

# Financial Statements

For the year ended 31 March 2022

The St. Michael's Housing Trust

Charity Number: 504340

Regulator of Social Housing number: H1416

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# Trustee, Professional Advisors and Registered Office

The sole corporate trustee of the charity is The Riverside Group Limited. The corporate trustee is managed by its Board of Directors which consists of non-executive directors. Members of the trust Board are not individual trustees under charity law but act as agents on behalf of the corporate trustee and fulfil the trustee's duties in accordance with the charitable objectives. The members of the Board of Directors of the corporate trustee who served during the financial year were as follows:

Terrie Alafat  
Caroline Corby (appointed 1 December 2021)  
Pauline Davis  
Ingrid Fife  
Peter White (resigned 31 December 2021)  
Sandra Murray  
Goi Ashmore  
Lisa Tennant (resigned 3 October 2021)  
Clarine Stenfert (resigned 19 June 2021)  
Erfana Mahmood  
Rommel Pereira (appointed 1 December 2021)  
Olwen Lintott (appointed 1 January 2022)  
Stewart Davenport (appointed 1 December 2021)  
Sam Scott (appointed 11 October 2021)  
Carol Matthews\*

\* Co-opted Board Member

## **Registered Auditors**

BDO LLP  
5 Temple Square  
Temple St  
Liverpool  
L2 5RH

## **Bankers**

National Westminster Bank plc  
2-8 Church Street  
Liverpool  
L1 3BG

## **Principal Office**

2 Estuary Boulevard  
Estuary Commerce Park  
Liverpool  
L24 8RF

## **Registered Numbers**

Regulator of Social Housing number: H1416

## **Charity Number**

504340

## **Charity Commission Contact**

Sara Shanab

# Report of the Trustee

The trustees present their annual report and the audited financial statements for the year ended 31 March 2022.

## Principal activity

The charity is constituted by a Trust Deed and registered with the Charity Commissioners under charity number 504340 and the Regulator of Social Housing under H1416.

The principal object of the Trust is the provision of special needs accommodation for young single homeless people.

## Trustees

The trustees of the company, at the date of this report, is listed on page 3.

## Basis of preparation

The Trustees have considered the potential impact of COVID-19 and the ongoing conflict between Russia and Ukraine and determined that neither factor it is likely to have a material impact on the company's Going Concern assessment. St Michael's Housing Trust and The Riverside Group Limited have no exposure to Russia within the supply chain, customer base or investments. The business plan of the Riverside Group is stress tested to assess the ability of the Group and its subsidiaries to withstand financial challenges arising from macro-economic factors. Riverside's financial position is strong, and it has a number of mitigating actions available if required to protect operational and financial resources. As such, the Directors continue to adopt the going concern basis.

## Business review

For the year ended 31 March 2022, the trust made a surplus of £58,413 (2021: £77,569). Total revenue reserves now stand at £458,300 (2021: £399,887).

## Donations

No charitable or political donations were made in the year.

## Public benefit statement

The trustee has conducted a comprehensive review of the stated objectives of the charity and is satisfied that all of these are capable of being delivered for the public benefit.

They have further reviewed all the activities of the charity tested against the charitable objectives of the charity, firstly to ensure that they fall within its charitable objectives and secondly to test each activity is being delivered in a manner which can be construed as being for the public benefit.

The trustee is satisfied that there are no activities conducted or promoted by the charity that are not open to all people falling within a defined class or category within the broad parameters or objectives of the charity and that each activity falls within the statutory definition of being for the public benefit.

## Review of activities and future benefits

The trustee confirms it has referred to the guidance contained in the Charity Commissions' general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities for the year.

The statement of financial activities for the year is set out on page 10 of the financial statements. A summary of the financial results and the work of the charity is set out below. The focus for the charity continues to be on supporting its tenants and discussions are ongoing as to how best to do this.

## Governance of the charity

The trustee of the charity is the Board of The Riverside Group Limited. During the period under review, the Board met regularly. Applications for Board membership of The Riverside Group Limited (the trustee of the charity) is generally sought by advertisement.

Board members of The Riverside Group Limited receive regular training and development in order to ensure that they maintain their skills and a high level of awareness concerning issues in the sector. A review of performance of the Board as a whole and of individual Board members takes place each year.

# Report of the Trustee (continued)

## Governance of the charity (continued)

The Board of The Riverside Group Limited (the trustee of the charity) met regularly to review the strategy and performance and to agree operating plans and budgets. The Board of The Riverside Group Limited (the trustee of the charity) delegate certain functions to Committees operating under specific terms of reference. Minutes of all Committee meetings are presented at the following Board meeting.

The trustee delegates the day to day management of the charity to the Riverside Executive Director, Care and Support.

All governance costs (including external audit, internal audit, trustees' expenses, trustees' indemnity insurance and costs of producing statutory accounts) are currently borne by The Riverside Group Limited and are not recharged to the charity.

## Statement of risk

The identification of major business risks and the appropriate response is ongoing through a bottom up risk management process that involves staff across the Riverside Group Limited. Risk maps are ultimately approved by the Board.

The trustee has considered the impact of COVID-19 on page 4

## Charity Governance Code

The Charity Governance Code is designed as a tool to support continuous improvement. The Board, having reviewed the Code's key principles, considers its governance structure and arrangements to be appropriate for the nature of its operations, and as such has decided not to formally adopt the Code. The Board does however regularly visit the Code's key principles to ensure that the highest standards of governance are maintained.

## Subsequent Events

The trustee confirms that there have been no events since the financial period end which have had a material effect on the financial position of the charity.

## Committees

The Board of the Riverside Group Limited (the trustee of the charity) is supported by Riverside's Group Audit Committee.

## Insurance

Insurance policies are maintained by The Riverside Group Limited for members of the Board against liabilities in relation to the Trust.

## Disclosure of information to auditor

The trustees who held office at the date of approval of this trustee report confirm that, so far as they are each aware, there is no relevant audit information of which the charity's auditor is unaware; and the trustee has taken all the steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

## Statement of the trustee responsibilities in respect of the annual report of the trustee and the financial statements

The Trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and regulations.

Charity law requires the Trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under charity law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period.

# Report of the Trustee (continued)

## Statement of the trustee responsibilities in respect of the annual report of the trustee and the financial statements (continued)

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

- select suitable accounting policies and then apply them consistently;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Housing and Regeneration Act 2008 and the Accounting Direction for Private Registered Providers of Social Housing 2019. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for ensuring that the report of the Trustees is prepared in accordance with the Statement of Recommended Practice: Accounting by registered Social Housing Providers 2018.

### Statements of compliance

The Riverside Group Limited Board have reviewed the effectiveness of the system of internal control for the year ended 31 March 2022. Full details of this review are available in the consolidated financial statements of the Group. The Riverside Group Limited has complied with the Regulators Governance and Financial Viability standard. This is explained more fully in the consolidated financial statements of the Group.

The Riverside Group Limited have performed a self-assessment against the Regulator's value for money standard. This is explained more fully in the consolidated financial statements of the Group.

By order of the Trustees



SShanab (Aug 31, 2022 11:11 GMT+1)

**Sara Shanab**  
Company secretary of The Riverside Group Limited

31/08/2022

# Report of The Independent Auditor

to the members of The St. Michael's Housing Trust

## Opinion on the financial statements

In our opinion, the financial statements:

- give a true and fair view of the state of the Association's affairs as at 31 March 2022 and of the Association's surplus for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been properly prepared in accordance with the requirements of the Charities Act 2011, the Housing and Regeneration Act 2008 and the Accounting Direction for Private Registered Providers of Social Housing 2019.

We have audited the financial statements of The St Michael's Housing Trust ("the Association") for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Statement of movement in reserves, the Statement of Financial Position and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

## Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) ("ISAs (UK)") and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### *Independence*

We remain independent of the Association in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements.

## Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustee use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Association's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustee with respect to going concern are described in the relevant sections of this report.

## Other information

The trustee is responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information including the Report of the trustee and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information we are required to report that fact.

We have nothing to report in this regard.

# Report of The Independent Auditor (continued)

to the members of The St. Michael's Housing Trust

## Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where we are required by the Charities Act 2011 or the Housing and Regeneration Act 2008 to report to you if, in our opinion:

- the information given in the Report of the Trustee for the financial year for which the financial statements are prepared is not consistent with the financial statements;
- adequate accounting records have not been kept by the Association, or returns adequate for our audit have not been received from branches not visited by us; or
- the Association financial statements are not in agreement with the accounting records and returns; or
- a satisfactory system of control has not been maintained over transactions; or
- certain disclosures of the trustee remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

## Responsibilities of the Trustee

As explained more fully in the Statement of Trustee responsibilities set out on page 5, the trustee is responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustee determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustee is responsible for assessing the Association's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustee either intends to liquidate the Association or to cease operations, or have no realistic alternative but to do so.

## Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

### *Extent to which the audit was capable of detecting irregularities, including fraud*

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Based on our understanding of the association and the sector in which it operates, we identified that the principal risks of non-compliance with laws and regulations related to the reporting framework (Housing SORP 2018, Charities SORP 2019, FRS 102 and the Charities Act 2011) and we considered the extent to which non-compliance might have a direct impact and material effect on the association's financial statements or their continued operation.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks were related to the posting of inappropriate journal entries, revenue being recognised in the correct period around the year end and management bias in accounting estimates.

The audit procedures to address the risk identified included:

- Agreement of the financial statement disclosures to underlying supporting documentation;
- Identifying and testing journal entries posted to the financial statements;
- Discussions with management and trustee, including consideration of known or suspected instances of non-compliance with laws and regulations;
- Testing of income around year end to determine if they have been recorded in the correct financial year; and
- Reading minutes of meetings of those charged with governance and reviewing any correspondence with the Charity Commission or Regulator of Social Housing.

# Report of The Independent Auditor (continued)

to the members of The St. Michael's Housing Trust

Our audit procedures were designed to respond to risks of material misstatement in the financial statements, recognising that the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery, misrepresentations or through collusion. There are inherent limitations in the audit procedures performed and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we are to become aware of it.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

## Use of our report

This report is made solely to the members of the Association, as a body, in accordance with in accordance with the Housing and Regeneration Act and to the charities trustee, as a body, in accordance with the Charities Act 2011. Our audit work has been undertaken so that we might state to the Association's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Association and the members as a body, for our audit work, for this report, or for the opinions we have formed.

DocuSigned by:

*Hamid Ghafoor*

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**Hamid Ghafoor**

BDO LLP

Statutory Auditor

Liverpool, UK

31 August 2022

BDO LLP is a limited liability partnership registered in England and Wales (with registered number OC305127).

# Statement of Financial Activities

for the year ended 31 March 2022

	Note	2022 £	2021 £
Turnover		209,606	208,212
Operating costs		(151,202)	(130,871)
<b>Operating surplus</b>	2	<b>58,404</b>	<b>77,341</b>
Interest receivable and other income	4	9	228
<b>Surplus for the year</b>		<b>58,413</b>	<b>77,569</b>

All amounts relate to continuing activities.

The notes on pages 13 to 16 form part of these financial statements.

The statement of financial activities contains all the gains and losses recognised in the year.

## Statement of movement on reserves

	<b>2022</b> £	<b>2021</b> £
Fund balances brought forward	399,887	322,218
Surplus for the year	58,413	77,569
<b>Fund balances carried forward</b>	<b>458,300</b>	<b>399,887</b>

The notes on pages 13 to 16 form part of these financial statements.

# Statement of Financial Position

as at 31 March 2022

	Note	2022 £	2021 £
<b>Tangible assets</b>			
Housing properties	7	95,184	95,987
		<hr/>	<hr/>
		<b>95,184</b>	<b>95,987</b>
		<hr/>	<hr/>
<b>Current assets</b>			
Cash and cash equivalents		353,195	122,430
Debtors	8	76,400	248,844
		<hr/>	<hr/>
		<b>429,595</b>	<b>371,274</b>
		<hr/>	<hr/>
Creditors: amounts falling due within one year	9	(895)	(250)
		<hr/>	<hr/>
<b>Net current assets</b>		<b>428,700</b>	<b>371,024</b>
		<hr/>	<hr/>
Creditors: amounts falling due after more than one year	11	(65,584)	(67,124)
		<hr/>	<hr/>
<b>Net assets</b>		<b>458,300</b>	<b>399,887</b>
		<hr/>	<hr/>
<b>Capital and Reserves</b>			
Income and Expenditure Reserve		<b>458,300</b>	<b>399,887</b>
		<hr/>	<hr/>

The notes on pages 13 to 16 form part of these financial statements.

These financial statements were approved by the Trustee on 14 July 2022 and were signed on its behalf by:

*Terrie Alafat*

Terrie Alafat (Aug 31, 2022 13:38 GMT+1)

**Terrie Alafat**  
**Chair of the Trustee**

31/08/2022

*SShanab*

SShanab (Aug 31, 2022 11:11 GMT+1)

**Sara Shanab**  
**Secretary**

31/08/2022

**Charity number: 504340**

# Notes to the Financial Statements

## for the year ended 31 March 2022

### 1 Accounting policies

#### Basis of accounting

The financial statements have been prepared in accordance with Statement of Recommended Practices Accounting by Registered Social Housing Providers 2018 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (effective 1 January 2019), Financial Reporting Standard applicable in UK and Republic of Ireland (FRS 102) and the Charities Act 2011 and has applied the exemptions available under the Charities SORP.

#### Basis of preparation

The charity's business activities, together with the factors likely to affect its future development, performance and position are set out in the Business Review on page 4. The charity has considerable financial resources in relation to the activities to be performed. The trustee believes that the charity is well placed to manage its business risks successfully despite the current uncertain economic outlook. The trustees have a reasonable expectation that the charity has adequate resources to continue in operation existence for the foreseeable future.

The trustees, after reviewing the charity budgets for 2022/23 and the group's medium term financial position as detailed in the 30-year business plan including changes arising from the ongoing COVID-19 pandemic, is of the opinion that, taking account of severe but plausible downsides, the group and charity have adequate resources to continue in business for the foreseeable future. The trustees therefore continue to adopt the going concern basis in preparing the annual financial statements.

#### Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported for assets and liabilities as at the statement of financial position date and the amounts reported for revenues and expenses during the year. However, the nature of estimation means that actual outcomes could differ from those estimates. Due to the nature of St Michael's Housing Trust and its operations, the estimation of uncertainty included in the accounts is low.

#### Turnover

Turnover represents rent and service charges income generated by supported housing bed spaces. Service charge income is recognised on an accrual basis.

#### Operating costs

Operating costs represent service charge expenditure and property maintenance costs. The managed agent operates a variable service charge in full consultation with residents. The charges will include an allowance for the surplus or deficit from prior years, with the surplus being returned to residents by a reduced charge and a deficit being recovered by a higher charge. Until these are returned or recovered, they are held as a creditor or debtor in the Statement of financial position.

#### Fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation and impairment. The cost of housing land and properties comprises purchase price together with incidental costs of acquisition and improvements, including related administration charges. Interest is capitalised during construction of the property up to the date of practical completion, by reference to the trust's cost of borrowings.

Housing properties are managed under the terms of the Tenant's Guarantee. Depreciation is charged on a straight-line basis over the estimated useful economic life of the asset of 100 years to their residual value.

#### Debtors and creditors

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in the income statement in other operating expenses.

# Notes to the Financial Statements (continued)

For the year ended 31 March 2022

## 1 Accounting policies (Continued)

### Social Housing Grant (SHG)

When developments have been financed wholly or partly by social housing and other grants, the amount of the grant received has been included as deferred income and recognised in Turnover over the estimated useful life of the associated asset under the accruals model. Social Housing Grant (SHG) received for items of cost written off in the statement of comprehensive income account is included as part of turnover.

When SHG in respect of housing properties in the course of construction, exceeds the total cost to date of those housing properties, the excess is shown as a current liability.

SHG must be recycled by the Group under certain conditions, if a property is sold, or if another relevant event takes place. In these cases, the SHG can be used for projects approved by the Homes England and Greater London Authority. However, SHG may have to be repaid if certain conditions are not met. If grant is not required to be recycled or repaid, any unamortised grant is recognised as turnover. In certain circumstances, SHG may be repayable, and, in that event, is a subordinated unsecured repayable debt.

### Value Added Tax

The St. Michael's Housing Trust is not registered for Value Added Tax (VAT). All amounts disclosed in the financial statements are inclusive of VAT where applicable.

## 2 Operating surplus

	<b>Total 2022 £</b>	<b>Total 2021 £</b>
Rental Income	50,679	49,930
Service charges	158,032	158,032
Amortisation of Social Housing Grant	895	250
<b>Total turnover</b>	<b>209,606</b>	<b>208,212</b>
Resources expended		
Maintenance costs	150,339	130,595
Administration costs	60	60
Depreciation	803	216
<b>Total operating costs</b>	<b>151,202</b>	<b>130,871</b>
<b>Operating surplus</b>	<b>58,404</b>	<b>77,341</b>

The above results relate wholly to support housing activities.

## 3 Employee information

The charity has no employees and paid no remuneration or benefits to trustees or connected persons.

# Notes to the Financial Statements (continued)

For the year ended 31 March 2022

## 4 Interest receivable

	2022	2021
	£	£
Bank interest receivable	9	228
	<hr/>	<hr/>
	<b>9</b>	<b>228</b>
	<hr/>	<hr/>

## 5 Directors' emoluments

The trust has no employees and paid no remuneration or benefits to trustees or connected persons.

## 6 Auditors' remuneration

Auditor's remuneration comprises the audit fee. The audit fee of £6,000 (2021: £650) was paid by the parent company, The Riverside Group Limited.

## 7 Fixed asset housing properties

	£
<b>Cost</b>	
At 1 April 2021	118,395
<b>At 31 March 2022</b>	<hr/> <b>118,395</b>
<b>Depreciation</b>	
At 1 April 2021	22,408
Charge for the year	803
<b>Accumulated Depreciation At 31 March 2022</b>	<hr/> <b>23,211</b>
<b>Net book value at 31 March 2022</b>	<hr/> <b>95,184</b>
Net book value at 31 March 2021	<hr/> <b>95,987</b>
	<hr/>

St. Michael's owns four properties consisting of 13 bed spaces.

All of the above properties are Freehold. Riverside bear the costs of the components and the depreciation.

### Impairment Review

An impairment review of property was undertaken at 31 March 2022. No impairment provisions were required.

# Notes to the Financial Statements (continued)

For the year ended 31 March 2022

## 8 Debtors

	2022 £	2021 £
Amounts owed by Group undertakings	76,400	248,844
	<u>76,400</u>	<u>248,844</u>

## 9 Creditors amounts falling due within one year

	2022 £	2021 £
<b>Amounts falling due within one year:</b>		
Amortisation of social housing grant	895	250
	<u>895</u>	<u>250</u>

## 10 Taxation

The Trust has charitable status with the Inland Revenue and is therefore not liable to tax on its surpluses.

## 11 Amounts falling due after more than one year:

	2022 £	2021 £
Social housing grant	92,342	92,342
Amortisation of social housing grant b/f	(25,863)	(24,968)
Amount to be released in one year	(895)	(250)
	<u>65,584</u>	<u>67,124</u>

## 12 Parent company and related party disclosures

The trust has taken exemption under Section 28.4 Charities SORP from the requirement for disclosure of related party transactions on the grounds it is a wholly owned subsidiary of The Riverside Group Limited (incorporated in the UK). The consolidated financial statements of the Group are available to the public and may be obtained from the company's registered office at 2 Estuary Boulevard, Estuary Commerce Park, Liverpool L24 8RF.

The Riverside Group Limited is registered under the Co-operative Community Benefit Societies Act 2014 and is registered with the Regulator and Homes England as a Private Registered Provider of Social Housing, registered number L4552.

Control is exercised through corporate trusteeship.