



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day	Month	Year		Day	Month	Year
	01	04	2023		31	03	2024

Section A Reference and administration details

Charity name

BRIGHTER FUTURES ALMSHOUSE TRUST LIMITED

Other names charity is known by

Formerly “Walsall Corporation Almshouses” and “Moseley’s Dole”

Registered charity number (if any)

216315

Charity’s principal address

Three Counties House, Suite 1, Ground Floor

Festival Way, Stoke-onTrent

Staffordshire

Postcode

ST1 5PX

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Brighter Futures Housing Association Limited			The Charity Commission for England and Wales
2	Helena Evans		Ended May 2023	Brighter Futures Housing Association Ltd
3	Simon Wilson	Chair		Brighter Futures Housing Association Ltd
4	Fern Basnett		Ended Sept 2024	Brighter Futures Housing Association Ltd
5	Maxine Bradbourn		Started May 2023	Brighter Futures Housing Association Ltd
6	Michael Jolly		Started Feb 2024	Brighter Futures Housing Association Ltd
7	Carl Bridge		Started Feb 2024	Brighter Futures Housing Association Ltd
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

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

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Bank	Lloyds Bank Plc	New Street, Birmingham, B2 4LP

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

The Charity has no employees

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	The "Scheme" is the governing document registered with the Charity Commission on 5 th October 2011
How the charity is constituted (eg. trust, association, company)	The Charity is an unincorporated trust
Trustee selection methods (eg. appointed by, elected by)	<p>The Corporate Trustee (Brighter Futures Housing Association Limited) was appointed by the Scheme.</p> <p>The Corporate Trustee has appointed specific members of its Board to act in its capacity as a Corporate Trustee. In selecting Board members for appointment the Corporate Trustee takes into consideration the relevant skills and experience of potential members.</p>

Additional governance issues (Optional information)

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

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

Brighter Futures Almshouse Trust ("the Trust") is a member of the National Association of Almshouses which provides helpful advice and assistance.

The Trust has adopted the Financial Standing Orders of its Corporate Trustee, Brighter Futures Housing Association Limited. The Orders ensure that financial risks are managed, an adequate system of internal control is in place and accurate financial books and records are maintained.

Brighter Futures Housing Association Limited provides general management, housing management and accounting / financial management services to the Trust. The provision of these management services and arrangements for their reimbursement are set out in a Management Agreement between the two parties.

No payments (or other benefits) are made to Brighter Futures Housing Association Limited (or any designated members of the Board) in respect of its role as a Corporate Trustee.

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

The Trust provides 11 high quality self-contained homes in the Borough of Walsall for the relief of poverty, hardship or distress of its residents.

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

The transfer of the Corporate Trusteeship to Brighter Futures Housing Association Limited took place on 5th October 2011. This was a key event in the history of the Trust. Following this transfer, the Trustees approved a complete refurbishment and redecoration works programme for all 11 homes. The works took place between November 2011 and May 2012 and have brought the homes up to a modern and habitable standard for the first time in many years.

Prior to the transfer date only one home was occupied but from May 2012 other residents started to move in and by 23rd July 2012 all 11 units were fully occupied.

In agreeing our plans and activities for the period the Trustees have kept in mind the Charity Commission's guidance on public benefit. The focus of our activities has been to bring the properties of the Trust back into use for the benefit of the residents of Walsall.

Additional details of objectives and activities (Optional information)

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

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

Summary of the main achievements of the charity during the year

The scheme continues to be a success for its residents and for the Charity.

Continued support provided by Brighter Futures Housing Association Limited has ensured that residents have again been able to successfully maintain their tenancies. There were 0 vacancies within the 11 properties during the year.

The Trust continues to be financially strong, allowing all ongoing existing expenditure to be met alongside the repayment of capital and interest on the remaining refurbishment loan from Brighter Futures Housing Association Limited. Contributions to the repair and maintenance funds have continued in the year and will enable future maintenance liabilities to be met.

The tenants are supported by Brighter Futures Almshouse Trust are people living in the Walsall area who are in need, suffering hardship or distress. They are supported to make sure they are in receipt of benefits they are eligible for and helped with day-to-day aspects of their lives.

Section E

Financial review

Brief statement of the charity's policy on reserves

Cash at bank and in hand of £76,747 is held as at 31st March 2024. This cash has been created from charitable activities operating surplus.

The Trust established maintenance reserves for extraordinary repairs, routine maintenance and cyclical maintenance in line with the National Association of Almshouses recommendations, at the year ending 2024 a further £25,424 has been transferred to the reserves. These reserves currently stand at £186,637.

Details of any funds materially in deficit

N/A

Further financial review details (Optional information)

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

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

During the year a 30-year business plan was produced. The plan shows that the Trust is a feasible business for the foreseeable future; making sufficient surplus to cover all obligations.

Section F

Other optional information

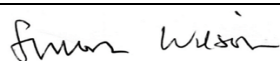
Section G

Declaration

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

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Simon Wilson

Position (eg Secretary, Chair, etc)

Chair

Date

16/12/2024



Charity Name BRIGHTER FUTURES ALMSHOUSE TRUST			Charity No (if any) 216315		CC17a
Annual accounts for the period					
Period start date 01/04/2023		To	Period end date 31/03/2024		

Section A Statement of financial activities

Recommended categories by activity	Details of own analysis	Note	Restricted			Total this year £	Total last year £
			Unrestricted funds £	income funds £	Endowment funds £		
			F01	F02	F03	F04	F05
Incoming resources (Note 3)							
Incoming resources from generated funds			-	-	-	-	-
Voluntary income		S01	-	-	-	-	-
Activities for generating funds		S02	-	-	-	-	-
Investment income		S03	-	-	-	-	-
Incoming resources from charitable activities		S04	88,945	-	-	88,945	80,461
Other incoming resources		S05	-	-	-	-	-
Total incoming resources		S06	88,945	-	-	88,945	80,461
Resources expended (Notes 4-8)							
Costs of Generating Funds			-	-	-	-	-
Costs of generating voluntary income		S07	-	-	-	-	-
Fundraising trading costs		S08	-	-	-	-	-
Investment management costs		S09	-	-	-	-	-
Charitable activities		S10	64,913	-	-	64,913	51,838
Governance costs		S11	1,092	-	-	1,092	1,020
Other resources expended		S12	-	-	-	-	-
Total resources expended		S13	66,005	-	-	66,005	52,858
Net incoming/(outgoing) resources before transfers		S14	22,940	-	-	22,940	27,603
Gross transfers between funds		S15	-	-	-	-	-
Net incoming/(outgoing) resources before other recognised gains/(losses)		S16	22,940	-	-	22,940	27,603
Other recognised gains/(losses)							
Gains and losses on revaluation of fixed assets for the charity's own use		S17	-	-	-	-	-
Gains and losses on investment assets		S18	-	-	-	-	-
Net movement in funds		S19	22,940	-	-	22,940	27,603
Total funds brought forward		S20	276,498	-	-	276,498	248,895
Total funds carried forward		S21	299,438	-	-	299,438	276,498

Section B Balance sheet

	Note	Restricted			Total this year £	Total last year £
		Unrestricted funds £ F01	income funds £ F02	Endowment funds £ F03		
Fixed assets						
Tangible assets (Note 9)	B01	226,866	-	-	226,866	193,519
	B02	-	-	-	-	-
Investments (Note 10)	B03	-	-	-	-	-
Total fixed assets	B04	226,866	-	-	226,866	193,519
Current assets						
Stock and work in progress	B05		-	-	-	-
Debtors (Note 11)	B06	6,224	-	-	6,224	1,641
(Short term) investments	B07		-	-	-	-
Cash at bank and in hand	B08	76,474	-	-	76,474	127,128
Total current assets	B09	82,698	-	-	82,698	128,769
Creditors: amounts falling due within one year (Note 12)	B10	2,227	-	-	2,227	18,729
Net current assets/(liabilities)	B11	80,471	-	-	80,471	110,040
Total assets less current liabilities	B12	307,337	-	-	307,337	303,559
Creditors: amounts falling due after one year (Note 12)	B13	9,944	-	-	9,944	29,108
Provisions for liabilities and charges	B14	-	-	-	-	-
Net assets	B15	297,393	-	-	297,393	274,451
Funds of the Charity						
Unrestricted funds	B16	110,755			110,755	101,127
	B17	186,637			186,637	173,324
Restricted income funds (Note 13)	B18		-		-	-
Endowment funds (Note 13)	B19			-	-	-
Total funds	B20	297,392	-	-	297,392	274,451

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval

Section C**Notes to the accounts****Note 1 Basis of preparation**

This section should be completed by all charities.

1.1 Basis of accounting

These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:

- Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005);
 - and with*

✓

 Accounting Standards;
 - or

 Financial Reporting Standards for Smaller Enterprises (FRSSE);
 - and with the Charities Act.
- [** except for the following].

Give details in this box if a different standard has been followed.

* -Tick as appropriate:

- if all relevant disclosures shown in the pack have been given then please tick "Accounting Standards";
- if disclosures completed in these accounts have been restricted to those required by the FRSSE, then please tick "Financial Reporting Standards for Smaller Enterprises (FRSSE)".

** - If no departures from the chosen standards have been made then delete these words; otherwise give details of any changes in the boxes.

1.2 Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

There have been no changes in accounting policies (variation rules and methods of accounting since last year but for completeness these are stated as follows ->

TURNOVER

Turnover represents weekly maintenance and service charges for properties in the year as well as any income for rechargeable activities. All income is recognised on a receivable basis.

SERVICE CHARGES

Services charges are due from residents weekly, the eligible portion predominately being paid through Housing Benefit and the ineligible collected directly from the tenant.

INTEREST RECEIVABLE

Interest receivable is credited to the income and expenditure account in the period.

INTEREST PAYABLE

Interest payable is charged to the income and expenditure account in the period.

TAXATION

The Trust is a registered charity and is therefore exempt from paying Corporation Tax on all activities.

FREEHOLD PROPERTIES

Housing properties are properties available for occupation and are stated at historic cost less depreciation. Major refurbishment of existing housing is charged to capital and depreciated over the useful economic life of an asset. Planned maintenance, minor repairs and redecoration are charged to expenditure in the year that they occur.

FIXED ASSETS AND DEPRECIATION

Depreciation is provided by the company to write off the cost less the estimated residual value of tangible fixed assets over their estimated useful economic lives as follows ->

Housing structure - 1.33% on cost

Roof - 1.67% on cost

Lifts, bathrooms and kitchens - 5.00% on cost

Windows and external doors - 6.67% on cost

Central heating systems - 10.00% on cost

VALUE ADDED TAX

The Trust is not registered for Value Added Tax (VAT). No VAT is therefore reclaimed and all expenditure is shown inclusive of VAT.

1.3 Changes to previous accounts

No changes have been made to accounts for previous years.

Note 2**Accounting policies**

This standard list of accounting policies has been applied by the charity except for those deleted. Where a different or additional policy has been adopted then this is detailed in the box below.

INCOMING RESOURCES

Recognition of incoming resources	These are included in the Statement of Financial Activities (SoFA) when: <ul style="list-style-type: none"> the charity becomes entitled to the resources; the trustees are virtually certain they will receive the resources; and the monetary value can be measured with sufficient reliability.
Incoming resources with related expenditure	Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.
Grants and donations	Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
Tax reclaims on donations and gifts	Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.
Contractual income and performance related grants	This is only included in the SoFA once the related goods or services have been delivered.
Gifts in kind	Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.
Donated services and facilities	These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
Investment income	This is included in the accounts when receivable.
Investment gains and losses	This includes 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

Liability recognition	Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.
Governance costs	Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
Grants payable without performance conditions	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.
Support Costs	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

ASSETS

Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.
Investments	Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.
Stocks and work in progress	These are valued at the lower of cost or market value.

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

Note 3 Analysis of incoming resources

Incoming resources may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Voluntary income		-	-
		-	-
		-	-
		-	-
	Total	-	-
Activities for generating funds		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment income		-	-
		-	-
		-	-
		-	-
	Total	-	-
Incoming resources from charitable activities	Maintenance and service charges	88,945	80,461
		-	-
		-	-
		-	-
	Total	88,945	80,461

Section C	Notes to the accounts	(cont)
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Note 4 Analysis of resources expended

Resources expended may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Costs of generating voluntary income		-	-
		-	-
		-	-
		-	-
	Total	-	-
Fundraising trading costs		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment management costs		-	-
		-	-
	Total	-	-
Charitable activities	Service costs (utilities - water, electric, council tax etc.)	21,708	9,410
	Management costs (stationery, insurance etc.)	39,625	38,838
	Interest & finance costs	1,100	2,046
	Management fee	2,480	3,500
	Total	64,913	53,794
Governance costs	Independent examination of accounts	1,092	1,110
		-	-
	Total	1,092	1,110

Section C	Notes to the accounts	(cont)
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Note 5 Support Costs

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

Support cost type	Fundraising activity £	Charitable Activity £	Governance Activity £	Total Cost £
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Total	-	-	-	-

Note 6 Details of certain items of expenditure

6.1 Trustee expenses

Please provide details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees. If no expenses were paid, please enter 'None' in the appropriate box(es).

Number of trustees who were paid expenses

Nature of the expenses

Total amount paid

This year	Last year
£	£

6.2 Fees for examination or audit of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).

Independent examiner's or auditors' fees for reporting on the accounts

Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor

This year £	Last year £
1092	1110

Section C	Notes to the accounts	(cont)
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Note 7 **Paid employees**
Please complete this note if the charity has any employees.

7.1 Staff Costs

	This year £	Last year £
Gross wages, salaries and benefits in kind	-	-
Employer's National Insurance costs	-	-
Pension costs	-	-
Total staff costs	-	-

7.2 Average number of full-time equivalent employees in the year

	This year Number	Last year Number
The parts of the charity in which the employees work		
Fundraising	-	-
Charitable Activities	-	-
Governance	-	-
Other	-	-
Total	-	-

7.3 Defined contribution pension scheme

Please complete if a defined contribution pension scheme is operated.

Brief details of the scheme

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	This year £	Last year £
The costs of the scheme to the charity for the year		
The amount of any contributions outstanding at the year end		
The amount of any contributions prepaid at the year end		

Section C	Notes to the accounts	(cont)
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Note 8 Grantmaking

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

8.1 Total value of grants

Purpose for which grants made	Grants to institutions Total amount £	Grants to individuals Total amount £
	-	-
	-	-
	-	-
	-	-
	-	-
	-	-
Total	-	-

8.1 Grantmaking costs

If the charity's accounts are prepared on the "activity basis" please give details of any support cost associated with grantmaking. Please enter "Nil" if the charity does not identify and/or allocate support costs.

Support costs of grantmaking

£

8.3 Grants made to institutions

If the charity has made grants to particular institutions that are material in the context of its grantmaking please give details of the institution supported, purpose of the grant and total paid to each institution listed. Sufficient information should be given to provide a reasonable understanding of the range of institutions supported.

Names of institutions	Purpose	Total amount of grants paid £
		-
		-
		-
		-
		-
		-
		-
		-
		-
Total grants to institutions		-

Section C**Notes to the accounts****(cont)****Note 9 Tangible fixed assets***Please complete this note if the charity has any tangible fixed assets***9.1 Cost or valuation**

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Payments on account and assets under construction	Total
	£	£	£	£	£	£
Balance brought forward	240,739	-	-	1,470	-	242,209
Additions	37,500	-	-	-	-	37,500
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers *	-	-	-	-	-	-
Balance carried forward	278,239	-	-	1,470	-	279,709

9.2 Accumulated depreciation and impairment provisions

**Basis	SL or RB	SL or RB	SL or RB	SL or RB	SL or RB
** Rate	SL			SL	

Balance brought forward	47,220	-	-	1,469	-	48,689
Depreciation charge for year	4,154	-	-	-	-	4,154
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers*	-	-	-	-	-	-
Balance carried forward	51,374	-	-	1,469	-	52,843

9.3 Net book value

Brought forward	193,519	-	-	1	-	193,520
Carried forward	226,865	-	-	1	-	226,866

9.4 Revaluation*If any fixed assets have been revalued please give details of the valuer and method of valuation*

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

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

Section C	Notes to the accounts	(cont)
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Note 10 Investment assets

Please complete this note if the charity has any investment assets.

10.1 Fixed assets investments

	£
Carrying (market) value at beginning of year	-
Add: additions to investments at cost	-
Less: disposals at carrying value	-
Add/(deduct): net gain/(loss) on revaluation	-
Carrying (market) value at end of year	-

Please provide below:

10.2 A breakdown of the market values of investments shown above agreeing with the balance sheet row B03.

10.3 A breakdown of the income from investments agreeing with SOFA row S03.

Analysis of investments

	10.2 Market value at year end £	10.3 Income from investments for the year £
Investment properties	-	-
Investments listed on a recognised stock exchange or held in common investment funds, open ended investment companies, unit trusts or other collective investment schemes	-	-
Investments in subsidiary or connected undertakings and companies	-	-
Securities not listed on a recognised Stock Exchange	-	-
Cash held as part of the investment portfolio	-	-
Other investments	-	-
Total	-	-

10.4 Material investment holdings

If any single investment is material in terms of its value (for example represents more than 5 per cent of the value of the charity's total investments) please provide details.

Investment held	
Market Value	

Section C	Notes to the accounts	(cont)
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Note 11 Debtors and prepayments

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

Analysis of debtors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Trade debtors	-	-	-	-
Amounts due from subsidiary and associated undertakings	-	-	-	-
Other debtors	5,342	900	-	-
Prepayments and accrued income	882	741	-	-
Total	6,224	1,641	-	-

Note 12 Creditors and accruals

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

12.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Loans and overdrafts	-	-	-	-
Trade creditors	2,080	8,083	-	-
Amounts due to subsidiary and associated undertakings	-	-	-	-
Other creditors	119	1,126	-	-
Accruals and deferred income	28	9,520	-	-
Total	2,227	18,729	-	-

12.2 Security over assets

If any loan, overdraft or other creditor holds a charge or other security over any assets of the charity please provide details.

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Section C	Notes to the accounts	(cont)
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Note 13 **Endowment and restricted income funds**

Please complete this section if the charity has any endowment or restricted income funds.

13.1 Funds held

Please give a brief description of any of the following type of funds held by the charity:

- permanent endowment funds (PE);
- expendable endowment funds (EE); and
- restricted income funds, including special trusts, of the charity (R).

Fund Name	Type PE, EE or R	Purpose and Restrictions

13.2 Movements of major funds

Please give details of the movements of the major funds summarised in the restricted and endowment columns of the Statement of Financial Activities.

Fund names	Fund balances brought forward £	Incoming resources £	Outgoing resources £	Transfers £	Gains and losses £	Fund balances carried forward £
Extraordinary repairs	21,440	-	-	6,756	-	28,196
Cyclical maintenance	32,596	-	-	11,044	-	43,640
Routine maintenance	119,288	-	12,111	7,624	-	114,801
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
Total Funds	173,324	-	12,111	25,424	-	186,637

13.3 Transfers between funds

Please give details of any transfers between funds.

From Fund (Name)	To Fund (Name)	Reason	Amount
Retained earnings	ERF	Annual transfer	6,756
Retained earnings	CMF	Annual transfer	11,044
Retained earnings	RMF	Annual transfer	7,624

Section C	Notes to the accounts	(cont)
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Note 14 Transactions with related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in note 6) details of such transactions should be provided in this note. If there are no transactions to report, please enter "None" in the relevant boxes.

14.1 Remuneration and benefits

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

Name of trustee or connected party	Legal authority (eg order, governing document)	Amounts paid or benefit value	
		This year £	Last year £

14.2 Loans

Please give details of and amounts owing to or from the charity's trustees or other related parties by the charity at the year end.

	Name of trustee or connected party	Legal authority	Amount owing	
			This year £	Last year £
Due to trustees and related parties	Brighter Futures Housing Association Limited	Loan	9,944	29,108
Due from trustees and related parties				

14.3 Other transaction(s) with trustees or related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a trustee or related party has a material interest.

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	This year £	Last year £

Section C	Notes to the accounts	(cont)
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Note 15	Additional Disclosures
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The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

Independent examiner's report to the trustees of Brighter Futures Almshouse Trust

I report to the trustees on my examination of the accounts of the Brighter Futures Almshouse Trust (the Trust) for the year ended 31 March 2024.

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 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

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.

Signed:



Name: Lee Cartwright

Relevant professional qualification or membership of professional bodies (if any): ACA

Address: The Colmore Building, 20 Colmore Circus Queensway, Birmingham, B4 6AT

Date: 21 November 2024

Partners

Helen Armstrong
Ann Bibby
Helen Binns
Mark Bradley
Lee Cartwright
Maria Hallows
Stephen Harding
Sue Hutchinson
John Jones
Suzanne Lomax
Caroline Monk
Shelim Rahman
Iain Round
Narinder Sandher
Michael Tourville
Richard Williams