accounts to be reached.

Denise Dole

.....
Denise Dole MAAT
Lee Accountancy Services
19 NOV 2024

..... 2024

Homewise Society CIO
Statement of Financial Activities (including Income and Expenditure Account)
for the Year Ended 31 March 2024

	Note	Unrestricted & Designated Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Income and Endowments					
Donations and Legacies	2.1	506	-	506	545
Charitable activities	2.2	372,922	320,184	693,106	524,286
Other trading activities					
Income from investments	2.3	10,386	-	10,386	3,248
		<u>383,813</u>	<u>320,184</u>	<u>703,998</u>	<u>528,079</u>
Expenditure on					
Expenditure on raising funds		-	-	-	-
Expenditure on charitable activities	3	337,419	307,406	644,825	543,295
Governance costs	3	1,336	972	2,308	2,136
Total resources expended		<u>338,755</u>	<u>308,378</u>	<u>647,133</u>	<u>545,431</u>
Net income / (expenditure)		45,059	11,806	56,865	(17,352)
Transfers					
Transfers between funds	15	<u>(13,328)</u>	<u>13,328</u>	<u>-</u>	<u>-</u>
Net movements in funds	15	<u>31,731</u>	<u>25,134</u>	<u>56,865</u>	<u>(17,352)</u>
Reconciliation of funds					
Total funds brought forward -	15	£	£	£	£
Restricted			25,039	25,039	29,631
Unrestricted		53,548		53,548	84,979
Designated		337,523		337,523	318,852
		<u>391,071</u>	<u>25,039</u>	<u>416,110</u>	<u>433,462</u>
Total funds carried forward -	15	£	£	£	£
Restricted			50,173	50,173	25,039
Unrestricted		100,114		100,114	53,548
Designated		322,689		322,689	337,523
		<u>422,803</u>	<u>50,173</u>	<u>472,975</u>	<u>416,110</u>

The notes on pages 7 to 12 form an integral part of these financial statements

Homewise Society CIO
Balance Sheet as at 31 March 2024

	Note	2024		2023
		£	£	£
Fixed assets				
Tangible assets	9		10,406	3,545
Current assets				
Stocks and work in progress		20,772		19,233
Debtors	10	118,886		134,908
Cash at bank and in hand		<u>414,536</u>		<u>362,143</u>
		554,194		516,284
Creditors: amounts falling due within one year	11	<u>(91,625)</u>		<u>(103,719)</u>
Net current assets			462,569	412,565
Net assets			<u>472,975</u>	<u>416,110</u>
The funds of the charity:	15			
Restricted funds			50,173	25,039
Designated fund			322,689	337,523
Unrestricted funds			100,114	53,548
Total charity funds			<u>472,975</u>	<u>416,110</u>

19 Nov 2024

Approved by the Board on 2024 and signed on its behalf by:



.....
M Baldwin
Chair - Trustee



.....
G Spelman
Treasurer

The notes on pages 7 to 12 form an integral part of these financial statements

1. Accounting policies

Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities', and the Financial Reporting Standard applicable in the UK (FRS102).

Fund accounting policy

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Deficits and surpluses on restricted and unrestricted funds at the balance sheet date are considered and, if considered appropriate, and eliminated or reduced by transfers to or from unrestricted funds.

Details of each fund are disclosed in note 15.

Income and Endowments

Voluntary income including donations and grants that provide core funding or are of a general nature is recognised where there is entitlement, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which it has been received. Such income is only deferred when:

- the donor specifies that the grant or donation must only be used in future accounting periods; or
- the donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income is recognised on a receivable basis.

Grants

Grants are recognised in the Income and Expenditure account in a appropriate manner that matches them with the expenditure towards which they are intended to contribute.

Expenditure

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Costs of generating funds are the costs associated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

Governance costs include costs of the preparation and examination of the statutory accounts, the costs of trustee meetings and the cost of any legal advice to trustees on governance or constitutional matters.

Irrecoverable VAT

Irrecoverable VAT is charged against the category of resources expended for which it was incurred.

Homewise Society CIO
Notes to the Financial Statements for the Year Ended 31 March 2024 (continued)

Going Concern

Grant funding from Lancashire County Council ended on 31st March 2020 for the Advice and Information / Handyperson Service the Trustees have agreed to, where necessary, use reserves to keep this service going.

Although the organisation has finished the year with a surplus, the environment we operate in is still financially very challenging. The Lancashire County Council Minor Aids and Adaptations contract will be retendered in 2024/25, securing this will help to secure Homewise's position in the medium term.

Whether the CIO can continue as a going concern in the long term depends on the continuation of current funding levels and for the present time the going concern basis remains appropriate.

Fixed assets

Individual fixed assets costing £100 or more are initially recorded at cost.

Depreciation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Plant and machinery including motor vehicles	25% on cost
Fixtures, fittings and equipment	15% and 33% on reducing balance

Stock

Stock is valued at the lower of cost and net realisable value, after due regard for obsolete and slow moving stocks. Net realisable value is based on selling price less anticipated costs to completion and selling costs.

Goods donated for resale

Donated goods for resale are measured at fair value on receipt and included in the accounts.

Operating leases

Rentals payable under operating leases are charged in the statement of financial activities on a straight line basis over the lease term.

Pension costs

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.

Homewise Society CIO
Notes to the Financial Statements for the Year Ended 31 March 2024 (continued)

2. Analysis of incoming resources

2.1 Donations & Legacies

Amounts received	2024 £	2023 £
Fundraising donations	506	545
	<u>506</u>	<u>545</u>

2.2 Charitable Activities

Amounts received from generated funds	2024 £	2023 £
Ribble Valley BC	7,025	1,070
Burnley BC	12,829	26,065
Onward Homes	44,026	36,735
Lancashire County Council	255,437	230,059
Clients' contributions & donations	34,298	27,125
Shop mobility scheme		(60)
HARV	172	142
Hyndburn BC fees	30,201	11,288
Rossendale BC fees	7,641	
Other	<u>35</u>	<u>52</u>
	391,664	332,476

Grants

Citizens Advice	14,701	5,750
Community Solutions NW	9,600	9,673
Hyndburn BC Grant/LCC affordable warmth	26,933	24,933
Lancashire CC	-	318
Lancs Constabulary Community Safety Partnership	1,937	2,062
Foundations Independent Living Trust	500	-
Friends of the Elderly	400	-
British Legion	360	-
East Lancashire CCG	62,207	67,548
Independent Age	11,084	-
Electricity NW	-	6,000
Prospects Foundation	-	7,500
Ribble Valley BC	6,127	5,950
Rossendale BC	<u>167,593</u>	<u>62,076</u>
	301,442	191,810

Total incoming resources from Charitable Activities	693,612	524,831
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2.3 Investment income

Bank interest received	<u>10,386</u>	<u>3,248</u>
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Total revenue recognised	<u><u>703,998</u></u>	<u><u>528,079</u></u>
--------------------------	-----------------------	-----------------------

The amount of income received during the year has been adjusted where amounts have been received in advance of expenditure to be incurred in 2024/25. Adjustments have also been made in respect of income relating the current year (2023/24.) which was received after the balance sheet date.

The amounts shown above represent the amount that may properly be regarded as the income of the organisation over the year.

3. Total resources expended

	Donations and legacies	Charitable activity	Governance	Total
	£	£	£	£
Direct costs				
Direct cost of materials	-	279,272		279,272
Other direct costs	-	1,924		1,924
Support costs				
Support staff		310,160		310,160
Motor vehicles		14,432		14,432
Premises		16,151		16,151
Support services		22,886		22,886
Governance -				
Cost of trustee meetings			208	208
Accountancy fees			2,100	2,100
Legal and professional costs				
	<u>-</u>	<u>644,825</u>	<u>2,308</u>	<u>647,133</u>

Direct cost of materials includes an adjustment relating to VAT of £13,003 reclaimed in error on the Affordable Warmth fund in 2023. This has resulted in a deficit on the fund which has been transferred to unrestricted reserves.

4. Trustees' remuneration and expenses

No trustees received any remuneration during the year.

5. Net income

Net income is stated after charging:

	2024	2023
	£	£
Depreciation of tangible fixed assets	<u>2,463</u>	<u>1,100</u>

6. Employees' remuneration

The aggregate payroll costs of employees was:

	2024	2023
	£	£
Wages and salaries	276,431	252,522
Social security	17,781	16,060
Pension	15,948	14,653
	<u>310,160</u>	<u>283,235</u>

No employees, including employee benefits were paid in excess of £60,000. The key management personnel of the society were paid £79,277 in total (2023 - £75,500)

7. Average number of employees

Average number of employees during the year was 13 (2023 - 14)

8. Taxation

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

Homewise Society CIO
Notes to the Financial Statements for the Year Ended 31 March 2024 (continued)

9. Tangible fixed assets

	Motor Vehicles £	Fixtures, fittings and Computer equipment £	Total £
Cost			
At 1 April 2023	17,875	2,072	19,947
Additions	8,300	1,023	9,323
Disposals	(6,190)	-	(6,190)
As at 31 March 2024	<u>19,985</u>	<u>3,095</u>	<u>23,080</u>
Depreciation			
At 1 April 2023	14,517	1,884	16,401
Charge for the year	2,263	200	2,463
Elim on disposal	(6,190)	-	(6,190)
As at 31 March 2024	<u>10,590</u>	<u>2,084</u>	<u>12,674</u>
Net book value			
As at 31 March 2024	<u>9,395</u>	<u>1,011</u>	<u>10,406</u>
As at 31 March 2023	<u>3,358</u>	<u>188</u>	<u>3,546</u>

10. Debtors

	2024 £	2023 £
Trade debtors	60,693	55,100
Sundry debtor	100	200
Prepayments	4,587	8,527
Accrued income	53,506	67,284
VAT debtor	-	3,797
	<u>118,886</u>	<u>134,908</u>

11. Creditors: amounts falling due within one year

	2024 £	2023 £
Trade creditors	26,252	21,392
Sundry creditor	3,586	194
VAT	26,314	-
Accruals and deferred income	35,473	82,133
	<u>91,625</u>	<u>103,719</u>

Creditors amounts falling due with one year includes deferred income:

	2024 £	2023 £
Deferred income	<u>32,606</u>	<u>77,526</u>

12. Other Commitments

The total of future minimum lease payments under non-cancellable operating leases are as follows:

	Land and buildings	
	2024 £	2023 £
Within 1 year	-	10,000
Between 1 and 5 years	<u>12,700</u>	<u>-</u>
	<u>12,700</u>	<u>10,000</u>

13. Pension scheme

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the period represents contributions payable by the charity to the scheme and amounted to £15,948 (2023 - £14,653)

14. Related parties

There were no related party transaction during the year.

Controlling entity

The charity is controlled by the trustees.

15. Analysis of funds

	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
Restricted funds					
Core Advice & Information	25,039	54,506	(35,581)		43,964
Affordable warmth	-	166,981	(180,309)	13,328	-
Dementia-memory matters	-	62,208	(59,468)		2,740
Energy redress	-	14,700	(14,635)		65
Essential work fund	-	12,889	(11,237)		1,652
Handyperson & Security	-	8,900	(7,148)		1,752
ILC Recycling Aids	-	-	-		-
	<u>25,039</u>	<u>320,184</u>	<u>(308,378)</u>	<u>13,328</u>	<u>50,173</u>
Designated funds					
Reserve	337,523	-	-	(14,834)	322,689
	<u>337,523</u>	<u>-</u>	<u>-</u>	<u>(14,834)</u>	<u>322,689</u>
Unrestricted funds					
Core Advice & Information	-	41,188	(18,337)	1,506	24,357
Affordable warmth	5,557	-	-		5,557
Dementia grant	-	19,473	(12,211)		7,262
Handyperson & Security	-	3,320	(3,320)		-
Homecare services	45,802	59,970	(45,770)		60,002
ILC Recycling Aids	2,189	27,644	(26,898)		2,935
Minor Aids & Adaptations	-	232,219	(232,219)		-
	<u>53,548</u>	<u>383,814</u>	<u>(338,755)</u>	<u>1,506</u>	<u>100,114</u>
	<u>416,110</u>	<u>703,998</u>	<u>(647,134)</u>	<u>-</u>	<u>472,975</u>

16. Net assets by fund

	Designated Funds	Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£	£
Tangible assets	-	10,406	-	10,406	3,545
Current assets	322,689	140,075	91,430	554,194	516,284
Creditors: Amounts falling due within one year	-	(50,367)	(41,257)	(91,624)	(103,719)
Net assets	<u>322,689</u>	<u>100,114</u>	<u>50,173</u>	<u>472,975</u>	<u>416,110</u>

Homewise Society CIO
Year ended 31 March 2024

Income and Expenditure Account

Income

Donations & Legacies

	2024	2023
Amounts received	£	£
Fundraising donations	506	545
Multicare	-	-
	<u>506</u>	<u>545</u>

Charitable Activities

	2024	2023
Amounts received from generated funds	£	£
Ribble Valley BC	7,025	1,070
Burnley BC	12,829	26,065
Onward Homes	44,026	36,735
Lancashire County Council	255,437	230,059
Clients' contributions & donations	34,298	27,125
Shop mobility scheme	-	(60)
HARV	172	142
Hyndburn BC fees	30,201	11,288
Rossendale	7,641	-
Other	35	52
	<u>391,664</u>	<u>332,476</u>

Grants

Citizens Advice	14,701	5,750
Community Solutions NW	9,600	9,673
Hyndburn BC Grant/LCC affordable warmth	26,933	24,933
Lancashire CC	-	318
Lancs Constabulary Community Safety Partnership	1,937	2,062
Foundations Independent Living Trust	500	-
Friends of the Elderly	400	-
British Legion	360	-
East Lancashire CCG	62,207	67,548
Independent Age	11,084	-
Electricity NW	-	6,000
Prospects Foundation	-	7,500
Ribble Valley BC	6,127	5,950
Rossendale BC	167,593	62,076
	<u>301,442</u>	<u>191,810</u>

Total incoming resources from Charitable Activities	693,612	524,831
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Investment income

Bank interest received	<u>10,386</u>	<u>3,248</u>
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Carried forward	703,998	528,079
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Continued

Homewise Society CIO
Year ended 31 March 2024

Income and Expenditure Account (continued)

	2024	2023
	£	£
Brought forward	<u>703,998</u>	<u>528,079</u>
Expenditure		
Cost of materials	279,272	203,579
Employment costs	312,149	283,746
Establishment costs	15,686	14,371
Repairs and maintenance	867	964
Office expenses	10,127	12,124
Printing, post and stationery	1,949	2,387
Telephone	2,277	
Motor	11,098	10,520
Travel and subsistence	1,070	1,545
Advertising and promotion	150	-
Legal and professional costs	7,902	12,186
Other interest	867	
Depreciation of tangible fixed assets	2,463	1,100
Disposal of fixed assets	(1,052)	773
Governance		
Accountancy fees	2,100	1,792
Cost of trustee meetings	208	344
	<u>647,133</u>	<u>545,431</u>
Income less expenditure for the year	<u><u>56,865</u></u>	<u><u>(17,352)</u></u>



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Parties involved with this document

Document processed	Party + Fingerprint
Tue, 19th Nov 2024 15:30:22 GMT	Mr Gary Spelman - Signer (a55c13100799025f63bb8d7c888daa2f)
Tue, 19th Nov 2024 15:50:16 GMT	Mr Malcolm Baldwin - Signer (8fe245f402ba6969412b48fde4a04b6e)
Tue, 19th Nov 2024 15:51:35 GMT	Denise Dole - Signer (fcad8a470d9e3a61d4b8eba855ad810d)

Audit history log

Date	Action
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Tue, 19th Nov 2024 15:51:36 GMT	This envelope has been signed by all parties (195.224.110.162)
Tue, 19th Nov 2024 15:51:35 GMT	Denise Dole signed the envelope (195.224.110.162)
Tue, 19th Nov 2024 15:50:59 GMT	Denise Dole viewed the envelope (195.224.110.162)
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Tue, 19th Nov 2024 15:50:16 GMT	Mr Malcolm Baldwin signed the envelope (86.1.244.228)
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Tue, 19th Nov 2024 14:13:09 GMT

Mr Gary Spelman has been assigned to this envelope. (35.176.231.177)

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HOMEWISE SOCIETY

England & Wales - Charity number 1179077

Accounts

Registered Charity No: 1179077

Homewise Society
A Charitable Incorporated Organisation
Annual Report and Financial Statements
for the Year ended 31 March 2023

Lee Accountancy Services
186 Union Road, Oswaldtwistle, Lancashire BB5 3EG

Homewise Society CIO

Contents

Reference and Administrative Details	1
Trustees Report	2 to 3
Independent examiner's report	4
Statement of financial activities	5
Balance Sheet	6
Notes to the financial statements	7 to 12
Income and Expenditure account	13 to 14

Homewise Society CIO

Reference and Administrative Details

Registered Charity Number	1179077
Trustees	B Holden MBE JP (Chair)
	J L Moore (Treasurer) Appointed 26th July 2022
	M Abid (Vice Chair)
	D L King
	D Westell
	M Baldwin Appointed 26th July 2022
Address	Unit 3 Allied House Burnley Road Clayton-le-Moors BB5 5TW
Accountant	Lee Accountancy Services 186 Union Road Oswaldtwistle Lancashire BB5 3EG

Homewise Society CIO

Trustees' Report

Report of Members of the Board of Trustees for the year ended 31st March 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Homewise Society CIO is a Charitable Incorporated Organisation (CIO), registered with the Charity Commission on 5th July 2018 (formerly a Co-operative Community Benefit Society and has been operating since August 1987).

The organisation is governed by its constitution.

CORE OBJECTIVES

- To provide a fully comprehensive Home Improvement Agency service
- To provide advice/support on financing home repairs and improvements
- To enable clients to obtain relevant services; energy efficiency grants/advice, crime prevention, fire safety etc.,
- To provide additional support to older/disabled people to aid independent living
- To provide advice and support on sources of funding

Homewise Values

Friendly, supportive, caring staff
Personal services, regularly going above and beyond
Pride in organisation - small but efficient
Rise to challenge, overcome obstacles, think outside the box
Resolve problems by working as a team with partners

"Overall, Homewise is more than just a company, we are a family who go the extra mile for our clients, resolving issues however small or large. We not only provide services but also a support network which our clients know they can count on to help them find a solution to any problems"

Recruitment and induction of new trustees

Trustees are members of the local community who are usually involved with the voluntary sector.
If a Trustee resigns a new member is recruited by the existing trustees

New trustees attend an induction meeting given by the Chief Officer to brief them on their roles and responsibilities.
The Trustees are given the background of the organisation and details of all the services provided. New trustees are asked to complete a skills audit and provided with an information pack which includes the dates of future meetings. The final part of the induction is to show the trustees around the premises and be introduced to staff, fellow trustees are introduced at meetings of the Trustees.

Reporting and reviewing

Trustees review activities, finances and quality of services quarterly. Information and evaluation reports are provided to funders and Trustees, who review performance and set new targets, considering future demands.

ACHIEVEMENTS & PERFORMANCE

It has been another very challenging year, with staff continuing to go the extra mile to provide the vital services needed to keep people safe, secure, warm and independent in their own home.

We have now settled into Allied House, Clayton le Moors which is a more accessible location for clients. Two officers continue to work from home providing the essential support that is needed to enable people with memory issues and their carers remain in their own home.

Our services and support have always been needed but with the difficulties and hardships with rising energy bills, increased cost of living is made more difficult if you are living in an unfit, cold, damp home. In partnership with Hyndburn and Rossendale Borough Council we have been administering their Affordable Warmth Grants, in addition to providing free Gas Fire and Boiler Servicing.

MAINTAINING HIGH QUALITY SERVICES

Homewise continues to meet the Investors in People standards (held since 1998) following a review in January 2023.

Client satisfaction - is very important to us, with all aspects of our services being monitored for quality. During the year 100% felt our services were Excellent (98.18%) or Very Good (1.82%).

Trustees' Report (continued)

During the year -

Homewise continues to provide the full range of services in Hyndburn and Ribble Valley and Minor Aids Adaptations and Affordable Warmth Grants in Rossendale. Support is available to people with memory issues and their carers throughout East Lancashire with additional support via Dementia Grants in Burnley. Recycling of Disability Aids continues to provide essential aids at a fraction of the RRP.

During the year we have assisted 3,878(3,079 last year) people/families which has resulted in providing 2,239 (1,987 last year) housing repairs, improvements, energy efficiency works, Handyperson small essential repairs, minor aids and adaptations, accident prevention and security works. Our Independent Living Centre has supported 512 (509 last year) clients with disability aids to meet their individual needs.

The **Memory Matters** project continues to have an enormous impact on supporting people living with Dementia and their carers and has assisted 302 (337 last year) people/families during the year. In addition, NHS/Social Care makes a staggering potential cost saving of £180,000 on preventing falls and a maximum of £3,510,000 savings on residential care per year. Estimated savings from July 2014 £123,641,000. NHS East Lancs CCG have agreed funding until March 2024.

Looking to the future

Although we have sufficient reserves, our long-term sustainability remains a major concern. We are very proud to provide these vital services and, although our future may be uncertain, we will continue to work hard to ensure that we continue to provide the support clients need by looking at every possibility to find a way for the service to continue for years to come.

FINANCIAL REVIEW

Financial position

At 31st March 2023 the level of reserves held was £416,110 of which £53,548 was unrestricted funds, £25,039 restricted funds and £337,523 designated as reserves. (Note 15)

Reserves policy

The trustees have reviewed the reserves of the charity. It is the general policy of the charity to maintain a level of reserves that is necessary to enable the charity to be managed efficiently and to provide a safe buffer if closure should be forced upon us. The trustees consider that the most appropriate level of designated reserves would be six months of unrestricted expenditure plus redundancy and other costs associated with closure amounting to £337,523.

On behalf of the Trustees
B Holden MBE - Chair

Approved by the Board on *8 August* 2023 and signed on its behalf by:

B Holden MBE JP
Chair - Trustee

J L Moore
Treasurer

Responsibilities and basis of report

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 31st March 2023.

As the CIO'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 Organisation'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 member of the Association of Accounting Technicians (AAT), 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 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 the report in order to enable a proper understanding of the accounts to be reached.



.....
Denise Dole MAAT
Lee Accountancy Services

9th August

..... 2023

Homewise Society CIO
Statement of Financial Activities (including Income and Expenditure Account)
for the Year Ended 31 March 2023

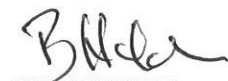
	Note	Unrestricted & Designated Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
		£	£	£	£
Income and Endowments					
Donations and Legacies	2.1	324	221	545	8,098
Charitable activities	2.2	345,994	178,292	524,286	395,429
Other trading activities					
Income from investments	2.3	3,248	-	3,248	1,883
		<u>349,565</u>	<u>178,513</u>	<u>528,079</u>	<u>405,410</u>
Expenditure on					
Expenditure on raising funds		-	-	-	-
Expenditure on charitable activities	3	349,399	193,896	543,295	424,185
Governance costs	3	1,946	190	2,136	5,605
Total resources expended		<u>351,345</u>	<u>194,086</u>	<u>545,431</u>	<u>429,790</u>
Net income / (expenditure)		(1,778)	(15,573)	(17,352)	(24,380)
Transfers					
Transfers between funds	15	<u>(10,982)</u>	<u>10,982</u>	<u>-</u>	<u>-</u>
Net movements in funds	15	<u>(12,760)</u>	<u>(4,591)</u>	<u>(17,352)</u>	<u>(24,380)</u>
Reconciliation of funds					
Total funds brought forward -	15	£	£	£	£
Restricted			29,631	29,631	151,218
Unrestricted		84,979		84,979	(3,752)
Designated		318,852		318,852	310,376
		<u>403,831</u>	<u>29,631</u>	<u>433,462</u>	<u>457,842</u>
Total funds carried forward -	15	£	£	£	£
Restricted			25,039	25,039	29,631
Unrestricted		53,548		53,548	84,979
Designated		337,523		337,523	318,852
		<u>391,071</u>	<u>25,039</u>	<u>416,110</u>	<u>433,462</u>

The notes on pages 7 to 12 form an integral part of these financial statements

Homewise Society CIO
Balance Sheet as at 31 March 2023

	Note	2023		2022
		£	£	£
Fixed assets				
Tangible assets	9		3,545	1,718
Current assets				
Stocks and work in progress		19,233		16,051
Debtors	10	134,908		58,328
Cash at bank and in hand		<u>362,143</u>		<u>393,539</u>
		516,284		467,918
Creditors: amounts falling due within one year	11	<u>(103,719)</u>		<u>(36,175)</u>
Net current assets			412,565	431,743
Net assets			<u>416,110</u>	<u>433,462</u>
The funds of the charity:	15			
Restricted funds			25,039	29,631
Designated fund			337,523	318,852
Unrestricted funds			53,548	84,979
Total charity funds			<u>416,110</u>	<u>433,462</u>

Approved by the Board on 8 August 2023 and signed on its behalf by:



B Holden MBE JP
Chair - Trustee



J L Moore
Treasurer

The notes on pages 7 to 12 form an integral part of these financial statements

1. Accounting policies

Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities', the Financial Reporting Standard applicable in the UK (FRS102).

Fund accounting policy

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Deficits and surpluses on restricted and unrestricted funds at the balance sheet date are considered and, if considered appropriate, are eliminated or reduced by transfers to or from unrestricted funds.

Details of each fund are disclosed in note 15.

Income and Endowments

Voluntary income including donations and grants that provide core funding or are of a general nature is recognised where there is entitlement, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which it has been received. Such income is only deferred when:

- the donor specifies that the grant or donation must only be used in future accounting periods; or
- the donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income is recognised on a receivable basis.

Grants

Grants are recognised in the Income and Expenditure account in a appropriate manner that matches them with the expenditure towards which they are intended to contribute.

Expenditure

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Costs of generating funds are the costs associated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

Governance costs include costs of the preparation and examination of the statutory accounts, the costs of trustee meetings and the cost of any legal advice to trustees on governance or constitutional matters.

Irrecoverable VAT

Irrecoverable VAT is charged against the category of resources expended for which it was incurred.

Going Concern

Significant funding from Lancashire County Council ended on 31st March 2020 for the Advice and Information/Handyperson Service the Trustees have agreed to use reserves to keep this service going.

Trustees are exploring options for the long term sustainability of these services, there are sufficient reserves to support the organisation for the next 12 months.

Whether the CIO can continue as a going concern in the long term depends on the continuation of current funding levels and for the present time the going concern basis remains appropriate.

Fixed assets

Individual fixed assets costing £100 or more are initially recorded at cost.

Depreciation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Plant and machinery including motor vehicles	25% on cost
Fixtures, fittings and equipment	15% and 33% on reducing balance

Stock

Stock is valued at the lower of cost and net realisable value, after due regard for obsolete and slow moving stocks. Net realisable value is based on selling price less anticipated costs to completion and selling costs.

Goods donated for resale

Donated goods for resale are measured at fair value on receipt and included in the accounts.

Operating leases

Rentals payable under operating leases are charged in the statement of financial activities on a straight line basis over the lease term.

Pension costs

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.

Homewise Society CIO
Notes to the Financial Statements for the Year Ended 31 March 2023 (continued)

2. Analysis of incoming resources

2.1 Donations & Legacies

Amounts received	2023 £	2022 £
Fundraising donations	545	220
Multicare	-	150
	<u>545</u>	<u>370</u>

2.2 Charitable Activities

Amounts received from generated funds	2023 £	2022 £
Ribble Valley BC	1,070	1,136
Burnley BC	26,065	28,161
Onward Homes	36,735	-
Lancashire County Council	230,059	184,069
Clients' contributions & donations	27,125	44,770
Shop mobility scheme	(60)	46
HARV	142	-
Hyndburn BC fees	11,288	21,396
Other	52	-
	<u>332,476</u>	<u>279,578</u>

Grants

Citizens Advice	5,750	10,799
Community Solutions NW	9,673	-
Hyndburn BC Grant/LCC affordable warmth	24,933	25,501
Lancashire CC	318	-
Lancs Constabulary Community Safety Partnership	2,062	2,026
East Lancashire CCG	67,548	75,577
Independent Age	-	3,916
Electricity NW	6,000	-
Prospects Foundation	7,500	-
Ribble Valley BC	5,950	5,760
Rosendale BC	62,076	-
	<u>191,810</u>	<u>123,579</u>

Total incoming resources from Charitable Activities	524,831	403,527
---	---------	---------

2.3 Investment income

Bank interest received	<u>3,248</u>	<u>1,883</u>
------------------------	--------------	--------------

Total revenue recognised	<u><u>528,079</u></u>	<u><u>405,410</u></u>
--------------------------	-----------------------	-----------------------

The amount of income received during the year has been adjusted where amounts have been received in advance of expenditure to be incurred in 2023/24. Adjustments have also been made in respect of income relating the current year (2022/23) which was received after the balance sheet date.

The amounts shown above represent the amount that may properly be regarded as the income of the organisation over the year

3. Total resources expended

	Donations and legacies	Charitable activity	Governance	Total
	£	£	£	£
Direct costs				
Direct cost of materials	-	203,579		203,579
Other direct costs	-	707		707
Support costs				
Support staff		283,235		283,235
Motor vehicles		10,520		10,520
Premises		15,203		15,203
Support services		30,050		30,050
Governance -				
Cost of trustee meetings			344	344
Accountancy fees			1,792	1,792
Legal and professional costs				
	<u>-</u>	<u>543,295</u>	<u>2,136</u>	<u>545,431</u>

4. Trustees' remuneration and expenses

No trustees received any remuneration during the year.

5. Net income

Net income is stated after charging:

	2,023	2,022
	£	£
Depreciation of tangible fixed assets	<u>1,100</u>	<u>3,308</u>

6. Employees' remuneration

The aggregate payroll costs of employees was:

	2,023	2,022
	£	£
Wages and salaries	252,522	236,089
Social security	16,060	15,045
Pension	14,653	13,469
	<u>283,235</u>	<u>264,603</u>

No employees, including employee benefits were paid in excess of £60,000. The key management personnel of the society were paid £75,500 in total (2022 - £77,391)

7. Average number of employees

Average number of employees during the year was 14 (2022 - 12)

8. Taxation

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

9. Tangible fixed assets

	Motor Vehicles £	Fixtures, fittings and Computer equipment £	Total £
Cost			
At 1 April 2022	14,175	13,306	27,481
Additions	3,700	-	3,700
Disposals	-	(11,235)	(11,235)
As at 31 March 2023	<u>17,875</u>	<u>2,072</u>	<u>19,947</u>
Depreciation			
At 1 April 2022	13,509	12,253	25,762
Charge for the year	1,008	92	1,100
Elim on disposal	-	(10,461)	(10,461)
As at 31 March 2023	<u>14,517</u>	<u>1,884</u>	<u>16,401</u>
Net book value			
As at 31 March 2023	<u>3,358</u>	<u>187</u>	<u>3,545</u>
As at 31 March 2022	<u>666</u>	<u>1,053</u>	<u>1,719</u>

10. Debtors

	2023 £	2022 £
Trade debtors	55,100	23,575
Sundry debtor	200	-
Prepayments	8,527	275
Accrued income	67,284	34,481
VAT debtor	3,797	-
	<u>134,908</u>	<u>58,331</u>

11. Creditors: amounts falling due within one year

	2023 £	2022 £
Trade creditors	21,392	-
Sundry creditor	194	-
VAT	-	7,642
Accruals and deferred income	82,133	28,532
	<u>103,719</u>	<u>36,174</u>

Creditors amounts falling due with one year includes deferred income:

	2023 £	2022 £
Deferred income	<u>77,526</u>	<u>23,555</u>

12. Other Commitments

The total of future minimum lease payments under non-cancellable operating leases are as follows:

	Land and buildings	
	2023 £	2022 £
Within 1 year	2,500	2,500
Between 1 and 5 years	-	-
	<u>2,500</u>	<u>2,500</u>

13. Pension scheme

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the period represents contributions payable by the charity to the scheme and amounted to £14,653 (2022 - £13,469)

14. Related parties

There were no related party transaction during the year.

Controlling entity

The charity is controlled by the trustees.

15. Analysis of funds

	At 1 April 2022	Incoming resources	Resources expended	Transfers	At 31 March 2023
	£	£	£	£	£
Restricted funds					
Core Advice & Information	29,631	42,714	(47,306)		25,039
Affordable warmth	-	56,919	(63,307)	6,388	0
Dementia-memory matters	-	63,257	(63,257)		-
Essential work fund	-	5,689	(5,689)		-
Handyperson & Security	-	2,434	(4,245)	1,811	-
ILC Recycling Aids	-	7,500	(10,283)	2,783	-
	<u>29,631</u>	<u>178,513</u>	<u>(194,087)</u>	<u>10,982</u>	<u>25,039</u>
Designated funds					
Reserve	318,852	-	-	18,671	337,523
	<u>318,852</u>	<u>-</u>	<u>-</u>	<u>18,671</u>	<u>337,523</u>
Unrestricted funds					
Core Advice & Information	-	14,895	(38,710)	23,815	-
Affordable warmth	-	29,206	(23,649)		5,557
Dementia grant	-	24,393	(24,393)		-
Handyperson & Security	-	1,481	(7,764.34)	6,283	-
Homecare services	84,979	62,099	(40,218)	(61,058)	45,802
ILC Recycling Aids	-	9,302	(7,114)		2,189
Minor Aids & Adaptations	-	208,190	(209,497)	1,307	0
	<u>84,979</u>	<u>349,566</u>	<u>(351,345)</u>	<u>(29,653)</u>	<u>53,548</u>
	<u>433,462</u>	<u>528,079</u>	<u>(545,431)</u>	<u>-</u>	<u>416,110</u>

16. Net assets by fund

	Designated Funds	Unrestricted Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
	£	£	£	£	£
Tangible assets	-	3,545	-	3,545	1,719
Current assets	337,523	71,930	106,831	516,284	467,920
Creditors: Amounts falling due within one year	-	(21,927)	(81,793)	(103,720)	(36,177)
Net assets	<u>337,523</u>	<u>53,548</u>	<u>25,039</u>	<u>416,110</u>	<u>433,462</u>

Income and Expenditure Account

Income

2.1 Donations & Legacies

Amounts received	2023 £	2022 £
Fundraising donations	545	220
Multicare	-	150
	<u>545</u>	<u>370</u>

2.2 Charitable Activities

Amounts received from generated funds	2023 £	2022 £
Ribble Valley BC	1,070	1,136
Burnley BC	26,065	28,161
Onward Homes	36,735	-
Lancashire County Council	230,059	184,069
Clients' contributions & donations	27,125	44,770
Shop mobility scheme	(60)	46
HARV	142	-
Hyndburn BC fees	11,288	21,396
Other	52	-
	<u>332,476</u>	<u>279,578</u>

Grants

Citizens Advice	5,750	10,799
Community Solutions NW	9,673	-
Hyndburn BC Grant/LCC affordable warmth	24,933	25,501
Lancashire CC	318	-
Lancs Constabulary Community Safety Partnership	2,062	2,026
East Lancashire CCG	67,548	75,577
Independent Age	-	3,916
Electricity NW	6,000	-
Prospects Foundation	7,500	-
Ribble Valley BC	5,950	5,760
Rossendale BC	62,076	-
	<u>191,810</u>	<u>123,579</u>

Total incoming resources from Charitable Activities 524,831 403,527

Investment income

Bank interest received	<u>3,248</u>	<u>1,883</u>
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Carried forward 528,079 405,410

Continued

Income and Expenditure Account (continued)

	2023 £	2022 £
Brought forward	<u>528,079</u>	<u>405,410</u>
Expenditure		
Cost of materials & direct costs	203,579	108,081
Employment costs	283,746	265,197
Establishment costs	14,371	25,546
Repairs and maintenance	964	4,449
Office expenses	12,124	2,270
Printing, post and stationery	2,387	5,170
Motor	10,520	9,170
Travel and subsistence	1,545	5
Advertising and promotion	-	988
Legal and professional costs	12,186	3,959
Depreciation of tangible fixed assets	1,100	3,308
Disposal of fixed assets	773	-
Governance		
Accountancy fees	1,792	1,608
Cost of trustee meetings	344	37
	<u>545,431</u>	<u>429,788</u>
Income less expenditure for the year	<u>(17,352)</u>	<u>(24,378)</u>

HOMEWISE SOCIETY

England & Wales - Charity number 1179077

Accounts

Registered Charity No: 1179077

Homewise Society
A Charitable Incorporated Organisation
Annual Report and Financial Statements
for the Year ended 31 March 2022

Lee Accountancy Services
46 Pinewood Drive, Accrington BB5 6UG

Homewise Society CIO

Contents

Reference and Administrative Details	1
Trustees Report	2 to 3
Independent examiner's report	4
Statement of financial activities	5
Balance Sheet	6
Notes to the financial statements	7 to 12
Income and Expenditure account	13 to 14

Homewise Society CIO

Reference and Administrative Details

Registered Charity Number 1179077

Trustees

B Holden MBE JP	(Chair)	
D J Duckworth	(Treasurer)	Deceased 25th June 2022
M Abid	(Vice Chair)	
D L King		
D Westell		

Address

Unit 3 Allied House
Burnley Road
Clayton-le-Moors
BB5 5TW

Accountant

Lee Accountancy Services
46 Pinewood Drive
Accrington
Lancashire
BB5 6UG

Homewise Society CIO

Trustees' Report

Report of Members of the Management Committee for the year ended 31st March 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Homewise Society CIO is a Charitable Incorporated Organisation (CIO), registered with the Charity Commission on 5th July 2018 (formerly a Co-operative Community Benefit Society and has been operating since August 1987).

The organisation is governed by its constitution.

CORE OBJECTIVES

- To provide a fully comprehensive Home Improvement Agency service in the districts of Hyndburn and Ribble Valley
- To provide advice/support on financing home repairs and improvements
- To enable clients to obtain relevant services; energy efficiency grants/advice, crime prevention, fire safety etc.,
- To provide additional support to older/disabled people to aid independent living
- To provide advice on welfare benefits/other funding those clients may be entitled to

Homewise Values

Friendly, supportive, caring staff
Personal services, regularly going above and beyond
Pride in organisation - small but efficient
Rise to challenge, overcome obstacles, think outside the box
Resolve problems by working as a team with partners

"Overall, Homewise is more than just a company, we are a family who go the extra mile for our clients, resolving issues however small or large. We not only provide services but also a support network which our clients know they can count on to help them find a solution to any problems"

Recruitment and induction of new trustees

Trustees are members of the local community who are usually involved with the voluntary sector. If a Trustee resigns a new member is recruited by the existing trustees

New trustees attend an induction meeting given by the Chief Officer to brief them on their roles and responsibilities. The Trustees are given the background of the organisation and details of all the services provided. New trustees are asked to complete a skills audit and provided with an information pack which includes the dates of future meetings. The final part of the induction is to show the trustees around the premises and be introduced to staff, fellow trustees are introduced at board meetings.

Reporting and reviewing

Trustees review activities, finances and quality of services quarterly. Information and evaluation reports are provided to funders and Trustees, who review performance and set new targets, considering future demands.

ACHIEVEMENTS & PERFORMANCE

It has been another very challenging year, with staff continuing to go the extra mile to provide the vital services needed to keep people safe, secure, warm and independent in their own home. Two Officers continue to work from home with all other Officers back in the office. Our Services and support have always been essential but are needed more now, the difficulties and hardships that we are all facing with rising energy bills, increased cost of living is made more difficult if you are living in an unfit, cold, damp home.

We have now moved from Whalley Road/Avenue Parade and relocated all the services to Allied House, Clayton-le-Moors.

MAINTAINING HIGH QUALITY SERVICES

Homewise continues to meet the Investors in People standards (held since 1998) following a review in January 2022.

Client satisfaction - is very important to us, with all aspects of our services being monitored for quality. The service/work carried out is measured in a variety of different ways from client satisfaction questionnaires, follow up telephone calls and technical officer's inspections, during the year receiving 100% responses of which 93.04% felt our service was Excellent, 6.41% felt the service was Very Good.

Trustees' Report (continued)

During the year -

Homewise continues to provide the full range of services in Hyndburn and Ribble Valley and Minor Aids Adaptations in Rossendale. Support is available to people with memory issues and their carers throughout East Lancashire with additional support via Dementia Grants in Burnley. Recycling of Disability Aids continues to provide essential aids at a fraction of the RRP.

During the year we have assisted 3,079 (2,418 last year) people/families which has resulted in providing 1,987 (1,454 last year) housing repairs, improvements, energy efficiency works, Handyperson small essential repairs, minor aids and adaptations, accident prevention and security works. Our Independent Living Centre has supported 509 (386 last year) clients with disability aids to meet their individual needs.

The **Memory Matters** project continues to have an enormous impact on supporting people living with Dementia and their carers and has assisted 337 (300 last year) people/families during the year. In addition, NHS/Social Care makes a staggering potential cost saving of £268,000 on preventing falls and a maximum of £5,226,000 savings on residential care per year. Estimated savings from July 2014 £111,033,000. NHS East Lancs CCG have agreed funding until March 2023.

Looking to the future

Although we have sufficient reserves, our long-term sustainability remains a major concern. We are very proud to provide these vital services and, although our future may be uncertain, we will continue to work hard to ensure that we continue to provide the support clients need by looking at every possibility to find a way for the service to continue for years to come.

FINANCIAL REVIEW

Financial position

At 31st March 2022 the level of reserves held was £433,464 of which £318,953 was unrestricted funds. (Page 12 Note 15 Contingency Services - £101; Reserve - £318,852)

Reserves policy

The trustees have reviewed the reserves of the charity. It is the general policy of the charity to maintain a level of reserves that is necessary to enable the charity to be managed efficiently and to provide a safe buffer if closure should be forced upon us. The trustees consider that the most appropriate level of reserves would be six months of unrestricted expenditure amounting to £318,852.

On behalf of the Trustees
B Holden MBE - Chair

Approved by the Board on ^{23rd August} 2022 and signed on its behalf by:



.....
B Holden MBE JP
Chair - Trustee



.....
M Abid
Vice Chair - Trustee

**Independent Examiner's Report to the Trustees of
Homewise Society CIO**

Responsibilities and basis of report

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 31st March 2022.

As the CIO'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 Organisation'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 member of the Association of Accounting Technicians (AAT), 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 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 the report in order to enable a proper understanding of the accounts to be reached.


.....
Denise Dole MAAT
Lee Accountancy Services

30th August 2022

Homewise Society CIO
Statement of Financial Activities (including Income and Expenditure Account)
for the Year Ended 31 March 2022

		Unrestricted Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
	Note	£	£	£	£
Income and Endowments					
Donations and Legacies	2.1	-	8,098	8,098	(2,166)
Charitable activities	2.2	12,406	383,024	395,429	383,318
Other trading activities					
Income from investments	2.3	101	1,782	1,883	2,822
Coronavirus Grant Income					
Coronavirus Job Retention Sche	2.4	-	-	-	7,245
Other Coronavirus Grants	2.4	-	-	-	21,794
		<u>12,506</u>	<u>392,903</u>	<u>405,410</u>	<u>413,014</u>
Expenditure on					
Expenditure on raising funds		-	-	-	-
Expenditure on charitable activities	3	8,653	415,532	424,185	402,594
Governance costs	3	-	5,603	5,603	5,008
Total resources expended		<u>8,653</u>	<u>421,135</u>	<u>429,788</u>	<u>407,602</u>
Net income before transfers		3,854	(28,232)	(24,378)	5,412
Transfers					
Transfers between funds	15	<u>8,476</u>	<u>(8,476)</u>	<u>-</u>	<u>-</u>
Net movements in funds	15	12,330	(36,708)	(24,378)	5,412
Reconciliation of funds					
Total funds brought forward		<u>306,625</u>	<u>151,217</u>	<u>457,842</u>	<u>452,430</u>
Total funds carried forward		<u>318,955</u>	<u>114,509</u>	<u>433,464</u>	<u>457,842</u>

The notes on pages 7 to 12 form an integral part of these financial statements

Homewise Society CIO
Balance Sheet as at 31 March 2022

	Note	2022		2021
		£	£	£
Fixed assets				
Tangible assets	9		1,718	5,027
Current assets				
Stocks and work in progress		16,051		14,683
Debtors	10	58,331		42,847
Cash at bank and in hand		<u>393,538</u>		<u>463,032</u>
		467,920		520,562
Creditors: amounts falling due within one year				
	11	<u>(36,175)</u>		<u>- 67,747</u>
Net current assets				
			431,745	452,815
Net assets				
			<u>433,464</u>	<u>457,842</u>
The funds of the charity:				
Restricted funds in surplus				
Independent living			-	18,383
Designated fund			4,000	4,000
Core			29,632	69,056
Homecare services			87,066	66,224
Dementia - memory matters			-	-
Restricted funds in deficit				
Dementia - memory matters			-	(2,113)
Vans			(5,987)	(4,058)
Security			(201)	(226)
Shop mobility			-	(49)
Total restricted funds				
			<u>114,511</u>	<u>151,218</u>
Unrestricted funds				
Unrestricted income funds			318,953	306,624
Total charity funds				
			<u>433,464</u>	<u>457,842</u>

Approved by the Board on 23rd August 2022 and signed on its behalf by:



.....
B Holden MBE JP
Chair - Trustee



.....
M Abid
Vice Chair

1. Accounting policies

Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities', the Financial Reporting Standard applicable in the UK (FRS102).

In common with most businesses and organisations Homewise has experienced the effects of the Coronavirus (Covid-19). The trustees have taken all possible steps to protect the organisation including accessing relevant Government and other Grants (see Coronavirus Grants below) and benefits.

Fund accounting policy

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Deficits and surpluses on restricted and unrestricted funds at the balance sheet date are considered and, if considered appropriate, are eliminated or reduced by transfers to or from unrestricted funds.

Details of each fund are disclosed in note 15.

Income and Endowments

Voluntary income including donations and grants that provide core funding or are of a general nature is recognised where there is entitlement, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which it has been received. Such income is only deferred when:

- the donor specifies that the grant or donation must only be used in future accounting periods; or
- the donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income is recognised on a receivable basis.

Grants

Grants are recognised in the Income and Expenditure account in a appropriate manner that matches them with the expenditure towards which they are intended to contribute.

Expenditure

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Costs of generating funds are the costs associated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

Governance costs include costs of the preparation and examination of the statutory accounts, the costs of trustee meetings and the cost of any legal advice to trustees on governance or constitutional matters.

Irrecoverable VAT

Irrecoverable VAT is charged against the category of resources expended for which it was incurred.

Going Concern

Whilst funding from Lancashire County Council ended on 31st March 2020 for the Advice and Information/Handyperson Service the Trustees have agreed to use reserves to keep this vital service going.

Trustees are exploring options for the long term sustainability of these services, there are sufficient reserves to support the organisation for the next 12 months.

Whether the CIO can continue as a going concern in the long term depends on the outcome of funding applications in the current year, however for the present time the going concern basis remains appropriate.

Fixed assets

Individual fixed assets costing £100 or more are initially recorded at cost.

Depreciation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Plant and machinery including motor vehicles	25% on cost
Fixtures, fittings and equipment	15% and 33% on reducing balance

Stock

Stock is valued at the lower of cost and net realisable value, after due regard for obsolete and slow moving stocks. Net realisable value is based on selling price less anticipated costs to completion and selling costs.

Goods donated for resale

Donated goods for resale are measured at fair value on receipt and included in the accounts.

Operating leases

Rentals payable under operating leases are charged in the statement of financial activities on a straight line basis over the lease term.

Pension costs

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.

2. Analysis of incoming resources

2.1 Donations & Legacies

Amounts received	2022 £	2021 £
Fundraising donations	220	20
Donations	13,711	10,344
Multicare	-	-
Sundries	-	20
Total received	<u>13,931</u>	<u>10,384</u>
Adjustment for net (deferred)/accrued income for the year	(5,833)	(12,550)
Revenue recognised	<u>8,098</u>	<u>(2,166)</u>

2.2 Charitable Activities

Amounts received	2022 £	2021 £
Ribble Valley BC	6,896	5,760
Burnley BC	24,465	3,285
Hyndburn BC Grant/LCC affordable warmth	19,269	27,654
Community Safety Partnership	2,099	3,072
Independent Age	15,000	15,000
Lancashire County Council	153,652	162,323
Community Solutions	-	10,005
Prospects Windfall	-	7,500
Lottery Community Funding	-	10,000
East Lancashire CCG	80,301	77,404
Energy referral fee	33,906	2,535
Essential work fund	4,779	20,896
Handyperson service	290	360
Clients' contributions	-	16,915
Independent Living Centre	5,702	2,812
Re-cycled aids scheme	-	-
Shop mobility scheme	120	93
HARV	-	280
Hyndburn BC fees	11,508	9,402
	<u>357,987</u>	<u>375,297</u>
Adjustment for net (deferred)/accrued income for the year	37,443	8,021
Revenue recognised	<u>395,429</u>	<u>383,318</u>

2.3 Investment income

Bank interest received	<u>1,883</u>	<u>2,822</u>
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2.4 Coronavirus Grant income

Small Business Grant Relief	-	10,000
Job Retention Scheme	-	7,245
CAF Emergency Fund	-	3,000
Lancashire CC	-	8,794
	<u>-</u>	<u>29,039</u>

Total revenue recognised	<u>405,410</u>	<u>413,014</u>
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3. Total resources expended

	Donations and legacies	Charitable activity	Governance	Total
	£	£	£	£
Direct costs				
Cost of goods sold	-	68,368		68,368
Other direct costs	-	39,713		39,713
Employment costs	-	265,197		265,197
Establishment costs	-	24,832		24,832
Repairs and maintenance	-	4,449		4,449
Office expenses	-	2,270		2,270
Printing, post and stationery	-	5,172		5,172
Sundry and other costs	-	-		-
Cleaning	-	714		714
Motor	-	9,170		9,170
Travel and subsistence	-	5		5
Advertising and promotion	-	988		988
Depreciation of tangible fixed assets	-	3,308		3,308
Disposal of fixed assets	-	-		-
Governance -				
Cost of trustee meetings	-		37	37
Accountancy fees	-		1,608	1,608
Legal and professional costs	-		3,959	3,959
	<u>-</u>	<u>424,185</u>	<u>5,603</u>	<u>429,788</u>

4. Trustees' remuneration and expenses

No trustees received any remuneration during the year.

5. Net income

Net income is stated after charging:

	2022	2021
	£	£
Depreciation of tangible fixed assets	<u>3308</u>	<u>3,919</u>

6. Employees' remuneration

The aggregate payroll costs of employees was:

	2022	2021
	£	£
Wages and salaries	236,089	219,115
Social security	15,045	13,175
Pension	13,469	12,495
	<u>264,603</u>	<u>244,785</u>

No employees, including employee benefits were paid in excess of £60,000. The key management personnel of the society were paid £77,391 in total (2021 - £75,440)

7. Average number of employees

Average number of employees during the year was 12.

8. Taxation

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

9. Tangible fixed assets

	Motor Vehicles £	Fixtures, fittings and equipment £	Total £
Cost			
At 1 April 2021	14,175	13,306	27,481
Additions	-	-	-
Disposals	-	-	-
As at 31 March 2022	<u>14,175</u>	<u>13,306</u>	<u>27,481</u>
Depreciation			
At 1 April 2021	10,482	11,973	22,455
Charge for the year	3,028	280	3,308
Elim on disposal	-	-	-
As at 31 March 2022	<u>13,510</u>	<u>12,253</u>	<u>25,763</u>
Net book value			
As at 31 March 2022	<u>665</u>	<u>1,053</u>	<u>1,718</u>
As at 31 March 2021	<u>3,693</u>	<u>1,333</u>	<u>5,026</u>

10. Debtors

	2022 £	2021 £
Trade debtors	23,575	20,405
Prepayments	275	1,385
Accrued income	34,481	21,057
	<u>58,331</u>	<u>42,847</u>

11. Creditors: amounts falling due within one year

	2022 £	2021 £
VAT	7,642	17,041
Accruals and deferred income	28,532	50,706
	<u>36,175</u>	<u>67,747</u>

Creditors amounts falling due with one year includes deferred income:

	2022 £	2021 £
Deferred income	<u>23,555</u>	<u>45,991</u>

12. Other Commitments

The total of future minimum lease payments under non-cancellable operating leases are as follows:

	Land and buildings	
	2022	2021
	£	£
Within 1 year	2,125	2,125
Between 1 and 5 years	-	-
	<u>2,125</u>	<u>2,125</u>

13. Pension scheme

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the period represents contributions payable by the charity to the scheme and amounted to £13,469 (2021 - £12,492)

14. Related parties

There were no related party transaction during the year.

Controlling entity

The charity is controlled by the trustees.

15. Analysis of funds

	At 1 April 2021	Incoming resources	Resources expended	Transfers	At 31 March 2022
	£	£	£	£	£
General funds					
Contingency services	(3,752)	12,507	(8,653)		101
Reserve	310,376	-	-	8,476	318,852
	<u>306,624</u>	<u>12,507</u>	<u>(8,653)</u>	<u>8,476</u>	<u>318,953</u>
Restricted funds					
Independent living	18,383	151,875	(184,128)	13,870	-
Designated fund	4,000	-	-		4,000
Core	69,056	69,090	(100,039)	(8,476)	29,632
Homecare services	66,224	70,836	(36,124)	(13,870)	87,066
Vans	(4,057)	-	(1,930)		(5,987)
Security	(226)	2,026	(2,001)		(201)
Shop mobility	(49)	865	(816)		-
Essential work fund	-	3,020	(3,020)		-
Dementia-memory matters	(2,112.82)	95,191.52	(93,078.70)		-
	<u>151,218</u>	<u>392,903</u>	<u>(421,135)</u>	<u>(8,476)</u>	<u>114,511</u>
	<u>457,842</u>	<u>405,410</u>	<u>(429,789)</u>	<u>-</u>	<u>433,464</u>

16. Net assets by fund

	Unrestricted Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£
Tangible assets	-	1,719	1,719	5,027
Current assets	318,953	148,967	467,920	520,562
Creditors: Amounts falling due within one year		(36,175)	(36,175)	(67,747)
Net assets	<u>318,953</u>	<u>114,511</u>	<u>433,464</u>	<u>457,842</u>

Homewise Society CIO
Year ended 31 March 2022

Income and Expenditure Account

Income

Donations & Legacies

	2022	2021
	£	£
Fundraising donations	220	20
Donations	7,728	(2,206)
Multicare	150	-
Sundries	-	20
	<u>8,098</u>	<u>(2,166)</u>

Activities for generating funds

	£	£
Ribble Valley BC	6,896	5,760
Lancashire County Council	184,068	190,469
Hyndburn BC Grant/LCC affordable warmth	25,501	27,084
Community safety partnership	2,026	973
Independent Age	3,916	-
East Lancashire CCG	75,577	64,761
Energy referral fee	36,732	5,070
Essential work fund	3,210	17,887
Handyperson	290	360
Clients' contributions	1,907	21,741
Independent Living Centre	5,702	2,813
HARV	-	280
Shop mobility scheme	46	(26)
Multicare	-	-
Hyndburn BC fees	21,396	9,402
Burnley BC	28,161	9,240
Community Solutions NW	-	10,005
Prospects Windfall	-	7,500
Lottery Community Funding	-	10,000
	<u>395,428</u>	<u>383,319</u>

Deposit account interest received	1,883	2,822
Total incoming resources	<u>405,410</u>	<u>383,975</u>

Other income

Small Business Grant Relief	-	10,000
Job Retention Scheme	-	7,245
CAF Emergency Fund	-	3,000
Lancashire CC	-	8,794
	<u>-</u>	<u>29,039</u>

Carried forward	405,410	413,014
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Continued

Income and Expenditure Account (continued)

	2022 £	2021 £
Brought forward	<u>405,410</u>	<u>413,014</u>
Expenditure		
Cost of goods sold	67,729	58,394
Other direct costs	40,352	49,702
Employment costs	265,197	245,044
Establishment costs	24,832	29,538
Repairs and maintenance	4,449	471
Office expenses	2,270	3,199
Printing, post and stationery	5,170	5,065
Cleaning	714	626
Cost of trustee meetings	37	73
Motor	9,170	6,536
Travel and subsistence	5	-
Advertising and promotion	988	100
Accountancy fees	1,608	1,479
Legal and professional costs	3,959	3,456
Depreciation of tangible fixed assets	3,308	3,919
	<u>429,788</u>	<u>407,602</u>
Income less expenditure for the year	<u>(24,378)</u>	<u>5,412</u>

HOMEWISE SOCIETY

England & Wales - Charity number 1179077

Accounts



(over 33 years of improving homes – improving lives)

ANNUAL REPORT 2020-2021

SERVICES YOU CAN TRUST - SERVICES THAT MEET YOUR NEEDS



A Small Charitable Organisation with true, strong values:

- Friendly, supportive, caring staff
- Personal services, regularly going above and beyond
- Pride in organisation – small but efficient
- Rise to challenges, overcome obstacles, think outside the box
- Resolve problems by working as a team with partners

We promise to try to provide the help and support you need

HOMEWISER SOCIETY, 2/4 WHALLEY ROAD, ACCRINGTON BB5 1AA

Tel: 01254 232249 EMAIL: info@homewisesociety.org.uk

اگر آپ کو ہوم وائز سروس کے بارے میں اردو زبان میں مزید معلومات درکار ہوں تو شوکت علی سے ایڈوائزری سنٹر میں اس نمبر (01254-386285) پر رابطہ کریں



EVERYONE DESERVES A DECENT HOME

Crisis in housing quality in England and its impact on older people

In 2020 the Centre for Ageing Better launched the "Good Home Inquiry", an evidence-based analysis of England's housing policies to determine the causes of and solutions to the problem of poor-quality housing.

Housing is a valuable national asset and whilst primary responsibility for maintaining this asset falls on homeowners, the Government has played a role in protecting this national resource.

However, four million homes are now classed as non-decent, and lack of resources is a key issue. Local authorities have experienced major cuts in funding since 2010, with increasing demands including population ageing.

Experience points to the importance of a local hub through which a range of partner organisations and agencies, funding mechanisms, specialist schemes and wider services can be organised. Home Improvement Agencies (HIAs) represent a sensible starting point, they are not for profit organisations, they are trusted and focus on understanding the needs of service users. HIAs function as a "one stop shop" and offer a local trusted intermediary to help homeowners to navigate the different options for housing improvements, leveraging in different funding pots to provide a more tailored solution to their needs.

HIAs need to be present in every local authority area. There is an opportunity for HIAs to open new markets that build on their expertise, contributing towards keeping people living healthily at home



HOMEWISE is your local Home Improvement Agency (HIA) with 33 years of experience. Our Services have grown over the years by listening to clients and offering services that they need

Homewise is the vital link – enabling people to remain independent in their homes - Offering unique services that are cross cutting and address Housing – Health - Social Care

Homewise is needed:

- To help people tackle their housing problems, many people who live in the poorest housing are poor, frail or living with a disability
- Because those with the worst housing conditions often have the least resources with which to address the problem
- As we can help reduce the burden on health and social care services by helping people to remain living independently in their own homes, including reducing hospital admissions and assisting in early discharge – bad housing directly contributes to ill health
- Because people are living longer and wish to remain independent in their own home.

This report demonstrates why Homewise services are needed and that we bring much added value and support to our partners. It is essential that during the coming year, we find ways of sustaining and maintaining these much-needed services.

CHAIRMAN'S REPORT



The only certainty is that this year has been the most unusual year for us all. Whilst most of our staff have been working from home, they have continued to provide the much-needed services and in some cases increased the support required to keep our clients safe at home, which is remarkable with reduced staff and resources. I thank them all for the professionalism they have displayed during this crisis, they have been an inspiration to us all. Well done everyone! I am not a lover of the zoom meeting culture as it seems so unusual, missing out the adlibs which happened in the old meetings. It seems unnatural and formal and I look forward to the time when we can meet together, face to face. Whilst the organisation continues to face an uncertain future due to reduced funding, we are committed to look at every option to preserve the services that our community needs.

Bernard Holden - Chairman MBE JP

Homewise is a Charitable Incorporated Organisation (CIO) & Governed by Trustees who give their time and expertise to support our services. They are: Bernard Holden MBE JP, Mohammed Abid, David Duckworth, Dorothy Westell & Derek King.

Trustees are supported by a Local Advisory Group of volunteers who provide an important link between the community and our services: Eileen Booth, Lesley Jackson, Peter Catlow, Councillors Mrs. J Harrison, Mrs J. Molineux and Mr T. Hurn

In addition, Homewise supports a **Focus Group**, an independent group of clients who play a vital role in ensuring we provide services that meets the needs of our community.

Our Vision: Everyone to live in a well maintained, adapted, affordably warm, safe and secure home

Our Mission:

To serve the whole community by providing a comprehensive, impartial help and advice service on all aspects of home improvements, adaptations, repairs and maintenance.

To encourage, promote and support the concept of independent living, enhancing and promoting confidence, security and safety
To work together with other organisations to enable this mission statement to be realised.

Our Aim is to:

- Provide services that meet clients' needs
- Continue to build up the expertise of helping clients to improve, repair, adapt and maintain their homes
- Ensure that clients remain in control of all decisions and are kept informed and in all cases, the needs of clients remain paramount
- Offer flexible and sensitive options to help clients to live independently and with dignity
- Continue to provide quality services for all clients
- Work in partnership with local agencies, local authorities, contractors and clients to ensure that together we deliver a quality service that ensures value for money
- Continue to seek funding for our services
- Continue to develop and implement new services that meet our clients ongoing needs

Our Commitment: We can't promise to help everyone, but we do promise to try

Equal Opportunities:

Homewise recognises that this country is a diverse society and believes that no person or group should suffer discrimination on the ground of ethnic origin, religious beliefs, gender, disability, age, sexual orientation, marital status or low income and actively works to ensure that all information, advice and assistance is available to everyone.

پائسی برائے مساوی حقوق
ہم ہاؤس باٹ پر یقین رکھتی ہے کہ یہ ملک مختلف نسل اور مذاہب کے لوگوں کے لئے مربوط ہے لہذا ہم اس بات کو یقینی بنانے کے لئے کوشاں ہیں کہ کسی شخص یا گروپ کو اس کی تعلقین بھٹاتی، مذہبی، معذوری، عمر، جنس یا کم آمدنی کی بنیاد پر ان کے ساتھ ٹھہر سادی رتاؤ نہیں کیا جانا چاہیے، اور ہم اپنی پوری محنت کرتے ہیں کہ ہر کم کی معلومات، مشورہ اور مدد سب کے لئے یکساں مہیا کیا جائے۔ ہر کم کی معلومات کے لئے ٹیلیفون نمبر 01254 232249 پر رابطہ کریں۔

HOMEWISE putting people first, providing choices, helping you to care for your home. A safe warm well-maintained home is fundamental to health, wellbeing, independence and quality of life.

Homewise will help you tackle your housing problems;

- DISCUSS** in detail the works required and agree the best course of action.
- HELP** to identify improvements, repairs, adaptations, or maintenance works.
- ASSIST** disabled people to achieve successful aids and adaptations to their home.
- PROVIDE** lists of local reputable tradesmen, who have been recommended by local people.
- ADVISE** on financial options available for the works.
- MAXIMISE** income through benefit checks, energy efficiency referrals and charitable sources.
- ARRANGE** for tradesmen to provide competitive quotations and carry out the work.
- OFFER** a Handyperson service for small essential DIY repairs for over 65s.
- MAKE** homes safe and secure to aid independent living.
- PROVIDE** help and support throughout the work.
- ENSURE** clients are totally happy with the work before payment is made.

All negotiations can be carried out with our involvement, so clients need never feel on their own.

Homewise has always responded by listening to client's needs and finding solutions however great or small.

Local reputable tradesmen supported by Lancashire Trading Standards:

We have lists of local tradesmen recommended by local people These lists are constantly monitored for client satisfaction and quality of work. Our technical officer can provide advice to identify works required to repair and maintain clients homes to enable them to keep their home in good repair.



Affordable Warmth/ Tackling fuel poverty Save energy, Save money:

- Partnerships with Citizens Advice—NEA Energy Redress Scheme to assess energy saving measures needed to make clients homes Affordably Warm.
- Access to national/ local grants and subsidies.

Independent Living Centre. Essential to aid independent living:

Staff Trained Trusted Assessors

- Minor Aids and Adaptations—Installation of banister/landing rails, external rails, ramps and steps as identified by Occupational Therapist and Social Care Services.
- As an accredited retailer we can provide all NHS prescriptions for commode, Zimmer frames, grab rails, shower seats etc. as prescribed by health professionals.



THAT LITTLE BIT OF HELP/SMALL THINGS MATTER—for over 65s.

Handyperson scheme: “Not worrying about small jobs”

- Tackling small essential repairs,.

Accident prevention: “Minimising the risk of falls”

- Free assessment and repairs to prevent accidents (subject to funding)

Security Scheme: “Reducing the risk of crime—providing peace of mind”

- Free Crime Prevention assessments and installation of security measures.

Safe at Home: “Keeping safe and independent at home”

- Free Healthy Homes Assessments and works assist safe hospital discharge and prevent hospital admissions.





HOMEWISE providing much needed support throughout East Lancashire:



Memory Matters – “An inspirational project helping people living with memory issues”

Providing practical help and assistance to enable people to live in a safe, secure environment

Free advice and support to help people living with memory issues and their carers, who face day to day challenges, which can be made much easier when there is a network of support to help.

Together with excellent partnerships this project is making a huge difference to their health and independence.

We have evidence that our scheme saves the NHS/Social Care over £33 million a year – unbelievable.



RECYCLING OF DISABILITY AIDS PROJECT:

Due to the generosity of local people disability aids no longer needed are donated to the Recycling Project. The disability aids are checked, cleaned and made available at a fraction of the retail price. All Staff are trusted assessors and will provide free assessments to ensure that clients only purchase aids that meet their individual needs.

- R**euse of
- E**quipment
- C**an help
- Y**ou to stay
- C**omfortable/safe when
- L**iving
- I**n your home and reduce the
- N**eed to worry
- G**uidance and information available on request



Homewise is here to help and we promise to try to provide the help and support you need

What clients say about us: “Absolutely beyond 10/10.”

“Seemed only a small job but has made a big impact, she can now use the garden in this beautiful weather, thanks again”

The young man was polite and helpful, I felt comfortable towards him in my house.

“You really helped us at a time where I didn’t know where to go or who to contact”

This is the only service that provides ongoing help and support, it would be disgraceful if funding is cut.

“I am very grateful for the trust and reliability of Homewise service and the support that is available to help me keep my home in good repair thank you.”

Homewise has been a massive help to me over the years and now having your help with my husband, is brilliant

“So pleased and we are so grateful for everything you have done. I do not know how to thank you. My Son was unwell in bed when the installation was going ahead, and the tradesmen were so clean and quiet.”

So grateful for the work done and the difference has been massive already and we no longer have to worry.

“Very pleased with works, couldn’t believe how quick the service was.”

This service literally saved my mums life, thank you so much

“It was really good of you to arrange for someone to phone my dad twice a week during lockdown as he often does feels isolated and for sorting out the additional rails/aids and emergency care plans for me as I live in London”

delighted with the works that were carried out; the speed at which her request was dealt with, the contractors attending quickly and staff were in full PPE and were very friendly. The rails have greatly increased her confidence to now leave the property”

“So much has happened since your assessment. you even personally delivered a rollator for my husband. I honestly can’t thank you enough and it is so good to have your advice when needed.”

You go over and above to help people and I just wanted you to know we appreciate you

“The help you give is massive we couldn’t have sorted mum and dad out without you I really can’t thank you enough.”

I m so thankful for what you have done, it has been so good of you. I feel like I never had help in the past, they were so clean and nice. I am very happy and nice and warm.

“Absolutely fantastic, cant believe how quick the works been done.”

The joiner was lovely and also advised me on my window that has never locked before.

Your input made a huge impact on the support we needed for mum, suddenly all services became involved, honestly your help was what we needed at a time we were in crisis.

Dedicated/experienced staff team - Here to help.

- Sue Sinclair – Chief Officer
- Carole Perkin – Service Manager
- George Barnet – Technical Officer
- Lyndsay Wheatcroft – Senior Case Worker
- Paige Conlon – Case Worker
- Nicola Mullen – Case Worker
- Sandra Ward – Monitoring & Admin Officer
- Holly Hartley – Admin Officer
- Tony Westwell – Adaptation & Repair Officer
- Aiden Gray – Adaptation & Repair Officer
- Tim Stevens – Adaptation & Repair Officer
- Darren Wheatcroft – Recycling Development Officer










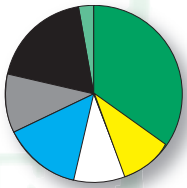
QUALITY SERVICES – QUALITY STAFF

Homewise is committed to providing high quality services and our greatest asset is our staff. Homewise has maintained the Quality Mark from Foundations (National award for HIAs) since 2004 and was recently reviewed Nov 2020. The assessor commented “Homewise is a safe and trusted provider of HIA services and is a well-run organisation, with a good understanding of local needs” Homewise also continues to achieve Investors in People accreditation and has maintained the standard since 1998. In the recent review (Jan 2021) the assessor commented – “Homewise has made some really great progress over the last 12 months, especially considering the last few months with COVID 19”


During the year, with reduced staff, reduced resources and difficult working conditions, staff have amazingly helped and supported all clients who needed our services:

Homewise committed to providing quality services that meet your needs

Performance Indicators and Targets:	Target	Achieved	COST OF SERVICE	
No. of Enquiries	3,000	2,418		Advice & Support £69,329.05
No. of clients assisted with work	1,500	1,454		Independent Living £32,041.43
Value of work	£250,000	£286,956.97		Aids & Adaptations £159,206.80
% of older clients who continue to live independently	70%	88.30%		Security £1,471.80
% of BME clients	3%	3.65%		Handyperson Service £5,540.79
% of disabled clients	55%	70.22%		Homecare £24,524.75
				Memory Matters £69,784.48



- H**omewise is at your service
- O**ffering flexible sensitive options that
- M**eet your needs and
- E**nhance independent living by
- W**orking with you to
- I**mprove your quality of life by providing a
- S**ervice you can trust and
- E**ndeavouring always to give satisfaction



Maintaining High Quality Services – Maintaining Client satisfaction:

Client satisfaction is very important to us, with all aspects of our service being monitored for quality. Due to Covid restrictions all questionnaires have been completed during follow up telephone calls. During the year I am proud to report that of the 100% of clients contacted felt that our service was either excellent (99.32%) or very good (0.68%), which is overwhelmingly positive and demonstrates how much the services are valued. We have had no complaints during the year and no suggestions on how the service could be improved.

CHIEF OFFICER'S REPORT

Last year has, without doubt, been the most worrying and challenging time for us all.

I am extremely grateful to and proud of my amazing staff who have relentlessly just got on with the job, in many cases going above and beyond to provide the much-needed support that is keeping people safe, warm and secure in their home

Whilst it has been a very difficult year with the loss of staff due to the ceasing of LCC contract for Advice & Information/Handyperson Service, the national pandemic/COVID 19 restrictions and Government lock downs, Homewise made all the safety precautions, staff fully equipped with PPE (Personal protective equipment) and services continued as normal and have been available throughout providing excellent services and crucial emergency repair service to meet clients' needs however complex they have been.

Although it has been a very tough year, we incredibly raised over £64,000 to provide additional essential services and support during the year, many of these schemes have come to an end and it is back to square one, so our future financial position remains a major concern.

However uncertain our future may be, we will continue to work hard to ensure that we continue to provide the support clients need by looking at every possibility to find a way for the services to continue for years to come.

Thanks to our many partners and funders who enable us to provide the lifeline of services and support that clients rely on and deserve. Also special thanks to Trustees, Advisory Group and Focus Group members for their loyalty to Homewise and extra special thanks to my wonderful staff for their energetic commitment to tackle and provide whatever support clients need.

Thanks
Sue

WORKING TOGETHER TO SERVE THE COMMUNITY

Many thanks to all our funders and partners – We couldn't do it without you:

Hyndburn Borough Council, Ribble Valley Borough Council, LCC Adult Services, NHS East Lancs CCG Hyndburn Homes, Lancashire Police Authority, Lancashire Fire & Rescue Service, Age UK, Carer's Link, Crossroads, Community Solutions, Maundy Relief, Care & Repair England, Community Safety Partnerships, ARV, Multicare, Accrington Sick Poor Fund, Grocery Aid, Longridge Rotary Club, Heinz Anne & Carole Kroch Foundation, Independence at Home, Ruby & Will George Trust, Hospital Saturday Fund, Rainy Day Trust, Care Workers Charity, Retail Trust, NHS Pensioners Trust, Wilpshire Parish Council, Peel Resident Group, Friends of the Elderly and others who don't wish to be named... and not least an extra special thanks to the many clients who have given donations.

Extra special thank you to everyone who has helped and encouraged our work during the year, although you may not be named specifically, we hope you will still know how greatly we value your support.



Thrive consists of local charitable organisations (including Homewise) delivering holistic, individual specialist support services to vulnerable people with complex needs.

Thrive mission is: To ensure that individuals and families receive coordinated effective support from a partnership of agencies with shared commitment to putting them first.

JUST A NORMAL DAY



Lady, 81, boiler broke down and we were able to get the funding rushed through and install within days.
Outcome : Lady's home is now warm and she is not worrying anymore.

Gentleman, 64, whose home had become in a state of disrepair due to a leak in his bathroom. Our technical officer identified that the roof required repairs; some plastering and a replacement window were also required. We successfully managed to raise majority of the funding from charitable funds (£2,000) and the client was able to contribute £311.00. The gentleman is thankful we were able to assist with getting the repair works completed.

Outcome: The gentleman can now face winter in a much-improved home.

A 95-year-old gentleman contacted us as he needed a grab rail fitted in his bathroom to help him when bathing. He was unable to wait to be assessed by Social Services and was happy to pay for the service. The work was completed within 1 day.

Outcome: The gentleman was delighted the rail could be fitted so quickly and that he is now able to bathe safely.

A couple in their 70's needed a reroof at a cost of £5,800. They had limited savings and their income was low. 12 applications were made to local and national charities 5 contributed.

Outcome : The couple are able to remain safe and warm in their own home.

An 83-year-old gentleman, needed banister rails fitted urgently

Client Comment: "the work carried out was wonderful, we don't know what we would do without them"

Following a referral from Social Services for a 73-year-old lady; we assessed, measured, ordered, and fitted the external rails needed.

Client Comment: "Very efficient, they did a brilliant job and I was very shocked at how clean they left it, I would not fault them"

A 77-year-old gentleman's boiler was leaking and water was coming through his ceiling. He was worried he would not be able to get anyone out due to the pandemic and that it would cause a lot more damage if left. A local contractor visited the same day and was able to repair the boiler at a cost of £60.

Client Comment: "I was ever so grateful that we were able to get someone out at such unprecedented times."

An 84 year old lady was struggling to turn her bath taps on and needed to bathe regularly due to a skin condition. Our Handyperson called the same day and replaced the tap washers.

Outcome : The lady was very pleased with the work done and can now safely bathe.

A 77-year-old lady rang the emergency line as her electric had gone off in her garage and she was unsure why. She was worried as her washing machine and freezer (full of food) were in the garage. An electrician visited the same day and checked the electric and found that everything was OK – He did not charge for the service.

Outcome: The lady was so grateful for the services, especially at this difficult time.

An 80-year-old lady rang as her gas fire was not coming on and she uses her living room all the time. A local contractor visited the same day and repaired her fire at a cost of £20.

Client comment: "very good service provided, pleased with how quick and efficient the service is.

Registered Charity No: 1179077

Homewise Society
A Charitable Incorporated Organisation
Annual Report and Financial Statements
for the Year ended 31 March 2021

Lee Accountancy Services
46 Pinewood Drive, Accrington BB5 6UG

Contents

Reference and Administrative Details	1
Trustees Report	2 to 3
Independent examiner's report	4
Statement of financial activities	5
Balance Sheet	6
Notes to the financial statements	7 to 12
Income and Expenditure account	13 to 14

Homewise Society CIO

Reference and Administrative Details

Registered Charity Number 1179077

Trustees

B Holden MBE JP (Chair)
D J Duckworth (Treasurer)
M Abid (Vice Chair)
D L King
D Westell

Accountant

Lee Accountancy Services
46 Pinewood Drive
Accrington
Lancashire
BB5 6UG

Homewise Society CIO

Trustees' Report

Report of Members of the Management Committee for the year ended 31st March 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Homewise Society CIO is a Charitable Incorporated Organisation (CIO), registered with the Charity Commission on 5th July 2018 (formerly a Co-operative Community Benefit Society and has been operating since August 1987).

The organisation is governed by its constitution.

CORE OBJECTIVES

- To provide a fully comprehensive Home Improvement Agency service in the districts of Hyndburn and Ribble Valley
- To provide advice/support on financing home repairs and improvements
- To enable clients to obtain relevant services; energy efficiency grants/advice, crime prevention, fire safety etc.,
- To provide additional support to older/disabled people to aid independent living
- To provide advice on welfare benefits/other funding those clients may be entitled to

Homewise Values

Friendly, supportive, caring staff
Personal services, regularly going above and beyond
Pride in organisation - small but efficient
Rise to challenge, overcome obstacles, think outside the box
Resolve problems by working as a team with partners

"Overall, Homewise is more than just a company, we are a family who go the extra mile for our clients, resolving issues however small or large. We not only provide services but also a support network which our clients know they can count on to help them find a solution to any problems"

Recruitment and induction of new trustees

Trustees are members of the local community who are usually involved with the voluntary sector.
If a Trustee resigns a new member is recruited by the existing trustees

New trustees attend an induction meeting given by the Chief Officer to brief them on their roles and responsibilities.
The Trustees are given the background of the organisation and details of all the services provided. New trustees are asked to complete a skills audit and provided with an information pack which includes the dates of future meetings. The final part of the induction is to show the trustees around the premises and be introduced to staff, fellow trustees are introduced at board meetings.

Reporting and reviewing

Trustees review activities, finances and quality of services quarterly. Information and evaluation reports are provided to funders and Trustees, who review performance and set new targets, considering future demands.

ACHIEVEMENTS & PERFORMANCE

It has been a very difficult year, continuing to provide the vital services needed throughout a national COVID-19 pandemic. Homewise has been faced with many challenges, not only trying to keep staff and clients safe but dealing with emergency repairs/issues, having to set up new working procedures and practices and using technology for meetings and linking into regular Webinars, furloughing staff, ensuring adequate levels of PPE etc. Initially most staff were relocated to work from home and, when Covid restrictions allowed, the office has been open part time.
Staff have continued to go the extra mile as always and carried on providing the excellent services throughout lock downs/restrictions and have managed to help and tackle all enquiries and emergency issues that we were faced with.

MAINTAINING HIGH QUALITY SERVICES

Homewise continues to meet the Investors in People standards (held since 1998) following a review in February 2021.

Client satisfaction - is very important to us, with all aspects of our services being monitored for quality. The service/work carried out is measured in a variety of different ways from client satisfaction questionnaires, follow up telephone calls and technical officer's inspections, during the year receiving 100% responses of which 99.32% felt our service was Excellent, 0.68% felt the service was Very Good.

Homewise Society CIO

Trustees' Report (continued)

During the year -

Homewise continues to provide the full range of services to Hyndburn and Ribble Valley and has expanded the Minor Aids Adaptations to Rossendale, in addition to promoting Memory Matters and Recycling of Disability Aids projects throughout East Lancashire.

During the year we have assisted 2,418 people/families which has resulted in providing 1,454 housing, repairs, improvements, energy efficiency works, Handyperson small essential repairs, minor aids and adaptations, accident prevention and security works. Our Independent Living Centre has supported 386 clients with disability aids to meet their individual needs.

The **Memory Matters** project continues to have an enormous impact on supporting people living with Dementia and their carers and has assisted 300 people/families. In addition, NHS/Social Care makes a staggering potential cost saving of £348,000 on preventing falls and a maximum of £11,700,000 savings on residential care per year. NHS East Lancs CCG have agreed funding for the next two years.

Looking to the future

Whilst it has been a very tough year, we have amazingly raised over £64,000, to provide the essential services and support needed to keep people safe, warm secure and independent in their homes. Although we have sufficient reserves, our long-term sustainability remains a major concern.

We are very proud to provide these vital services and, although our future may be uncertain, we will continue to work hard to ensure that we continue to provide the support clients need by looking at every possibility to find a way for the service to continue for years to come.

FINANCIAL REVIEW

Financial position

At 31st March 2021 the level of reserves held was £452,429, of which £306,625 was unrestricted funds. (Page 12 Note 15 Contingency Services - £(3,752); Reserve - £310,376).

Reserves policy

The trustees have reviewed the reserves of the charity. It is the general policy of the charity to maintain a level of reserves that is necessary to enable the charity to be managed efficiently and to provide a safe buffer if closure should be forced upon us. The trustees consider that the most appropriate level of reserves would be six months of unrestricted expenditure amounting to £310,375

On behalf of the Trustees

B Holden MBE - Chair

Approved by the Board on ^{27th} July 2021 and signed on its behalf by:

.....
B Holden MBE JP
Chair - Trustee

.....
D J Duckworth
Treasurer - Trustee

**Independent Examiner's Report to the Trustees of
Homewise Society CIO**

Responsibilities and basis of report

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 31st March 2021.

As the CIO'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 Organisation'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 member of the Association of Accounting Technicians (AAT), 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 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 the report in order to enable a proper understanding of the accounts to be reached.

D Dole

Denise Dole MAAT
Lee Accountancy Services

28th July 2021

Homewise Society CIO
Statement of Financial Activities (including Income and Expenditure Account)
for the Year Ended 31 March 2021

		Unrestricted Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
	Note	£	£	£	£
Income and Endowments					
Donations and Legacies	2.1	-	(2,166)	(2,166)	(2,343)
Charitable activities	2.2	(3,965)	387,284	383,318	392,861
Other trading activities					
Income from investments	2.3	91	2,731	2,822	3,853
Coronavirus Grant Income					
Coronavirus Job Retention Sche	2.4	-	7,245	7,245	-
Other Coronavirus Grants	2.4	-	21,794	21,794	-
		<u>(3,875)</u>	<u>416,889</u>	<u>413,014</u>	<u>394,371</u>
Expenditure on					
Expenditure on raising funds		-	-	-	-
Expenditure on charitable activities	3	1,721	400,873	402,594	371,644
Governance costs	3	-	5,008	5,008	6,858
Total resources expended		<u>1,721</u>	<u>405,881</u>	<u>407,602</u>	<u>378,502</u>
Net income before transfers		(5,596)	11,008	5,412	15,869
Transfers					
Transfers between funds	15	<u>27,394</u>	<u>(27,394)</u>	-	-
Net movements in funds	15	21,798	(16,386)	5,412	15,869
Reconciliation of funds					
Total funds brought forward		<u>284,827</u>	<u>167,603</u>	<u>452,430</u>	<u>436,561</u>
Total funds carried forward		<u>306,625</u>	<u>151,217</u>	<u>457,842</u>	<u>452,430</u>

The notes on pages 7 to 12 form an integral part of these financial statements

Homewise Society CIO
Balance Sheet as at 31 March 2021

	Note	2021		2020	
		£	£	£	£
Fixed assets					
Tangible assets	9		5,027		8,945
Current assets					
Stocks and work in progress		14,683		16,887	
Debtors	10	42,847		43,402	
Cash at bank and in hand		<u>463,032</u>		<u>431,146</u>	
		520,562		491,435	
Creditors: amounts falling due within one year	11	<u>(67,747)</u>		<u>47,950</u>	
Net current assets			452,815		443,485
Net assets			<u>457,842</u>		<u>452,430</u>
The funds of the charity:	15				
Restricted funds in surplus					
Independent living			18,383		31,452
Designated fund			4,000		4,000
Core			69,056		93,680
Homecare services			66,224		42,018
Restricted funds in deficit					
Dementia - memory matters			(2,113)		(40)
Vans			(4,057)		(3,507)
Security			(226)		
Shop mobility			(49)		
Total restricted funds			<u>151,218</u>		<u>167,604</u>
Unrestricted funds					
Unrestricted income funds			306,624		284,826
Total charity funds			<u>457,841</u>		<u>452,430</u>

Approved by the Board on ^{27th} July 2021 and signed on its behalf by:



B Holden MBE JP
Chair - Trustee



D J Duckworth
Treasurer - Trustee

1. Accounting policies

Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities', the Financial Reporting Standard applicable in the UK (FRS102 effective January 2015).

In common with most businesses and organisations Homewise has experienced the effects of the Coronavirus (Covid-19). The trustees have taken all possible steps to protect the organisation including accessing relevant Government and other Grants (see Coronavirus Grants below) and benefits.

Fund accounting policy

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Deficits and surpluses on restricted and unrestricted funds at the balance sheet date are considered and, if considered appropriate, are eliminated or reduced by transfers to or from unrestricted funds.

Details of each fund are disclosed in note 15.

Income and Endowments

Voluntary income including donations and grants that provide core funding or are of a general nature is recognised where there is entitlement, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which it has been received. Such income is only deferred when:

- the donor specifies that the grant or donation must only be used in future accounting periods; or
- the donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income is recognised on a receivable basis.

Coronavirus Grants

Grants are recognised in the Income and Expenditure account in a appropriate manner that matches them with the expenditure towards which they are intended to contribute.

The charity received grants totalling £29,039 made up of Small Business Grant Funding £10,000; Charities Aid Foundation (CAF) Coronavirus Emergency Fund £3,000; Lancashire CC £8,794 in total; Coronavirus Job Retention Scheme £7,245.

The £10,000 SGBF provided support to continue to provide Core Services to clients, CAF funding enabled us to equip staff to facilitate home working. Lancs CC funds enabled us to put additional safety features in place and provide staff with PPE. The CJRS grant was used to pay salaries when it became necessary to put staff on furlough.

Expenditure

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Costs of generating funds are the costs associated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

Governance costs include costs of the preparation and examination of the statutory accounts, the costs of trustee meetings and the cost of any legal advice to trustees on governance or constitutional matters.

Irrecoverable VAT

Irrecoverable VAT is charged against the category of resources expended for which it was incurred.

Going Concern

Whilst funding from Lancashire County Council ended last year on 31st March 2020 for the Advice and Information/Handyperson Service the Trustees have agreed to use reserves to keep this vital service going.

Trustees are exploring options for the long term sustainability of these services, there are sufficient reserves to support the organisation for the next 12 months.

Whether the CIO can continue as a going concern in the long term depends on the outcome of funding applications in the current year, however for the present time the going concern basis remains appropriate.

Fixed assets

Individual fixed assets costing £100 or more are initially recorded at cost.

Depreciation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Plant and machinery including motor vehicles	25% on cost
Fixtures, fittings and equipment	15% and 33% on reducing balance

Stock

Stock is valued at the lower of cost and net realisable value, after due regard for obsolete and slow moving stocks. Net realisable value is based on selling price less anticipated costs to completion and selling costs.

Goods donated for resale

Donated goods for resale are measured at fair value on receipt and included in the accounts.

Operating leases

Rentals payable under operating leases are charged in the statement of financial activities on a straight line basis over the lease term.

Pension costs

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.

Homewise Society CIO
Notes to the Financial Statements for the Year Ended 31 March 2021 (continued)

2. Analysis of incoming resources

2.1 Donations & Legacies

Amounts received	2021 £	2020 £
Fundraising donations	20	210
Donations	10,344	6,854
Multicare	-	200
Sundries	20	139
Total received	<u>10,384</u>	<u>7,403</u>
Adjustment for net (deferred)/accrued income for the year	(12,550)	(9,746)
Revenue recognised	<u>(2,166)</u>	<u>(2,343)</u>

2.2 Charitable Activities

Amounts received	2021 £	2020 £
Ribble Valley BC	5,760	5,650
LCC adult services	-	109,948
Burnley BC	3,285	-
Hyndburn BC Grant/LCC affordable warmth	27,654	27,654
Community Safety Partnership	3,072	1,233
Independent Age	15,000	-
Lancashire County Council	162,323	116,332
Community Solutions	10,005	-
Prospects Windfall	7,500	-
Lottery Community Funding	10,000	-
East Lancashire CCG	77,404	63,334
Energy referral fee	2,535	46
Essential work fund	20,896	21,927
Handyperson service	360	650
Clients' contributions	16,915	21,782
Independent Living Centre	2,812	1,860
Re-cycled aids scheme	-	4,689
Shop mobility scheme	93	283
HARV	280	-
East Accrington area management	-	-
Hyndburn BC fees	9,402	4,151
	<u>375,297</u>	<u>379,539</u>
Adjustment for net (deferred)/accrued income for the year	8,021	13,323
Revenue recognised	<u>383,318</u>	<u>392,862</u>

2.3 Investment income

Bank interest received	<u>2,822</u>	<u>3,853</u>
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2.4 Coronavirus Grant income

Small Business Grant Relief	10,000	-
Job Retention Scheme	7,245	-
CAF Emergency Fund	3,000	-
Lancashire CC	8,794	-
	<u>29,039</u>	<u>-</u>

Total revenue recognised	<u>413,014</u>	<u>394,372</u>
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3. Total resources expended

	Donations and legacies	Charitable activity	Governance	Total
	£	£	£	£
Direct costs				
Cost of goods sold	-	58,395		58,395
Other direct costs	-	49,702		49,702
Employment costs	-	245,044		245,044
Establishment costs	-	29,538		29,538
Repairs and maintenance	-	471		471
Office expenses	-	3,199		3,199
Printing, post and stationery	-	5,065		5,065
Sundry and other costs	-	-		-
Cleaning	-	626		626
Motor	-	6,536		6,536
Travel and subsistence	-	-		-
Advertising and promotion	-	100		100
Depreciation of tangible fixed assets	-	3,919		3,919
Disposal of fixed assets	-	-		-
Governance -				
Cost of trustee meetings	-		73	73
Accountancy fees	-		1,479	1,479
Legal and professional costs	-		3,456	3,456
	<u>-</u>	<u>402,594</u>	<u>5,008</u>	<u>407,602</u>

4. Trustees' remuneration and expenses

No trustees received any remuneration during the year.

5. Net income

Net income is stated after charging:

	2021	2020
	£	£
Depreciation of tangible fixed assets	<u>3919</u>	<u>4,398</u>

6. Employees' remuneration

The aggregate payroll costs of employees was:

	2021	2020
	£	£
Wages and salaries	219,115	207,406
Social security	13,175	12,719
Pension	12,495	11,224
	<u>244,785</u>	<u>231,349</u>

No employees, including employee benefits were paid in excess of £60,000. The key management personnel of the society were paid £75,440 in total.

7. Average number of employees

Average number of employees during the year was 11

8. Taxation

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

Homewise Society CIO
Notes to the Financial Statements for the Year Ended 31 March 2021 (continued)

9. Tangible fixed assets

	Motor Vehicles £	Fixtures, fittings and equipment £	Total £
Cost			
At 1 April 2020	14,175	13,306	27,481
Additions	-	-	-
Disposals	-	-	-
As at 31 March 2021	<u>14,175</u>	<u>13,306</u>	<u>27,481</u>
Depreciation			
At 1 April 2020	6,938	11,598	18,536
Charge for the year	3,544	375	3,919
Elim on disposal	-	-	-
As at 31 March 2021	<u>10,482</u>	<u>11,973</u>	<u>22,455</u>
Net book value			
As at 31 March 2021	<u>3,693</u>	<u>1,333</u>	<u>5,027</u>
As at 31 March 2020	<u>7,237</u>	<u>1,708</u>	<u>8,945</u>

10. Debtors

	2021 £	2020 £
Trade debtors	20,405	26,494
Prepayments and accrued income	<u>22,441</u>	<u>16,908</u>
	<u>42,847</u>	<u>43,402</u>

11. Creditors: amounts falling due within one year

	2021 £	2020 £
VAT	17,041	9,488
Accruals and deferred income	<u>50,706</u>	<u>38,462</u>
	<u>67,747</u>	<u>47,950</u>

Creditors amounts falling due with one year includes deferred income:

	2021 £	2020 £
Deferred income	<u>45,991</u>	<u>32,761</u>

13. Pension scheme

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the period represents contributions payable by the charity to the scheme and amounted to £12,492 (2020 - £11,224)

14. Related parties

There were no related party transaction during the year.

Controlling entity

The charity is controlled by the trustees.

15. Analysis of funds

	At 1 April 2020	Incoming resources	Resources expended	Transfers	At 31 March 2021
	£	£	£	£	£
General funds					
Contingency services	1,844	(3,874)	(1,721)		(3,752)
Reserve	282,982	-	-	27,394	310,376
	<u>284,826</u>	<u>(3,874)</u>	<u>(1,721)</u>	<u>27,394</u>	<u>306,624</u>
Restricted funds					
Independent living	31,452	181,088	(194,157)		18,383
Designated fund	4,000	-	-		4,000
Core	93,680	87,251	(84,483)	(27,394)	69,056
Homecare services	42,018	50,901	(26,695)		66,224
Vans	(3,507)	-	(550)		(4,057)
Security	-	1,253	(1,478)		(226)
Shop mobility	(40)	474	(483)		(49)
Essential work fund	-	17,887	(17,887)		-
Dementia-memory matters	-	78,034	(80,147)		(2,113)
	<u>167,603</u>	<u>416,889</u>	<u>(405,881)</u>	<u>(27,394)</u>	<u>151,218</u>
	<u>452,429</u>	<u>413,014</u>	<u>(407,602)</u>	<u>-</u>	<u>457,842</u>

16. Net assets by fund

	Unrestricted Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
	£	£	£	£
Tangible assets	-	5,027	5,027	8,945
Current assets	306,624	213,938	520,562	491,437
Creditors: Amounts falling due within one year		(67,747)	(67,747)	(47,953)
Net assets	<u>306,624</u>	<u>151,218</u>	<u>457,841</u>	<u>452,429</u>

Homewise Society CIO
Year ended 31 March 2021

Income and Expenditure Account

Income

Donations & Legacies	2021	2020
	£	£
Fundraising donations	20	210
Donations	(2,206)	(2,892)
Multicare	-	200
Sundries	20	139
	<hr/>	<hr/>
	(2,166)	(2,343)
Activities for generating funds	£	£
Ribble Valley BC	5,760	5,650
LCC Adult services	190,469	147,040
Hyndburn BC Grant/LCC affordable warmth	27,084	24,933
Community safety partnership	973	1,233
Lancashire County Council	-	106,876
East Lancashire CCG	64,761	56,563
Energy referral fee	5,070	46
Essential work fund	17,887	11,608
Handyperson	360	650
Clients' contributions	21,741	27,372
Independent Living Centre	2,813	1,860
Re-cycled aids scheme	-	4,689
HARV	280	-
Shop mobility scheme	(26)	190
East Accrington area management	-	-
Hyndburn BC fees	9,402	4,151
Burnley BC	9,240	-
Community Solutions NW	10,005	-
Prospects Windfall	7,500	-
Lottery Community Funding	10,000	-
	<hr/>	<hr/>
	383,319	392,861
Deposit account interest received	2,822	3,853
	<hr/>	<hr/>
Total incoming resources	383,975	394,371
Other income		
Small Business Grant Relief	10,000	-
Job Retention Scheme	7,245	-
CAF Emergency Fund	3,000	-
Lancashire CC	8,794	-
	<hr/>	<hr/>
	29,039	-
Carried forward	413,014	394,371

Continued

Homewise Society CIO
Year ended 31 March 2021

Income and Expenditure Account (continued)

	2021 £	2020 £
Brought forward	<u>413,014</u>	<u>394,371</u>
Expenditure		
Cost of goods sold	58,394	51,197
Other direct costs	49,702	26,697
Employment costs	245,044	231,855
Establishment costs	29,538	33,676
Repairs and maintenance	471	448
Office expenses	3,199	2,480
Printing, post and stationery	5,065	7,914
Cleaning	626	671
Cost of trustee meetings	73	406
Motor	6,536	11,044
Travel and subsistence	-	557
Advertising and promotion	100	714
Accountancy fees	1,479	1,433
Legal and professional costs	3,456	5,019
Profit on sale of van	-	(6)
Depreciation of tangible fixed assets	3,919	4,398
	<u>407,602</u>	<u>378,503</u>
Income less expenditure for the year	<u>5,412</u>	<u>15,868</u>

**Independent Examiner's Report to the Trustees of
Homewise Society CIO**

Responsibilities and basis of report

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 31st March 2021.

As the CIO'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 Organisation'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 member of the Association of Accounting Technicians (AAT), 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 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 the report in order to enable a proper understanding of the accounts to be reached.

D. Dole

Denise Dole MAAT
Lee Accountancy Services

28th July 2021