

FURNISHING FUTURES CIO

**ANNUAL REPORT AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED**

**31 March 2023
(17 Months)**

CHARITY REGISTRATION No: 1196498

Independent Examiners Ltd
Unit 2
The Broadbridge Business Centre
Delling Lane
Bosham
PO18 8NF

FURNISHING FUTURES

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FURNISHING FUTURES

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY REGISTRATION NUMBER	1196498										
DATE OF REGISTRATION	CIO - FOUNDATION Registered 09 Nov 2021										
START OF FINANCIAL PERIOD	9 November 2021										
END OF FINANCIAL PERIOD	31 March 2023										
TRUSTEES AT 31 MARCH 2023	<table><tr><td>David Smail - Chair</td><td>Appointed 13.11.22</td></tr><tr><td>Sarah Marsh</td><td>Appointed 13.11.22</td></tr><tr><td>Joanna Barr</td><td>Appointed 13.11.22</td></tr><tr><td>Alison Stewart MBE</td><td>Appointed 3.10.21</td></tr><tr><td>Nigel Lawmon</td><td>Appointed 3.10.21</td></tr></table>	David Smail - Chair	Appointed 13.11.22	Sarah Marsh	Appointed 13.11.22	Joanna Barr	Appointed 13.11.22	Alison Stewart MBE	Appointed 3.10.21	Nigel Lawmon	Appointed 3.10.21
David Smail - Chair	Appointed 13.11.22										
Sarah Marsh	Appointed 13.11.22										
Joanna Barr	Appointed 13.11.22										
Alison Stewart MBE	Appointed 3.10.21										
Nigel Lawmon	Appointed 3.10.21										
CORRESPONDENCE ADDRESS	Unit 4,11a Argall Avenue London,E10 7QE Email: hello@furnishingfutures.org Website: www.furnishingfutures.org										
GOVERNING DOCUMENT	Registered with the Charity Commission of England and Wales										
CHARITABLE OBJECTS	TO RELIEVE POVERTY OR FINANCIAL HARDSHIP PRIMARILY BUT NOT EXCLUSIVELY AMONG WOMEN AND CHILDREN RESIDING IN LONDON AND THE SURROUNDING AREAS, THROUGH THE PROVISION OF FURNITURE AND ESSENTIAL ITEMS WHICH THEY COULD NOT OTHERWISE AFFORD THROUGH LACK OF MEANS.										
INDEPENDENT EXAMINER	K Gomes Independent Examiners Ltd Unit 2 The Broadfield Business Centre Delling Lane Bosham PO18 8NF										

Furnishing Futures Trustees' Annual Report Year Ended 31 March 2023

The Trustees present their annual report and the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 2015 "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2020.

Trustees of the charity

The directors of the charitable company are its trustees for the purposes of charity law. The trustees who have served during the year and since the year end were as follows:

A Stewart
N Lawmon
E Wheeler
D Smail
J Barr
S Marsh

Objectives and activities

Furnishing Futures was started as a small furniture project in 2019 and registered as a Charitable Incorporated Organisation (CIO) in November 2021. This is the first independent report of accounts.

The Objects for which the Charity is established:

To relieve poverty or financial hardship primarily but not exclusively among women and children residing in London and the surrounding areas, through the provision of furniture and essential items, which they could not otherwise afford through lack of means.

Charity Purpose and strategic objectives

Furnishing Futures takes furniture and homeware donations from brands and the general public and uses them to furnish the homes of families who are living with furniture poverty and furniture destitution.

Furnishing Futures aims to create trauma-informed fully furnished homes for women and children given empty social housing after escaping domestic abuse, or who are living with furniture destitution. Based in Leyton in Waltham Forest, the charity uses good quality donated furnishings that would otherwise have ended up in landfill to create professionally designed, high quality refurbished homes that support women and children on their journey to recovery. Providing fully furnished, high quality, bespoke homes improves families' physical and mental wellbeing, helps to break the cycle of poverty and increases women and children's safety after domestic abuse.

Public benefit statement

The trustees understand that public benefit reporting is fundamental to our responsibilities in governance of the charity. For Furnishing Futures CIO, the public benefit focuses on the women, described in our objects, for whom the charity was established and who continue to be central to everything we do.

Furnishing Futures fully furnishes and decorates the homes of women and children who have been given empty social housing after escaping domestic abuse or who can't afford basic items of furniture, by partnering with the interiors industry to repurpose high quality products that might otherwise be sent to landfill. We combine social work values with interior design skills to create fully furnished and decorated healing homes for families who have experienced multiple disadvantages and trauma. Established at the end of 2019 and registered as a charity in November 2021, Furnishing Futures is partnered with local women's refuges, baby banks and food banks as well as furniture brands, retailers and design studios who donate furnishings.

Following referral from one of our partner organisations, Furnishing Futures creates fully furnished, professionally designed, trauma-informed homes for women and children who have been given empty social housing after escaping domestic abuse. We do this by taking good quality donated furnishings from the interiors industry and general public that are in new condition but would otherwise have been disposed of, saving many tons of good quality furniture from landfill and reducing CO2 emissions.

Furnishing Futures offers tiers of support, depending on the type of accommodation a woman has been given. For women in emergency and temporary accommodation we provide furniture only, making the home comfortable with essential items as this type of accommodation tends to be provided with flooring and white goods in situ and too much furniture can be a burden when families must move with short notice. For women who are given permanent social housing tenancies that are completely empty without flooring, white goods or furnishings, we provide a full interior design and refurbishment service. This includes painting and decorating; installing new flooring, white goods and furniture; and we provide everything our

beneficiaries need from sofas to saucepans, cushions, bed linen and artwork, to support their recovery, raise their self-esteem, reduce poverty and increase their safety after domestic abuse. We do all this at no cost to our beneficiaries.

Our aim is to create a bespoke trauma-informed, fully-furnished healing home for each family we support, giving them choices about their furnishings and increasing their safety by making it less likely they will feel they have no choice but to return to the perpetrator in order to meet their and their children's basic needs in empty accommodation. We are driven by our social work values and safeguarding experience to respect, empower and support families through the power of good design and partnership working.

We have also started working with women's refuges to create trauma-informed interiors for the women and children who reside in them.

Performance

We are immensely proud of the impact we have been able to create in our first year as a registered charity and our growth as a new charity. We secured our first premises in December 2022, a warehouse in Leyton in East London, and this has enabled us to grow from supporting one family a month on average to supporting 1-2 families each week.

Our impact

Providing high quality, well-designed fully furnished homes improves mental and physical health and increases self-esteem, confidence and wellbeing. It reduces social isolation, poverty and financial strain and supports engagement with universal services such as midwifery, social care and education, as families are no longer ashamed of their homes and are more likely to allow professionals into their lives. It supports child development by providing a safe and stimulating child-friendly home environment and it increases the safety of women and children after domestic abuse. It also sustains tenancies, supporting stability for families.

Outputs

62,000kg of furniture saved from landfill 43,000 kg of CO2 saved from the atmosphere

32 women supported of whom 28 were mothers, meaning we also supported 39 children and babies.

One Asian women's refuge redesigned in phase one, supporting a further 14 marginalised women and 22 children and babies with a new communal living space.

Of the women we supported:

100% had experienced gender-based violence and domestic abuse.

100% had experienced homelessness as part of their journey to being rehoused.

100% reported experiencing mental health difficulties including anxiety, depression, and PTSD as a result of their experiences.

62% were from Black or ethnic minority backgrounds.

25% had no recourse to public funds.

Furnishing Futures describes this as 'multiple disadvantages' and these intersect to perpetuate the cycle of poverty.

Outcomes:

All the women supported by Furnishing Futures reported improved mental health and reduced stress and financial worry; they also reported raised self-esteem and increased feelings of happiness and pride with reduced social isolation; some reported improvements in their children and babies' development; and all reported feeling safer in their new accommodation.

Main achievements in period to 31st March 2023

Despite the challenges in the year, there were many notable achievements:

- We secured our first ever premises, a 3,500 square foot warehouse with offices in Leyton, East London.
- We expanded our capacity from supporting one woman a month with her home to one to two each week.
- We grew our team of volunteers to include interior designers, carpenters, painter decorators, legal advisors and warehouse operatives.
- We increased the volume of furniture we saved from landfill and improved the quality of homes we were able to refurbish.
- We held our first fund raising warehouse sale.
- We recruited a part-time freelance Partnerships Lead and Homes Designer and started the recruitment process for a permanent Operations Manager.
- We completed the first phase of the redesign of a women's refuge.

Financial review (including reserves policy)

It has been a positive first financial year for Furnishing Futures, with total funds raised being strong despite an increase in expenditure.

Financial overview

Funding comes from a variety of sources, including grant-giving funds, one-off donations and sales. The most significant single source of funding was from the Lewin Trust, who gave grants totaling £85,000 in the year.

Reserves policy:

Furnishing Futures defines reserves as "an allotment of unrestricted funds which can be spent on any purposes of the charity". The Board considers that the key issues that free reserves need to cover are to pay our operating costs for a number of months, ensure we have the funds to cover staffing costs and that we have a proportionate amount set aside to pay for a reasonable settlement of other financial obligations. As a result, the target reserves policy is set as the sum of between 3-6 months of the next year's total cash expenditure and 12 months of lease rental costs for the warehouse.

Any annual operating surplus will be used to:

- 1) Build and grow our services
- 2) Invest in developing the capability and capacity of our fundraising strategy
- 3) Invest in developing our IT and staffing infrastructure to ensure the delivery of our work is delivered at pace and provides a greater platform for future growth.

Future Plans

We have bold plans to increase our impact by helping an additional 105 families over the next two years as well as support a further 600+ families with essential individual items of furniture or white goods. We will also be employing a Family Support Worker who will oversee safeguarding as well as volunteering and employment opportunities for our beneficiaries; a creche for women who need childcare to benefit from our support, and drop-in advice and wellbeing days to reduce social isolation and increase confidence and wellbeing.

Our goal is to develop a model that can be scaled across the UK and further afield. We want to create economies of scale that enable us to support each new family more cost-effectively, supporting many more families overall.

Structure, governance, and management

Furnishing Futures CIO is a Charitable Incorporated Organisation, approved and registered with the Charity Commission with charity number 1196498 and whose registered office is at Unit 4 Mentmore Studios, 11 Argall Avenue, London E10 7QE.

Policies and procedures for induction and training of trustees

All trustees have access to appropriate development or training. Trustees are encouraged to share their skills and to participate in training one another for the benefit of the governance of the charity. The Trustee Board meets a minimum of four times a year. Agendas and minutes are circulated for discussion and when appropriate votes are taken. Meetings in the first half of the year have taken place virtually. This has not impacted on the operation of the meetings.

The Trustee Board

The Trustee Board recruited a new Chair of Trustees and added two new trustees to further strengthen the Board.

Arrangements for setting remuneration of key management

The remuneration for key management staff is reviewed each spring by a subgroup of the Trustee Board but agreed at a Board meeting.

Trustees' responsibilities

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

In preparing these financial statements, the trustees are required to:

- ~ select suitable accounting policies and then apply them consistently.
- ~ observe the methods and principles in the Charities SORP 2015 (FRS 102).
- ~ make judgements and estimates that are reasonable and prudent.
- ~ state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- ~ prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved on:

Signed:

Name:  NIGEL LAWMAN

FURNISHING FUTURES
FOR THE YEAR ENDED 31 MARCH 2023

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

I report to the Trustees on my examination of the accounts of the above Charitable Incorporated Organisation ("the CIO") for the year ended 31 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").

Responsibilities and basis of report

I report in respect of my examination of the CIO'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.

Since Furnishing Futures gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a fellow member of the Association of Charity Independent Examiners, which is one of the listed bodies.

Independent examiner's statement

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

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

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

Signed:



Name: K Gomes

Date: 01.09.23

K Gomes MAAT,FCIE
Independent Examiners Ltd
Unit 2
The Broadbridge Business Centre
Delling Lane
Bosham
PO18 8NF

FURNISHING FUTURES

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted Funds £	Restricted Funds £	17 Months TOTAL 2023 £
Income and Endowments from:				
Donations and Legacies	2a	248,863	49,433	298,296
Charitable Activities	2b	17,752	-	17,752
Other Income	2c	8	-	8
TOTAL		266,623	49,433	316,056
Expenditure on:				
Charitable Activities	3a	11,047	49,433	60,480
Other	3b	99,828	-	99,828
TOTAL		110,875	49,433	160,308
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS/(LOSSES)		155,748	0	155,748
NET INCOME/(EXPENDITURE)		155,748	0	155,748
NET MOVEMENT IN FUNDS		155,748	0	155,748
RECONCILIATION OF FUNDS:				
Total Funds Brought Forward		-	-	-
TOTAL FUNDS CARRIED FORWARD		155,748	-	155,748

All of the organisation's operations are classed as continuing.
The notes on pages 10 to 14 form part of these financial statements.

FURNISHING FUTURES

BALANCE SHEET AS AT 31 March 2022

		Unrestricted Funds £	Restricted Funds £	17 Months 31-Mar-23 Total £
Fixed Assets	Note			
Tangible assets	7	6,970	-	6,970
Total Fixed Tangible Assets		6,970	-	6,970
Current Assets				
Debtors	8	-	-	-
Cash at bank and in hand	9	212,411	-	212,411
Total Current Assets		212,411	-	212,411
Creditors: amounts falling due within one year	10	63,633	-	63,633
NET CURRENT ASSETS		148,777	-	148,777
NET ASSETS		155,748	-	155,748
Funds of the CIO				
General Funds	5b	63,226	-	63,226
Designated	5b	92,522	-	92,522
Restricted Funds	5a	-	-	-
Total Funds		155,748	-	155,748

The financial statements were approved, authorised and signed on their behalf by:

Approved on the 11/9/23



Signed on their behalf by Director

Print Name NIGEL LAWMAN

FURNISHING FUTURES
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

Basis of preparation:

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The accounts have been prepared in accordance with: the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) 2nd addition effective 1 January 2019 and with the Charities Act 2011.

The CIO constitutes a public benefit entity as defined by FRS 102

Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period

Material prior period errors

No material prior year error have been identified in the reporting period

1. ACCOUNTING POLICIES

The particular accounting policies adopted are set out below.

INCOME

Recognition of Income

These are included in the Statement of Financial Activities (SoFA) when:

- the CIO becomes entitled to the income;
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Grants and Donations

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP).

Tax Reclaims on Donations and Gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Contractual Income and Performance Related Grants

This is only included in the SoFA once the CIO has provided the related goods or services or met the performance related conditions.

Government Grants

The CIO has received government grants in the reporting period

Volunteer Help

The value of any voluntary help received is not included in the accounts but is described in the Trustees' annual report.

Income from interest, royalties and dividends

This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

Investment Gains and Losses

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

Expenditure and liabilities

Charitable Activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries.

Liability Recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the CIO to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Governance and Support Costs

Support costs represent the cost of central functions, for example governance costs, payroll administration, information technology. Governance costs are those support costs which relate to public accountability of the charity and its compliance with regulation and

FURNISHING FUTURES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

Grants Payable without Performance Conditions

Where there are no conditions attaching to the grant that enables the donor CIO to realistically avoid the commitment, a liability for the full funding obligation must be recognised.

Employee benefits

Short term benefits including holiday pay are recognised as an expense in the period in which the service is received.

Redundancy cost

No redundancy payments were made during the reporting period.

Deferred income

Deferred income has been included in the accounts.

Creditors

The CIO has creditors which are measured at settlement amounts less any trade discounts.

Provisions for liabilities

A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date

Fixed Assets

These are capitalised if they can be used for more than one year, and cost at least £1000. They are valued at cost or, if gifted, at the value to the CIO on receipt.

Depreciation Expense

Depreciation is calculated at a rate to write off the cost of tangible fixed assets on a straight line basis over 3 years from the month they are purchased.

Stocks and work in progress

Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value.

Debtors

Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the CIO. Subsequently, they are measured at the cash or other consideration expected to be received.

		Unrestricted Funds £	Restricted Funds £	17 Months TOTAL 31.3.23 £
2. ANALYSIS OF INCOME				
	Note			
a) Donations and Legacies				
Donations		61,547	-	61,547
Grants	4,5	187,317	49,433	236,749
		248,863	49,433	298,296
b) Charitable Activities				
Sale of Donated Goods		17,752	-	17,752
		17,752	-	17,752
c) Other Income				
Investment Income		8	-	8
		8	-	8

FURNISHING FUTURES

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31 MARCH 2023

		Unrestricted Funds	Restricted Funds	17 Months TOTAL 31.3.23
Grants & Donations	Note			
Lewin Trust		56,667	-	56,667
Amazon UK		45,000	-	45,000
Michael & Betty Little Trust		35,000	-	35,000
Crucible Foundation	5	-	25,000	25,005
Treebeard Trust		18,750	-	18,750
Prism Charitable Trust		10,000	-	10,000
The Blue Thread	5	-	10,000	10,005
Work for Good		9,400	-	9,400
Firebird Foundation		7,500	-	7,500
Millenium Award	5	-	5,000	5,005
Magdalen Trust	5	-	2,500	2,505
Other Grants	5	5,000	6,933	11,938
Total Grants	5	187,317	49,433	236,755
Other Donations		61,547	-	61,547
		248,863	49,433	298,301

		Unrestricted Funds £	Restricted Funds £	17 Months TOTAL 31.3.23 £
3. ANALYSIS OF EXPENDITURE				
a) Charitable Activities				
Direct Costs	Note			
Contractors & Professional Fees	5	8,899	34,983	43,882
Volunteer Costs		1,704	-	1,704
Advertising		444	-	444
Direct Project Costs	5	-	14,450	14,450
		11,047	49,433	60,480

b) Support Costs	Note			
Rent and Rates		84,958	-	84,958
Wates Disposal		302	-	302
General Admin		2,731	-	2,731
Warehouse Expenses		845	-	845
Legal & Other Professional Fees		2,886	-	2,886
Insurance		3,318	-	3,318
Bank & Platform Charges		53	-	53
Accountancy		350	-	350
Independent Examination		1,200	-	1,200
Depreciation	6	3,185	-	3,185
		99,828	-	99,828

FURNISHING FUTURES

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31 MARCH 2023

5. FUNDS ANALYSIS

		Balance 09-Nov-21 £	Income £	Expenditure £	Transfers £	Closing 31.3.23 £
a) RESTRICTED FUNDS						
Grants & Donations						
Cruicible Foundation		-	25,000	25,000	-	-
The Blue Thread		-	10,000	10,000	-	-
Millenium Award		-	5,000	5,000	-	-
Magdalen Trust		-	2,500	2,500	-	-
Other Grants		-	6,933	6,933	-	-
		-	49,433	49,433	-	-
b) UNRESTRICTED FUNDS						
	Note					
General Funds		-	174,101	110,875	-	63,226
Designated	11	-	92,522	-	-	92,522
		-	266,623	110,875	-	155,748
Total Funds		-	316,056	160,308	-	155,748

6. STAFF COSTS AND NUMBERS

2023

Staff -No staff we employed during this year

-

Directors and Related Party Transactions

2023

£

40,166

One Trustee was paid for their services during the year. No other related party transactions took place during the year.

FURNISHING FUTURES

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31 MARCH 2023

7. TANGIBLE FIXED ASSETS		Fixtures & Fittings £	Motor Vehicles £	Total £
EQUIPMENT				
Cost	09-Nov-21	6,786	3,370	10,156
Additions		-	-	-
Cost at	31-Mar-23	<u>6,786</u>	<u>3,370</u>	<u>10,156</u>
Depreciation	09-Nov-21	-	-	-
Charge		377	2,808	3,185
Depreciation at	31-Mar-23	<u>377</u>	<u>2,808</u>	<u>3,185</u>
Net Book Value	31-Mar-23	<u>6,409</u>	<u>562</u>	<u>6,970</u>
Net Book Value	09-Nov-21	-	-	-

The annual commitments under non-cancelling operating leases and capital commitments - see note 11.

8. DEBTORS AND PREPAYMENTS	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-23 £
Debtors	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>

9. CASH AT BANK AND IN HAND

	31-Mar-23 £
Main Account	211,234
Current Account	1,177
Total	<u><u>212,411</u></u>

10. CREDITORS AND ACCRUALS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-23 £
Deferred Income	62,083	-	62,083
Accruals	1,550	-	1,550
	<u>63,633</u>	<u>-</u>	<u>63,633</u>

11. CREDITORS AND ACCRUALS: AMOUNTS FALLING DUE IN MORE THAN ONE YEAR

	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-23 £
Within 1 Year	92,522	-	92,522
Later than 1 Year but within 5 Years	262,147	-	262,147
More than 5 years	<u>354,669</u>	<u>-</u>	<u>354,669</u>