

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 March 2021
for
Hillier Almshouses

Brewers Chartered Accountants
Bourne House
Queen Street
Gomshall
Surrey
GU5 9LY

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for the Year Ended 31 March 2021

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Hillier Almshouses

Report of the Trustees for the Year Ended 31 March 2021

Constitution

The Charity is also known as Hilliers Charity Reg no. 201218 and operates from Hillier House, Farnham Road, Guildford GU2 7LT.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Charity's governing document is a Charity Commission Scheme dated 31st October 1995 (last amended 6th February 2006).

REFERENCE AND ADMINISTRATIVE DETAILS

Mrs Maureen Hibberd	Chairman
Cllr David Goodwin	
Dr Susan Snashall	
Mrs Nathalie Antoinet	
Mrs Jo Radley	
Mrs Ann Dry	
Mrs Karen Inch	resigned 7 July 2020
Mr Mark Ryan	appointed 13 October 2020
Mrs Susan McKenzie	appointed 13 October 2020

The Charity has appointed the Official Custodian for Charities as the registered proprietor with the Land Registry.

The Patron: The Right Honourable The Earl of Onslow.

The trustees are aided in running the Charity by the clerk/manager. The full board of trustees meets 3 times per year. The chairman and clerk/manager meet on a monthly basis and encourage at least one other trustee to join all of these meetings. Whilst COVID 19 has had an impact on the ability to meet in person during this year, strong lines of communication have continued via phone and email.

The appointing bodies are:

Church Meeting of Guildford United Reformed Church
Parochial Church Council of the Ecclesiastical Parish of St Nicolas, Guildford
Trustees of Guildford Methodist Church.

The Charity's :

Independent Examiner is A M Skilton of Brewers Chartered Accountants, Queen St., Gomshall, GU5 9LY
Bank Current Account is Lloyds, 147 High Street, Guildford GU1 3AG
Bank Deposit Account is CCLA Investment Management Ltd, 80 Cheapside, London EC2V 6DZ
Solicitor is Moore Barlow LLP, The Oriel, Sydenham Road, Guildford GU1 3SR

Report of the Trustees
for the Year Ended 31 March 2021

Principal Activities for the Public Benefit

The purpose of the Charity, founded in 1800, is to provide accommodation for poor women of good character who are not less than 45 years of age and members of the Church of England or of some congregation of Protestant Dissenters or Methodists. The Charity is managed by the Board of Trustees which employs a Clerk/Manager, a Finance Officer and a Non-Resident Warden.

The Charity owns Hillier House, built in 1970, which provides sheltered accommodation for older women. Currently the scheme has nine 1-bed roomed flats and 20 studios which are all self-contained. At the beginning of the accounting year, 1 April 2020 there was 1 void and at the end of the period, 31 March 2021 there were no voids. Sadly, during the year two of our older residents moved into nursing homes but we were pleased to welcome three new residents..

The Charity's income must not be used directly in the relief of rates, taxes or other public funds but may supplement relief or assistance provided out of public funds.

The Trustees confirm they have referred to the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in considering the future activities of the Charity.

Recruitment and Appointment of Trustees

The Board of Trustees seeks to recruit new trustees to balance various skills required to manage the Charity. During the year one of our trustees, Karen Inch, stepped down however we were very pleased to welcome two new trustees to the board.

Trustee Induction and Training

All new trustees are welcomed into Hillier House and spend time meeting the other trustees, staff and residents to understand the operations of the Charity. Training is, by necessity, tailored to individual needs depending on the knowledge gaps and experience of the individual involved and full advantage is taken of the training provided by the Almshouse Association. Due to the Covid 19 pandemic the annual Almshouse Association seminar was cancelled.

Whilst two full trustee meetings were cancelled during the year, use of a local church hall allowed the trustees to meet safely on one occasion during the year. However, the missed meetings were replaced by a full agenda and accompanying paperwork which the trustees were asked to comment on or where necessary cast a vote via email. All information was collated by the clerk and recorded with any ratification required being carried over to the next meeting.

Staff

The Charity continues to employ 3 members of staff and are committed to nurturing and training them. Safeguarding training due to be attended by the Clerk/Manager and Warden during the year was cancelled due to Covid 19, although staff took full advantage of the various on-line training courses provided by the Almshouse Association.

Staff working patterns were geared around keeping them safe with restricted duties, reduced hours and home working where possible.

Review of the Year and the Future

During 2021, once again, the trustees have continued their objective of providing a high standard of maintenance, happy community spirit, and safe environment for residents whilst continuing to improve and modernise the building and facilities. The trustees and staff strive to keep Hillier House as an attractive and desirable place to live in a changing and competitive sheltered housing market.

Report of the Trustees
for the Year Ended 31 March 2021

This year was particularly challenging due to the Covid 19 pandemic. Throughout the year the principle aim first and foremost of the trustees and staff was to keep the residents, the staff and all users of Hillier House safe. Some tough decisions had to be made with restrictions and guidelines being followed as directed by the Government. PPE, hand sanitising dispensers and electric hand-dryers were introduced and as the pandemic worsened the Charity made the decision that face coverings must be worn by everyone within communal areas at all times. Sadly, much of the social activities of the residents were curtailed and all but essential visitors and "bubbles" were prohibited from entering the building, although, full use was made of the garden whilst restrictions allowed and within the parameters of the Government guidelines. The garden furniture was placed strategically at a social distance, new parasols were purchased and family and friends were encouraged to make garden visits within the prescribed rules whilst permitted. Fish and chip lunches were also enjoyed with the Warden delivering them to the residents doors. In early December our first resident had her vaccination and from January 2021 many of the other residents followed.

During 2021, the Charity continued to complete all essential maintenance work and constantly ensured all health and safety requirements were upheld. Fortunately, despite Covid 19 restrictions the undertaking of vital inspections and certifications such as gas, PAT testing, fire risk assessing, fire safety equipment testing, etc. and crucially implementing any short comings or recommendations continued. Work was completed in the garden to remove a large flowerbed to the east of the garden which was replaced with turf, reducing the maintenance and upkeep. Further work is to be undertaken in the car park to produce extra parking. It was agreed that a new, large and welcoming sign be erected on the car park wall to replace the rather dated and functional signage that had been in place for very many years, the sign also improves the appearance of the building. In the first quarter of 2021 the trustees considered full upgrading of the Warden Emergency Call System, an on-line quorum vote at the March "trustee meeting" agreed that the current Tunstall equipment would be replaced by a Delta system which would be fully compatible with the switch from analogue to digital which is expected to happen within the next 3 years. Installation of the new system will take place during the financial year 2021/2022. During 2021 the 5-yearly quinquennial review is due; a full survey of the building, at which time consideration can be given to future long-term sustainable improvements.

During 2020 the Charity continued to make extra payments to reduce their loan with Lloyds Bank and in January 2021 the decision was made to clear the loan completely leaving the Charity with the liability of just one Almshouse Association loan which is interest-free. The Charity also adopted a new accounting system - Xero as recommended by their reporting accountants.

The Charity regularly reviews all its adopted policies on a rolling programme, with the Disaster Plan and the Safeguarding policy being reviewed at least annually. Most of the policies are those recommended by the Almshouse Association. The major financial and physical risks identified by the trustees, to which the Charity is exposed, continue to be reviewed on a regular basis and systems established to mitigate those risks.

The Charity has made a surplus for the year of £77,495 after adjustment for unrealised losses on investments held at the Balance Sheet date. Aggregate reserves at 31 March 2021 stood at £958,616 (2020:£881,121).

Weekly Maintenance Contributions

The WMC is reviewed annually with any changes being implemented during the first week of April to coincide with the start of the Charity's financial year.

Freehold Land and Buildings

The trustees consider that the market value of freehold land and buildings is in excess of the amount shown in the financial statements, but as these assets are used by the Charity to fulfil its principal activity and no disposals are envisaged, the excess is not quantified.

Reserves Policy

The charity aims to maintain a liquid reserve in cash and investments on the general fund equivalent to at least six months' management and service costs. The remaining bank reserves and current asset investments are allocated to improvement projects and to pay for any one-off unforeseen expenditure

Investment Policy

Report of the Trustees
for the Year Ended 31 March 2021

Under its governing deed the charity is required to invest monies not needed for immediate working purposes. The trustees determine whether this should be in bank deposits or longer-term investments after taking appropriate advice. A new written Investment policy was formerly adopted during 2021 based on the model policy recommended by the Almshouse Association

Resident Involvement

A full review of the year's activities is produced and circulated to the residents and staff by way of a regular Chairman's newsletter, inviting them to take the opportunity of giving feedback. The Charity also has a Facebook page which is regularly updated with photos and events which the resident's family and friends enjoy seeing and commenting on.

Statement of Trustees' Responsibilities

Registered Social Housing legislation requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the Charity and of the surplus or deficit for that period. In preparing these financial statements the Charity is required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the Charity will continue to exist.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charity and enable it to ensure that the financial statements comply with the Charities Act 1993, Schedule 1 to the Housing Act 1996 and the Accounting Requirements for Registered Social Landlords General Determination 2006 as amended. It has general responsibility for taking reasonable steps to safeguard the assets of the Registered Social Landlord and to prevent and detect fraud and other irregularities.

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

.....
M Hibberd - Trustee

Independent Examiner's Report to the Trustees of
Hillier Almshouses

Independent examiner's report to the trustees of Hillier Almshouses

I report to the charity trustees on my examination of the accounts of Hillier Almshouses (the Trust) for the year ended 31 March 2021.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

A M Skilton
Brewers Chartered Accountants
Bourne House
Queen Street
Gomshall
Surrey
GU5 9LY

Date:

Hillier Almshouses

Statement of Financial Activities
for the Year Ended 31 March 2021

	Notes	Unrestricted funds £	Restricted fund £	31.3.21 Total funds £	31.3.20 Total funds £
INCOME AND ENDOWMENTS FROM					
Charitable activities					
Charitable Activities		191,527	-	191,527	196,228
Investment income	2	6,300	-	6,300	5,617
Total		197,827	-	197,827	201,845
EXPENDITURE ON					
Charitable activities					
Charitable Activities		92,497	-	92,497	98,618
Other		27,835	-	27,835	29,432
Total		120,332	-	120,332	128,050
Net gains/(losses) on investments		-	-	-	(46,899)
NET INCOME		77,495	-	77,495	26,896
RECONCILIATION OF FUNDS					
Total funds brought forward		881,121	-	881,121	854,225
TOTAL FUNDS CARRIED FORWARD		958,616	-	958,616	881,121

The notes form part of these financial statements

Hillier Almshouses

Balance Sheet
31 March 2021

	Notes	Unrestricted funds £	Restricted fund £	31.3.21 Total funds £	31.3.20 Total funds £
FIXED ASSETS					
Tangible assets	5	792,717	-	792,717	792,717
CURRENT ASSETS					
Debtors	6	7,005	-	7,005	3,192
Investments	7	172,716	-	172,716	134,401
Cash at bank and in hand		132,515	-	132,515	139,126
		<u>312,236</u>	<u>-</u>	<u>312,236</u>	<u>276,719</u>
CREDITORS					
Amounts falling due within one year	8	(17,871)	-	(17,871)	(30,066)
NET CURRENT ASSETS		<u>294,365</u>	<u>-</u>	<u>294,365</u>	<u>246,653</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		1,087,082	-	1,087,082	1,039,370
CREDITORS					
Amounts falling due after more than one year	9	(22,050)	-	(22,050)	(83,947)
PROVISIONS FOR LIABILITIES	11	(106,416)	-	(106,416)	(74,302)
NET ASSETS		<u>958,616</u>	<u>-</u>	<u>958,616</u>	<u>881,121</u>
FUNDS	12				
Unrestricted funds				958,616	881,121
TOTAL FUNDS				<u>958,616</u>	<u>881,121</u>

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

.....
M Hibberd - Trustee

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

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

Income

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

Expenditure

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

Tangible fixed assets

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

Fixtures and fittings	- 10% on cost
Computer equipment	- 33% on cost

Taxation

The Hilliers Almshouses is not registered for Value Added Tax. In these financial statements, where applicable, expenditure is shown inclusive of VAT.

Fund accounting

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

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

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

Housing properties

These are valued at cost. Depreciation is not charged in these accounts as due to a high property residual value the charge for the year and the accumulated depreciation are immaterial on an aggregate basis. The Board annually reviews the materiality of housing property depreciation.

The charity has, over a period of years, been upgrading the bathrooms and kitchens. Due to the substantial improvement involved in the upgrading the costs are included under Housing Properties and as such not depreciated due to immateriality. If an improved kitchen or bathroom is subsequently replaced this will be written off to the Income and Expenditure account.

Cyclical Repairs

Hilliers Almshouses has established a regular programme of cyclical repairs and maintenance. Costs are charged to the Revenue Account in the year in which they are incurred.

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

1. ACCOUNTING POLICIES - continued

Housing properties

Maintenance Projects

Maintenance projects unless representing improvements to properties, are charged to the revenue account in the year in which they are incurred.

Designated Reserves

These are reserves set aside by the Trustees for specific future purposes and projects.

2. INVESTMENT INCOME

	31.3.21	31.3.20
	£	£
Deposit account interest	99	553
Investment interest	6,201	5,064
	<u>6,300</u>	<u>5,617</u>

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Charitable activities			
Charitable Activities	196,228	-	196,228
Investment income	5,617	-	5,617
Total	<u>201,845</u>	<u>-</u>	<u>201,845</u>
EXPENDITURE ON			
Charitable activities			
Charitable Activities	98,618	-	98,618
Other	29,432	-	29,432
Total	<u>128,050</u>	<u>-</u>	<u>128,050</u>
Net gains/(losses) on investments	(46,899)	-	(46,899)
NET INCOME	<u>26,896</u>	<u>-</u>	<u>26,896</u>
RECONCILIATION OF FUNDS			
Total funds brought forward	854,225	-	854,225

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted fund £	Total funds £
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS CARRIED FORWARD	<u>881,121</u>	<u>-</u>	<u>881,121</u>

5. TANGIBLE FIXED ASSETS

The Hillier Almshouses is built upon a piece of land which was gifted to the Trustees as joint tenants in 1879. The trustees consider that the market value of the freehold land and buildings is in excess of the amount shown in the financial statements, but as these assets are used by the charity to fulfil its principal activity and no disposals are envisaged, the excess is not quantified. In the year to 31 March 2020, a new guest room and studio were created by conversion of a previously unused room in the freehold property.

6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21 £	31.3.20 £
Prepayments and accrued income	<u>7,005</u>	<u>3,192</u>

7. CURRENT ASSET INVESTMENTS

	31.3.21 £	31.3.20 £
Listed investments	<u>172,716</u>	<u>134,401</u>

The Trust did not sell any investments in the year under review and continues to hold 1,800 COIF (formerly NAACIF) Accumulation Shares. (Base cost £66,300).

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21 £	31.3.20 £
Bank loans and overdrafts (see note 10)	7,350	21,750
Payments on account	2,054	-
Other creditors	<u>8,467</u>	<u>8,316</u>
	<u>17,871</u>	<u>30,066</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

9. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	31.3.21	31.3.20
	£	£
Bank loans (see note 10)	<u>22,050</u>	<u>83,947</u>

One mortgage loan with Lloyds TSB was previously secured by charges on The Hillier Almshouses' housing land and buildings however the trustees decided during the year to pay off the outstanding debt entirely and thus remove the mortgage liability from the Balance Sheet.

During the year to 31 March 2016, the Trust received £73,500 (including a 5% administration fee) by way of an interest free, unsecured loan from The Almshouse Association. The loan term is 10 years, repayable in 20 equal six-monthly instalments commencing in June 2015.

10. LOANS

An analysis of the maturity of loans is given below:

	31.3.21	31.3.20
	£	£
Amounts falling due within one year on demand:		
Bank loans	<u>7,350</u>	<u>21,750</u>
Amounts falling between one and two years:		
Bank loans - 1-2 years	<u>14,700</u>	<u>43,500</u>
Amounts falling due between two and five years:		
Bank loans - 2-5 years	<u>7,350</u>	<u>40,447</u>

11. PROVISIONS FOR LIABILITIES

	31.3.21	31.3.20
	£	£
Investment revaluation reserve	<u>106,416</u>	<u>74,302</u>

12. MOVEMENT IN FUNDS

	At 1.4.20	Net movement in funds	At 31.3.21
	£	£	£
Unrestricted funds			
General fund	881,121	77,495	958,616
	<u>881,121</u>	<u>77,495</u>	<u>958,616</u>
TOTAL FUNDS	<u>881,121</u>	<u>77,495</u>	<u>958,616</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

12. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds General fund	197,827	(120,332)	77,495
TOTAL FUNDS	<u>197,827</u>	<u>(120,332)</u>	<u>77,495</u>

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	At 31.3.20 £
Unrestricted funds General fund	854,225	26,896	881,121
TOTAL FUNDS	<u>854,225</u>	<u>26,896</u>	<u>881,121</u>

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds General fund	201,845	(128,050)	(46,899)	26,896
TOTAL FUNDS	<u>201,845</u>	<u>(128,050)</u>	<u>(46,899)</u>	<u>26,896</u>

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

	At 1.4.19 £	Net movement in funds £	At 31.3.21 £
Unrestricted funds General fund	854,225	104,391	958,616
TOTAL FUNDS	<u>854,225</u>	<u>104,391</u>	<u>958,616</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

12. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	399,672	(248,382)	(46,899)	104,391
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>399,672</u>	<u>(248,382)</u>	<u>(46,899)</u>	<u>104,391</u>

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2021.

14. DESIGNATED FUNDS

Within unrestricted funds is a balance which the trustees deem to be Designated funds. The Designated fund has been created by the Trustees to illustrate funds received from donations which are designated for the entertainment of residents

Hillier Almshouses

Detailed Statement of Financial Activities
for the Year Ended 31 March 2021

	31.3.21 £	31.3.20 £
INCOME AND ENDOWMENTS		
Investment income		
Deposit account interest	99	553
Investment interest	6,201	5,064
	<hr/>	<hr/>
	6,300	5,617
Charitable activities		
Rental Income	191,007	199,013
Voids & notice periods	-	(3,726)
Guest flat	190	1,350
Gifts	330	(409)
	<hr/>	<hr/>
	191,527	196,228
Total incoming resources	<hr/>	<hr/>
	197,827	201,845
EXPENDITURE		
Charitable activities		
Warden & Cleaner	23,580	25,807
Social security	823	794
Insurance	3,091	3,012
TV Licences	254	250
Sundries	208	1,085
Warden call	2,242	2,111
Electricity	8,617	8,479
Gas	10,955	10,432
Water	9,221	8,992
Cleaning	856	488
Gardening	3,192	1,491
Property Improvements	-	2,237
Maintenance charges	29,342	30,031
Council tax	(31)	176
Depreciation of tangible fixed assets	-	1,553
	<hr/>	<hr/>
	92,350	96,938
Support costs		
Management		
Clerk & Finance officer	23,014	22,337
Telephone	1,776	2,040
Advertising	-	35
Independent Examiner fees	1,920	1,932
Legal fees	-	1,680
Clerks expenses	812	768
Subscriptions	313	275
	<hr/>	<hr/>
	27,835	29,067

Hillier Almshouses

Detailed Statement of Financial Activities
for the Year Ended 31 March 2021

	31.3.21 £	31.3.20 £
Management		
Finance		
Bank charges	1	-
Loan Interest	146	2,045
	<u>147</u>	<u>2,045</u>
Total resources expended	<u>120,332</u>	<u>128,050</u>
Net income	<u><u>77,495</u></u>	<u><u>73,795</u></u>