Charity registration number: 1163280
Company registration number 09366208 (England and Wales)

LIGHT FOR LIFE SEFTON LIMITED

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

LIGHT FOR LIFE SEFTON LIMITED

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FOR THE YEAR ENDED 31 MARCH 2026

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LIGHT FOR LIFE SEFTON LIMITED

LEGAL AND ADMINSTRATIVE INFORMATION
FOR THE YEAR ENDED 31 MARCH 2026

Registered charity name:	Light For Life Sefton Limited	
Trustees:	Mr A Winrow	
	Mrs S Boocock	
	Ms F Shepley	
	Mr M Allen	(Appointed 3 October 2025)
	Ms C G Hill	(Appointed 10 April 2026)
	Dr R Patel	(Resigned 1 February 2026)
	Mr M Kundi	(Resigned 7 January 2026)
Chair	Ms F Shepley	
Key Management Personel		
Chief Executive Officer and Company Secretary	G Fenney	
Charity registration number	1163280	
Company number	09366208	
Principal Address & Registered office	68 Eastbank Street Southport Merseyside PR8 1ES	
Independent Examiners	J A Fell & Company Chartered Accountants 40 Hoghton Street Southport PR9 0PQ	
Bankers:	Lloyds TSB Plc 13 Hardshaw Street St Helens WA10 1QZ	

LIGHT FOR LIFE SEFTON LIMITED

TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 31 MARCH 2026

The Trustees present their annual report and financial statements for the year ended 31 March 2026.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charitable Company's Memorandum and Articles of Association, the Companies Act 2006 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 (FRS 102)" (effective 1 January 2019).

Objectives and activities

The objects of the charity are the relief and prevention of homelessness by working with landlords in both Social Housing and Private Rented Sector to provide appropriate and accessible accommodation of a good standard, as well as training, advice and support. The Memorandum and Articles of Association were reviewed in the light of the organisation's incorporation in December 2014. These were agreed at a full meeting of the Trustees and adopted at the AGM in March 2015. The charity continues to enable and empower individuals and families as well as to develop its services in response to client's needs. The charity undertakes continuous monitoring and evaluation of its work and seeks to involve its clients in this process. The central values of Light for Life enshrine equality and diversity.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when considering the organisation's aims and objectives and in considering future activities and believe that they have complied with the guidance as described below.

Key delivery objectives

Light for Life provides a diverse range of services across the Merseyside area:

Housing Advice and Support - supporting people to remain in their existing home where appropriate, funded by Sefton MBC Housing

.

Rough Sleeper Services - providing outreach services in the community to support rough sleepers and working with a range of partners to access temporary accommodation, funded by Sefton MBC Housing.

Intensive Support Services - funded by Sefton MBC Housing.

Health Services - funded by the National Lottery, Sefton MBC Housing and smaller scale donations.

Achievements and performance

The year 2025-26 has been an exciting and developmental year with new challenges and rewards. Light for Life responds to the emerging needs of our service user group and is able to flex and morph as necessary to meet demands along with changes to Government and local Council priorities.

The HUB has continued to provide immediate Housing Advice and support to individuals in crisis facing eviction or are already homeless and street homeless and those seeking help with housing issues – property disrepair, landlord disputes, threats of eviction. Cases are rarely the same and individuals attending the HUB are offered a range of services and options/solutions to address their immediate and longer term needs.

The team of staff are experienced and well qualified. Training has been increased over the last few years to ensure that the services delivered are informed with up to date information and good practice guidelines. We are settled into a programme of training using the Chartered Institute of Housing awards for HUB and Intensive Support staff which have been well received by the team. Homeless Link and Shelter have also provided excellent training opportunities for the wider team interspersed with updated Safeguarding, Equality and Diversity, Health and Safety and GDPR courses.

Achievements and performance (continued)

Welfare Rights continue to attend the HUB each week and regular contact with James Murray solicitors ensures that any legal challenges can be progressed on behalf of service users where appropriate. Surgeries at Change Grow Live, DWP and Strand by Me continue to be well used. Information Stations have been used to ensure that members of the public are aware of our services and where to find them.

Our Rough Sleeper Service and Outreach has been increasingly challenged with numbers increasing across the UK as well as locally in Sefton. It has been acknowledged that the process for securing accommodation can be frustrating for service users as a smooth pathway is not available. Those who are street homeless must speak to an Outreach Worker, a HUB staff member, have a phone call with Housing Options for triage followed by another call to offer accommodation if the person is deemed eligible. Given the varied and complex needs of the individuals needing to use the service, this is fraught with hurdles for them which are simply too great to manage. Frequent discussions with Commissioners and colleagues in other services have taken place however the situation continues to be a challenge for those for whom we are providing a service, and the staff attempting to support them.

Work with rough sleepers has increased and we approached the Council for additional funding during the year to support a second outreach worker. The Council has provided finance for one outreach worker since 2015 when rough sleeping in Sefton was very low indeed. Since then, numbers have increased but the support in the community for them remained the same. We intend to pursue more sustainable funding for outreach work going forward given the increase in numbers, risk and complexity of some of the people with whom they engage.

Additional workers have been funded by SMBC to meet the increased demand and in recognition of the risks the staff undertake when approaching some individuals who can be chaotic. Light for Life has recognised these dangers and has adapted its Rough Sleeper Protocol and is in the process of recruiting volunteers to support the team.

LFL has continued to provide input to the Complex Lives Multi Disciplinary Teams which were developed to discuss the challenges facing services around individuals across Sefton. LFL has found the delay between meetings can be a disadvantage and has continued to call multi disciplinary teams alongside to ensure that matters are addressed in a timely manner. Other meetings including Multi Agency Risk Assessment Meeting, Multi Agency Risk Assesment Group, Health Risk Assessment Management Meeting and Safeguarding Strategy meetings are well attended by the Light for Life team.

A Link worker was positioned in the year 2025-26 to work with Probation services in Sefton and the arrangement was successful however regionally, it was decided to bring to an end funding which has been in place for several years. This is a huge disappointment. We are working to ensure that NPS recognise the work that LFL undertakes with individuals on Licence in a housing support capacity and also with our Health Inclusion interventions which have demonstrated the value of our work with the Probation clients experiencing significant

Our Health Inclusion Service has been recognised in four awards across the year including the Northern Housing Award for 'Best Initiative for Tackling Homelessness' for our work with Southport Hospital, St Marks Surgery in Southport and other partnerships, two Nursing Times awards and the HSJ Partnership Award for our work with PC24 in South Sefton. We are delighted to have received the awards and continue to be extremely grateful to our colleagues in services across the Borough who enable us to provide pathways to positive engagement with clinical services.

Our relationship with DENTAID continues and we were able to speak about the success of the partnership at the Pathways Conference in London this year. Dental issues continue to be one of the contributory factors in substance use to manage pain and we have prioritised funding to commission DENTAID to attend several times each year to sites in Southport and Bootle. We are hoping to extend this service in the coming year.

Achievements and performance (continued)

The Board said farewell to Dr R Patel and Mr M Kundi in January and has recruited Mr M Allen during the year and Ms C Hill from Homes England who joined us in April 2026. We have welcomed a new Commissioner at Sefton Council, Emma Abbott and have settled into regular positive contact with her. We look forward to further developing our services with her support and meeting the growing demands across the Borough.

Financial Review
The results for the year and the state of the charity's affairs as at 31 March 2026 are set out in the financial statements on pages 7 to 17.

Our income for the year amounted to £522,711 (2025: £504,740) with expenditure of £491,496 (2025: £422,052), leaving a net income of £31,215 (2025: £82,688). At 31 March 2026 our total funds stood at £244,620 (2025: £213,405).

The charity is dependent upon several unpaid volunteers and the Trustees who serve on the management committee and assist with publicity and funding. The charity is extremely grateful for all they have done.

The trustees have examined the charity's requirements for reserves in the light of the main risks to the organisation. It is the policy of the charity to maintain funds at a level which equates to three months' operational expenditure, and the trustees consider that this now amounts to approximately £110,000. The trustees consider that a level of three months is sufficient to meet its expected commitments both with regard to its permanent staff and to its charitable expenditure. The level of unrestricted funds at 31st March 2025 was £221,288 , which is more than the stated policy. This policy is reviewed on an annual basis.

The trustees have assessed the major risks to which the Charitable Company is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management
The Charitable Company is a company limited by guarantee governed by its Articles of Association dated 23rd December 2014. It is a registered charity with the Charity Commission. Membership is open to any person or organisation although the charity's trustees can reasonably refuse a request for membership which they do not consider to be in the interests of the charity.

The trustees, who are also the directors for the purpose of company law, and who served during the year were:

Mrs S Boocock	
Ms F Shepley	
Mr M Allen	Appointed 3 October 2025
Ms C Hill	Appointed 10 April 2026
Mr N Cummins	Resigned 3 June 2026
Mr M Kundi	Resigned 7 January 2026
Dr R Patel	Resigned 1 February 2026

As set out in the company's Articles of Association, trustees must be individuals who are over 16 years of age. New trustees are appointed by ordinary resolution following recommendation from the existing trustees. When considering the appointment of trustees, the existing trustees have regard to the skills and experience required to effectively manage the charity.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

TRUSTEES' ANNUAL REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2026

Details of the company's organisational structure is detailed on the legal and administrative information page at the front of these accounts.

The trustees delegate the day to day management of the charity to the Chief Executive officer. The charity's work is divided into three main areas: adult housing advice/options support; young people's education; and justice. Each area is overseen by the managerial staff who report to the CEO. The charity has a full range of policies and proceduresto ensure that work is conducted as agreed with the trustees.

When a new trustee is appointed a full induction process is carried out to ensure they are aware of their responsibilities and understand the work of the charity. The charity is a member of the National Council of Voluntary Organisations (NCVO) and uses their publication 'The Good Trustees Guide' to inform this process.

Key personnel remuneration
The trustees consider the board of trustees and the charity's management team to be the key management personnel of the charity, responsible for directing and controlling the charity. No remuneration or expenses was paid to the trustees in the year. Remuneration of the CEO and the management team is determined by comparison with similar roles in the UK, it is reviewed annually and normally increased in accordance with the growth in average earnings.

Statement of Trustees' responsibilities
The Trustees, who are also the directors of Light for Life Sefton Limited for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law 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 Charitable Company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

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;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity 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.

The Trustees' report was approved by the Board of Trustees on 22 September 2026.

Ms Felicity Shepley
Trustee



LIGHT FOR LIFE SEFTON LIMITED

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF LIGHT FOR LIFE SEFTON LIMITED
FOR THE YEAR ENDED 31 MARCH 2026

I report to the trustees on my examination of the financial statements of Light For Life Sefton Limited ('the charity') for the year ended 31 March 2026 which are set out on pages 7 to 17.

Responsibilities and basis of report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the financial statements of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's 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 qualified member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no 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 charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

O J Grills FCA (Independent examiner)
for and on behalf of J A Fell & Company Chartered Accountants
40 Hoghton Street, Southport, PR9 0PQ

Dated: 23 September 2026

LIGHT FOR LIFE SEFTON LIMITED

STATEMENT OF FINANCIAL ACTIVITIES (including income and expenditure account) FOR THE YEAR ENDED 31 MARCH 2026

	Notes	Unrestricted Funds 2026 £	Restricted Funds 2026 £	Total Funds 2026 £	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £
Income from:							
Donations and legacies	2	9,787	-	9,787	21,992	-	21,992
Charitable activities	3	67,279	445,645	512,924	79,229	403,519	482,748
Investment income	4	-	-	-	-		-
Total income		77,066	445,645	522,711	101,221	403,519	504,740
Expenditure on:							
Raising funds	5	6,469	-	6,469	4,434	-	4,434
Charitable activities							
Relief of homelessness and associated activities	6	37,031	447,996	485,027	43,930	373,688	417,618
Total expenditure		43,500	447,996	491,496	48,364	373,688	422,052
Net income/(expenditure) for		**33,566**	**(2,351)**	**31,215**	**52,857**	**29,831**	**82,688**
Gross transfers between funds		(447)	447	-	4,595	(4,595)	-
Net movement in funds		**33,119**	**(1,904)**	**31,215**	**57,452**	**25,236**	**82,688**
Total funds brought forward		188,169	25,236	213,405	130,717	-	130,717
Total funds carried forward		**221,288**	**23,332**	**244,620**	**188,169**	**25,236**	**213,405**

The Statement of Financial Activities includes gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The Statement of Financial Activities also complies with the requirements for an Income and Expenditure account under the Companies Act 2006.

The notes on pages 10 - 17 form part of these financial statements.

LIGHT FOR LIFE SEFTON LIMITED

BALANCE SHEET
AS AT 31 MARCH 2026

	Note	2026 £	2025 £
Fixed assets	**11**	2,299	3,447
Current assets			
Debtors	**12**	6,964	11,370
Cash at bank and in hand		240,672	204,225
		247,636	**215,595**
Creditors: amounts falling due within one year	**13**	5,110	5,336
Net current assets		**242,526**	**210,259**
Provisions for liabilities			
Defined benefit pension liability	**14**	205	301
Net assets		**244,620**	**213,405**
Reserves			
Restricted funds	**15**	23,332	25,236
Unrestricted funds		221,288	188,169
Total funds		**244,620**	**213,405**

For the year ending 31 March 2026 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 22 September 2026, and are signed on behalf of the board by:

.....
Ms Felicity Shepley
Trustee

Company registration number 09366208 (England and Wales)

LIGHT FOR LIFE SEFTON LIMITED

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2026

	Note	£	2026 £	£	2025 £
Cash flows from operating activities					
Cash generated from operations	**17**		35,299		84,777
Investing Activities					
Purchase of fixed assets		-		(4,595)	
Interest received		-		-	
Net cash absorbed by investing activities			-		(4,595)
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			35,299		80,182
Cash and cash equivalents at beginning of year			204,225		124,043
Cash and cash equivalents at end of year			240,672		204,225

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

1 Accounting Policies

1.1 Charity information

Light for Life Sefton Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is 68 Eastbank Street, Southport, Merseyside, PR8 1ES.

1.2 Accounting convention

The financial statements have been prepared in accordance with the Charitable Company's [governing document], the Companies Act 2006, FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The Charitable Company is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charitable company. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.3 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the Charitable Company has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.4 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Incoming resources

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Government grants

Government grants are recognised at the fair value of the asset received or receivable when there is reasonable assurance that the grant conditions will be met and the grants will be received.

A grant that specifies performance conditions is recognised in income when the performance conditions are met. Where a grant does not specify performance conditions it is recognised in income when the proceeds are received or receivable. A grant received before the recognition criteria are satisfied is recognised as a liability.

1 Accounting Policies (continued)

1.5 Resources expended

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with use of the resources. Premises and other overheads have been allocated according to the level of activity undertaken throughout the year.

Fund-raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management carried out at head office. Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

1.6 Tangible fixed assets

Individual assets acquired at a cost of more than £1000 are capitalised. Assets acquired at a cost of less than £1000 are charged as an expense in the period in which they are acquired. Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Motor vehicles	25% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

The charity also participates in a multi-employer defined benefit scheme in the UK. It is not possible for the charity to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme, therefore it accounts for the scheme as a defined contribution scheme.

The scheme is classified as a 'last man standing arrangement'. Therefore the charity is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

1 *Accounting Policies (continued)*

A full actuarial valuation of the scheme was carried out at 30th September 2023. This valuation showed assets of £514.9m, liabilities of £531m and a deficit of £16.1m. To eliminate this funding shortfall the Trustee has asked participating employers to pay additional contributions to the scheme. The charity recognises the liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit.

2 **Donations and legacies**

	Unrestricted Funds 2026 £	Restricted Funds 2026 £	Total Funds 2026 £	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £
Donations and gifts	9,787	-	**9,787**	21,992	-	21,992

3 **Charitable activities**

	2026 £	2025 £
Relief of homelessness		
Services provided under contract	499,174	468,228
Charitable rental income	13,750	14,520
	512,924	482,748
Analysis by fund		
Unrestricted funds	67,279	79,229
Restricted funds	445,645	403,519
	512,924	482,748

4 **Investments**

	Unrestricted Funds 2026 £	Unrestricted Funds 2025 £
Interest receivable	-	-

5 **Raising funds**

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Fundraising and publicity		
Fundraising expenses	2,389	1,015
Fundraising staff costs	4,080	3,419
	6,469	4,434

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2026

6 Charitable activities

Relief of homelessness	Total 2026 £	Total 2025 £
Staff costs	357,833	313,805
Travelling and subsistence	13,847	7,254
Equipment and repairs	4,332	3,343
Beneficiary activities	17,708	6,736
Rent and utilities	14,158	14,314
Insurance	1,611	1,276
	409,489	346,728
Share of support costs (see note 8)	75,538	70,890
	485,027	**417,618**
Analysis by fund		
Unrestricted funds	37,031	43,930
Restricted funds	447,996	373,688
	485,027	417,618

7 Description of charitable activities

Relief of homelessness and associated activities

The charity undertakes its charitable activities using its funds to support homeless people to secure accomodation, as well as offering advice and support.

8 Support and governance costs

	Total 2026 £	Total 2025 £
Support costs		
Support staff costs	31,192	32,837
General insurance	10,844	10,739
Subscriptions and sundries	7,122	4,707
Bank charges and interest	156	36
Post, stationary and printing	2,176	1,391
Telephone	5,797	6,556
Professional fees	1,953	2,613
Depreciation	1,148	1,148
Computer equipment	8,096	4,483
	68,484	64,510
Governance costs		
Staff costs	4,080	3,410
Accounting and Independent examination	2,974	2,970
Allocated to Charitable activities (see note 6)	75,538	70,890

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2026

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the Charitable Company during the year (2025 - none).

10 Employees

The average monthly number of employees during the year were:	2026 Number	2025 Number
Direct charitable work	12	12
Administrative staff	2	2
Total	14	14

Employment Costs	2026 £	2025 £
Wages and salaries	358,039	325,486
Social security costs	29,361	20,264
Pension costs	9,785	8,736
	397,185	354,486

There was 1 employee whose annual remuneration was more than £60,000 (2025 - none).

11 Fixed assets

	Motor Vehicles £	Total £
Cost		
At 1 April 2025	4,595	4,595
Additions	-	-
Disposals	-	-
At 31 March 2026	**4,595**	**4,595**
Depreciation		
At 1 April 2025	1,148	1,148
Charge for the year	1,148	1,148
On disposals	-	-
At 31 March 2026	**2,296**	**2,296**
Net book value		
At 31 March 2026	**2,299**	**2,299**
At 1 April 2025	3,447	3,447

12 Debtors

	2026	2025
	£	£
Amounts falling due within one year:		
Prepayments and accrued income	6,964	11,370

13 Creditors: amounts falling due within one year

	2026	2025
	£	£
Accruals	5,110	5,336

14 Retirement benefit schemes

Defined contribution schemes

The Charitable Company operates a defined contribution pension scheme for certain employees. The assets of the scheme are held separately from those of the Charitable Company in an independently administered fund.

Defined benefit schemes

The company participates in a multi-employer defined benefit scheme which is in deficit. The liability recognised in the accounts is the net present value of the obligation to pay contributions to the scheme. The expense recognised in the accounts is current annual service costs of the scheme.

Amounts recognised in the profit and loss account:

	2026	2025
	£	£
Net interest on defined benefit liability	11	3
Other costs and income	-	300
Total costs	11	303

The amounts included in the balance sheet arising from the Charitable Company's obligations in respect of defined benefit plans are as followsL

	2026	2025
	£	£
Present value of defined benefit obligations	205	301
Total liability recognised	205	301

The liability recognised in the balance sheet is the net present value of the deficit reduction contributions payable. The discount rate used to calculate the liability is 4.92% (2025 - 4.84%).

15 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds				Movement in funds				
	Balance at 1 April 2024	Incoming resources	Resources expended	Transfers	Balance at 1 April 2025	Incoming resources	Resources expended	Transfers	Balance at 31 March 2026
	£	£	£	£	£	£	£	£	£
ASC Health Services	-	40,000	(23,334)	-	16,666	40,000	(40,000)	-	16,666
Hub Consortium	-	176,000	(176,000)	-	-	181,689	(181,689)	-	-
Supporting Families Programme- Early Help Services	-	35,000	(35,000)	-	-	40,000	(40,000)	-	-
Lottery Health and Wellbeing services	-	60,000	(53,334)	-	6,666	80,000	(80,000)	-	6,666
Homelessness Commissioning - Hospital	-	33,292	(33,292)	-	-	34,956	(34,956)	-	-
Homelessness Commissioning - Rough Sleeper	-	40,482	(40,482)	-	-	35,000	(35,562)	562	-
SMBC Faith and Voluntary sector - Health Inclusion	-	-	-	-	-	30,000	(30,000)	-	-
Community Foundation Counselling	-	5,650	(5,650)	-	-	-	-	-	-
SCVS Training	-	4,500	(4,266)	-	234	-	(234)	-	-
SCVS Winter Clothing	-	4,000	(2,330)	-	1,670	4,000	(5,555)	(115)	-
Help the homeless vehicle	-	4,595	-	(4,595)	-	-	-	-	-
Restricted Funds	-	403,519	(373,688)	(4,595)	25,236	445,645	(447,996)	447	23,332

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2026

16 Analysis of net assets between funds

	Unrestricted Funds 2026 £	Restricted Funds 2026 £	Total Funds 2026 £	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £
Fund balances at 31 March 2026 are represented by:						
Fixed assets	2,299		2,299	3,447		3,447
Current assets/liabilities	218,989	23,332	242,321	184,722	25,236	209,958
	221,288	23,332	244,620	188,169	25,236	213,405

17 Cash generated from operations

	2026 £	2025 £
Net income/(expenditure) for the year	31,215	82,688
Adjustments for		
Difference between pension charge and cash contributions	(96)	194
Depreciation of fixed assets	-	1,148
Movements in working capital		
Decrease/(increase) in debtors	4,406	(1,321)
(Decrease)/increase in creditors	(226)	2,068
	35,299	84,777

18 Analysis of changes in net funds

The Charity had no debt during the year.