

Charity Registration No. 1127066

Company Registration No. 06717968 (England and Wales)

COMMUNITY ACTION HERTSMERE
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT AND UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2015

**COMMUNITY ACTION HERTSMERE
(A COMPANY LIMITED BY GUARANTEE)
LEGAL AND ADMINISTRATIVE INFORMATION**

Trustees	S. Pearlman R. Leslie S. Nagler S. Craker M. Ray B. Kennedy
Charity number	1127066
Company number	06717968
Principal address and registered office	2 Allum Lane Elstree Hertfordshire WD6 3PJ
Independent Examiner	Gary Howard FCA Howard Wilson Chartered Accountants 36 Crown Rise Watford Hertfordshire WD25 0NE
Bankers	CAF Bank 25 Kings Hill Avenue West Malling Kent ME19 4JQ

**COMMUNITY ACTION HERTSMERE
(A COMPANY LIMITED BY GUARANTEE)
CONTENTS**

	Page
Trustees' report	1 - 3
Statement of trustees' responsibilities	4
Independent examiners' report	5
Statement of financial activities	6
Balance sheet	7
Notes to the accounts	8 - 15

**COMMUNITY ACTION HERTSMERE
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT**

FOR THE YEAR ENDED 31 MARCH 2015

The trustees present their report and accounts for the year ended 31 March 2015.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the memorandum and Articles of Association, the Companies Act 2006 and the Statement of Recommended Practice, "Accounting and Reporting by Charities", issued in March 2005.

Structure, governance and management

The Company has a Memorandum and Articles of Association which sets out how it is governed.

The charitable company was incorporated as a company limited by guarantee on 8 October 2008 and as such has no share capital. The charitable company was registered as a charity on 5 December 2008 by the Charity Commission for England and Wales.

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

S. Pearlman

R. Leslie

S. Nagler

S. Craker

(Appointed 7 April 2014)

M. Ray

B. Kennedy

S. Pole

(Resigned 13 November 2014)

C. J. Watts

(Resigned 13 November 2014)

New trustees are recruited from persons identified by the current trustees as having an interest in the work of the organisation and having a skill which will benefit Community Action Hertsmere (CAH). Such persons would then be co-opted until formal election at the next Annual General Meeting (AGM). At each AGM one third of the Board retire by rotation. Current directors are eligible to be re-elected for up to 3 terms. New trustees are inducted in accordance with current best practice. Trustees participate in training about which they are kept regularly informed.

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.

Decisions concerning strategic direction and involving risk to the organisation and/or significant financial commitment are taken by the trustees.

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

Objectives and activities

The charity's objects are:

- (a) promote any charitable purposes for the benefit of the community in the local government district of Hertsmere and neighbouring areas (hereinafter called "the Area of Benefit"), in particular: the relief of poverty, distress and sickness; the advancement of education, the protection and improvement of health; developing and improving the physical and social environment and developing the capacity and skills of the community in the area of benefit in such a way that it is better able to identify, and help meet its needs and to participate more fully in society;
 - (b) promote and organise co-operation in the achievement of the above purposes and to that end to bring together representatives of the voluntary organisations and statutory authorities within the Area of Benefit.
 - (c) undertake such other charitable purposes as the Company deems necessary in the Area of Benefit from time to time.
-

**COMMUNITY ACTION HERTSMERE
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2015

The main objectives for the period were the provision of support and information to voluntary groups in the borough, a funding advisory service, volunteer brokerage, training, information and sectoral representation to local community-voluntary groups, a number of community development projects delivering activities for the benefit of the community, operating Hertsmere Volunteer Centre and the Community Shop.

The strategies for achieving the objectives were:

- (a) gaining and maintaining financial resources required to deliver services,
- (b) acquiring and developing active support of key stakeholders in service provision,
- (c) recruiting and retaining competent staff and volunteers to ensure a high quality of service delivery, and
- (d) building and maintaining excellent relations with service end-users.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

During this year Community Action Hertsmere (CAH) has been very active, delivering the programmes listed below. We thank the staff and volunteers for their commitment in a busy year.

There are three distinct parts to the work of CAH:

- The local Council for Voluntary Service (CVS)
- Hertsmere Volunteer Centre
- Community Development

As a CVS, CAH delivers support and services for member organisations in Hertsmere including representing Hertsmere's community and voluntary sector locally, countywide and nationally; providing funding support; providing training and development opportunities; equipment hire; governance support; consultation; community development support; use of our community venues; internet access; DBS checks; research; networking opportunities; monthly newsletters' back office support; capacity building and information services; and policies and procedure support.

CAH manages three small funds:

- Hertsmere Together (the Local Strategic Partnership) Community Chest
- Star People
- Affinity Sutton Hardship Fund

To which organisations and individuals (where appropriate) can apply. Strict criteria apply in every case.

During the year CAH formed a partnership with Affinity Sutton, enabling some of their Community Centres to be better used. In particular, CAH now uses Farriers Way Hall and Windsor Hall to provide venues for activities both organised by CAH and other organisations. This is a welcome addition to the well –used Community Shop in Borehamwood. We are grateful to Affinity Sutton for their collaboration.

Hertsmere Volunteer Centre continues to deliver the accredited "6 point" promise to ensure high standards in organisations which use, support and manage volunteers. The Volunteer Centre is available to organisations and individuals and a major part of the work is supporting individuals into volunteering roles. It is part of Volunteering Herts in which CAH plays an active role. CAH also hosts Timebank which enables people to both give and receive utilising peoples' skills.

The Small Groups Development work which had been so successful, ended this year, through the funding being discontinued. We are hoping to provide a similar service again during the current financial year. In its time helped many organisations with governance, legal structures, volunteer recruitment and management as well as funding.

**COMMUNITY ACTION HERTSMERE
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2015

Thriving Families continues to help families experiencing challenges on a one-to-one basis. The Live Well project continued into through this year ended during the current financial year. It enabled people to "Live Well" through exercise, nutrition and other personal issues.

During the year we were pleased to welcome Mekhola Ray as a new trustee. I am grateful to all the trustees for their care of CAH.

Financial review

The trustees have carried out detailed assessments of both budgets and accounts. As with all charities, the funding situation is challenging at this time. However, we now include core or management costs in every funding application to ensure that our core costs can be met.

Reserves policy

Our policy is to maintain reserves at a level equivalent to three months of core expenditure plus closure costs. At the year end our reserves are at the right level and the charity is seeking to maintain the status quo. The charity is seeking to maintain the status quo by seeking new ways of working with the business sector and developing partnerships that provide longer sustainability. We are also working with a range of partners to apply for funding to be part of a Hertfordshire county wide delivery of provisions. We are developing new ways of working with Clinical Commissioning Groups and being the lead for the voluntary sector in the delivery of provision that supports the Health and Wellbeing Strategy. We are in the process of setting up membership fees and a 'package service' for our members which will also generate income.

Plans for the future

The Trustees intend to consolidate existing projects and initiate appropriate projects during the course of the year. Given funding, CAH wants to extend more services into Bushey, Potters Bar, Radlett and other areas of Hertsmere and will be working to try to achieve this. All projects must contribute to core costs of the organisation. The trustees thank all the staff and volunteers for their continued dedication and commitment to CAH during this past year and look forward to working with them in the coming year.

Trustees Personal Statement

Our gratitude goes to the staff, headed by Heather Walsh, who deliver CAH services which are so valuable to individuals and organisations in Hertsmere.

On behalf of the board of trustees



S. Craker
Vice Chair, Board of Trustees
Dated: 16 November 2015

**COMMUNITY ACTION HERTSMERE
(A COMPANY LIMITED BY GUARANTEE)
STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The trustees, who are also the directors of Community Action Hertsmere for the purpose of company law, are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare accounts for each financial year which 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 charitable company for that year.

In preparing these accounts, 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; and
- prepare the accounts 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 charity and enable them to ensure that the accounts comply with the Companies Act 2006. 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.

**COMMUNITY ACTION HERTSMERE
(A COMPANY LIMITED BY GUARANTEE)
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF COMMUNITY ACTION HERTSMERE**

I report on the accounts of the charity for the year ended 31 March 2015, which are set out on pages 6 to 15.

Respective responsibilities of trustees and examiner

The trustees, who are also the directors of Community Action Hertsmere for the purposes of company law, are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011, the 2011 Act, and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- (i) examine the accounts under section 145 of the 2011 Act;
- (ii) to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- (iii) to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (a) which gives me reasonable cause to believe that in any material respect the requirements:
 - (i) to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - (ii) to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities;have not been met; or
- (b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Gary Howard FCA

Chartered Accountant
Howard Wilson Chartered Accountants
36 Crown Rise
Watford
Hertfordshire
WD25 0NE

Dated: 16 November 2015

**COMMUNITY ACTION HERTSMERE
(A COMPANY LIMITED BY GUARANTEE)
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2015**

	Notes	Unrestricted funds £	Restricted funds £	Total 2015 £	Total 2014 £
<u>Incoming resources from generated funds</u>					
Activities for generating funds		16,211	-	16,211	34,803
Investment income	2	173	15	188	164
		<u>16,384</u>	<u>15</u>	<u>16,399</u>	<u>34,967</u>
Incoming resources from charitable activities	3	82,559	123,079	205,638	294,924
Total incoming resources		<u>98,943</u>	<u>123,094</u>	<u>222,037</u>	<u>329,891</u>
<u>Resources expended</u>					
Costs of generating funds	4				
Costs of generating voluntary income		-	-	-	663
Charitable activities					
Core activities		82,280	129,471	211,751	210,990
Big Local - Leeming & Aycliffe Partnership		-	9,257	9,257	68,477
Total charitable activities		<u>82,280</u>	<u>138,728</u>	<u>221,008</u>	<u>279,467</u>
Governance costs		1,210	-	1,210	1,100
Total resources expended		<u>83,490</u>	<u>138,728</u>	<u>222,218</u>	<u>281,230</u>
Net income/(expenditure) for the year/ Net movement in funds		<u>15,453</u>	<u>(15,634)</u>	<u>(181)</u>	<u>48,661</u>
Fund balances at 1 April 2014		<u>31,095</u>	<u>45,044</u>	<u>76,139</u>	<u>27,478</u>
Fund balances at 31 March 2015		<u><u>46,548</u></u>	<u><u>29,410</u></u>	<u><u>75,958</u></u>	<u><u>76,139</u></u>

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

**COMMUNITY ACTION HERTSMERE
(A COMPANY LIMITED BY GUARANTEE)
BALANCE SHEET
AS AT 31 MARCH 2015**

	Notes	2015 £	£	2014 £	£
Fixed assets					
Tangible assets	10		2,433		2,990
Current assets					
Debtors	11	36,955		24,034	
Cash at bank and in hand		85,593		111,834	
		<u>122,548</u>		<u>135,868</u>	
Creditors: amounts falling due within one year	12	<u>(49,023)</u>		<u>(62,719)</u>	
Net current assets			<u>73,525</u>		<u>73,149</u>
Total assets less current liabilities			<u><u>75,958</u></u>		<u><u>76,139</u></u>
Income funds					
Restricted funds	14		29,410		45,044
Unrestricted funds			<u>46,548</u>		<u>31,095</u>
			<u><u>75,958</u></u>		<u><u>76,139</u></u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2015. No member of the company has deposited a notice, pursuant to section 476, requiring an audit of these accounts.

The directors acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

These accounts have been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

The accounts were approved by the Board on 16 November 2015



S. Craker
Trustee



R. Leslie
Trustee

Company Registration No. 06717968

**COMMUNITY ACTION HERTSMERE
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE ACCOUNTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2015

3 Incoming resources from charitable activities

	Unrestricted funds £	Restricted funds £	Total 2015 £	Total 2014 £
Core activities	82,559	136,444	219,003	194,827
Big Local - Leeming & Aycliffe Partnership	-	(13,365)	(13,365)	100,097
	<u>82,559</u>	<u>123,079</u>	<u>205,638</u>	<u>294,924</u>

Included within income relating to Core activities are the following grants

Unrestricted funds

Hertsmere Borough Council	20,000	20,000
Elstree & Borehamwood Town Council	-	10,000
Awards for All	-	(3,075)
Lloyds TSB	9,467	14,183
Star Project	-	6,750
Affinity Sutton	10,125	4,875

Restricted funds

Hertsmere Borough Council	2,000	-
Hertfordshire County Council	7,500	-
Take Part - Hertsmere Borough Council	-	7,500
Small Groups - Herts Community Foundation	9,820	19,639
Timebank - Hertfordshire CC	30,254	32,000
Thriving Families	34,200	30,800
Peoples Health Trust	33,058	13,086
Hardship project - Hertsmere BC	488	9,729
London Community Foundation	4,335	-
ESF - Job Employment Training Support	9,375	-
	<u>170,622</u>	<u>165,487</u>

**COMMUNITY ACTION HERTSMERE
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2015**

4 Total resources expended

	Staff costs £	Depreciation £	Other costs £	Total 2015 £	Total 2014 £
Costs of generating funds					
Costs of generating voluntary income	-	-	-	-	663
Charitable activities					
<u>Core activities</u>					
Activities undertaken directly	151,205	1,199	59,347	211,751	210,990
<u>Big Local - Leeming & Aycliffe Partnership</u>					
Activities undertaken directly	9,257	-	-	9,257	68,477
	<u>160,462</u>	<u>1,199</u>	<u>59,347</u>	<u>221,008</u>	<u>279,467</u>
Governance costs	-	-	1,210	1,210	1,100
	<u>160,462</u>	<u>1,199</u>	<u>60,557</u>	<u>222,218</u>	<u>281,230</u>

Governance costs includes payments to the independent examiners of £1,210 (2014: £1,100) for examination fees.

5 Costs of generating voluntary income

	2015 £	2014 £
Other costs comprise:		
Advertising	-	618
Other costs	-	45
	<u>-</u>	<u>663</u>

**COMMUNITY ACTION HERTSMERE
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE ACCOUNTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2015

6	Activities undertaken directly	2015	2014
		£	£
	Other costs relating to Core activities comprise:		
	Unrestricted funds		
	Direct project costs	13,296	6,890
	Premises costs	9,250	12,412
	Insurance	1,219	1,248
	Repairs and maintenance	231	103
	Office costs	6,793	6,698
	Computer costs	729	2,848
	General expenses	2,157	1,382
	Legal and professional	10,000	12,293
	Other finance costs	4	-
	Restricted funds		
	Direct project costs	10,528	16,423
	Insurance	100	-
	Office costs	34	-
	Computer costs	4,705	-
	General expenses	301	72
		<u>59,347</u>	<u>60,369</u>
		<u><u>59,347</u></u>	<u><u>60,369</u></u>
	Other costs relating to Big Local - Leeming & Aycliffe Partnership comprise:		
	Restricted funds		
	Direct project costs	-	28,728
		<u>-</u>	<u>28,728</u>
		<u><u>-</u></u>	<u><u>28,728</u></u>
		<u><u>-</u></u>	<u><u>28,728</u></u>
	7 Governance costs		
		2015	2014
		£	£
	Other governance costs comprise:		
	Independent examiners fees	1,210	1,100
		<u>1,210</u>	<u>1,100</u>
		<u><u>1,210</u></u>	<u><u>1,100</u></u>
	8 Trustees		

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

**COMMUNITY ACTION HERTSMERE
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE ACCOUNTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2015

9 Employees

Number of employees

The average monthly number of employees during the year was:

	2015	2014
	Number	Number
Core activities	<u>11</u>	<u>12</u>

Employment costs

	2015	2014
	£	£
Wages and salaries	151,970	174,465
Social security costs	8,137	13,534
Other pension costs	355	898
	<u>160,462</u>	<u>188,897</u>

There were no employees whose annual remuneration was £60,000 or more.

10 Tangible fixed assets

	Fixtures, fittings & equipment £
Cost	
At 1 April 2014 and at 31 March 2015	<u>17,369</u>
Depreciation	
At 1 April 2014	13,737
Charge for the year	1,199
At 31 March 2015	<u>14,936</u>
Net book value	
At 31 March 2015	<u>2,433</u>
At 31 March 2014	<u>2,990</u>

**COMMUNITY ACTION HERTSMERE
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE ACCOUNTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2015

11 Debtors	2015 £	2014 £
Trade debtors	22,816	17,717
Other debtors	2,832	2,220
Prepayments and accrued income	11,307	4,097
	<u>36,955</u>	<u>24,034</u>
	<u><u>36,955</u></u>	<u><u>24,034</u></u>
12 Creditors: amounts falling due within one year	2015 £	2014 £
Trade creditors	5,900	944
Taxes and social security costs	2,948	4,193
Other creditors	7,010	7,260
Accruals	2,636	3,481
Deferred income	30,529	46,841
	<u>49,023</u>	<u>62,719</u>
	<u><u>49,023</u></u>	<u><u>62,719</u></u>
13 Pension and other post-retirement benefit commitments		
Defined contribution		
	2015 £	2014 £
Contributions payable by the company for the year	355	898
	<u>355</u>	<u>898</u>
	<u><u>355</u></u>	<u><u>898</u></u>

**COMMUNITY ACTION HERTSMERE
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2015**

14 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:

	Balance at 1 April 2014 £	Movement in funds		Balance at 31 March 2015 £
		Incoming resources £	Resources expended £	
Small Group	6,183	9,820	(16,003)	-
Peoples Health / Live Well	1,150	39,307	(25,479)	14,978
Locality Budget	3,705	500	(4,205)	-
TimeBank	1,624	30,254	(25,265)	6,613
Big Local - Leeming & Aycliffe Partnership	23,113	(13,350)	(9,257)	506
Thriving Families	5,365	34,200	(33,218)	6,347
Job Employment and Training Support	-	9,375	(8,859)	516
Hertfordshire Adult and Family Learning Service	-	9,500	(9,500)	-
Hertsmere Healthy Homes	-	3,000	(2,550)	450
Other restricted funds	3,904	488	(4,392)	-
	<u>45,044</u>	<u>123,094</u>	<u>(138,728)</u>	<u>29,410</u>

Small Group - funding for Small Group Development Worker to assist in the set up, running and development of small groups in the area. The project finished during the year.

Peoples Health/Live Well is funded by the Peoples Health Lottery and London Community Foundation. It's aims include getting people aged 50 and over more active, involved and supportive to others within the community and providing activities to participate in. It includes specific funding for the south side of Borehamwood, Bushey and Potters Bar.

Locality Budget is grants received from Hertfordshire County Councillors for use in their locality.

TimeBank is a project designed to find a way for people to share skills in the local community and make a difference, as well as getting to know people.

Big Local - Leeming & Aycliffe Partnership: Community Action Hertsmere are acting as the locally trusted organisation for the Big Local partnership of Leeming & Aycliffe. Community Action Hertsmere are responsible for monitoring the project and reporting outcomes to Local Trust.

Thriving Families is part of a county wide project 60% funded by Hertfordshire County Council and 40% funded by Hertsmere Borough Council. The project supports families that meet high criteria of need, the support is intensive and ongoing. This comes from the Government 'Troubled Families' agenda.

Job Employment and Training Support is funding from the European Social Fund to help reduce barriers to employment, further education and volunteering.

Hertfordshire Adult and Family Learning Service (HAFLS) is funding from HAFLS of £2,500 for a Digital Inclusion Pilot Project. The aim of the Pilot Project is to learn how Hertfordshire can enable older and vulnerable people to access the internet. There was also funding from HAFLS of £7,000 to deliver training and build confidence to help reduce the barriers to volunteering and employment.

**COMMUNITY ACTION HERTSMERE
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE ACCOUNTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2015

14 Restricted funds

(Continued)

Other restricted funds include:

Big Local - a Big Lottery funded project to help local people in each area pull together ideas for a plan that will enable people to make their communities better places to live in, now and in the future. Local people will be helped to develop the skills and confidence they need to identify priorities that matter to them and to take action to change things for the better. The project has now finished.

Hardship project - a project funded by Affinity Housing Association for residents who are struggling to buy essential 'white goods, beds etc'. They do have to be working with services to improve their lives. This fund is finished now.

15 Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total £
Fund balances at 31 March 2015 are represented by:			
Tangible fixed assets	2,433	-	2,433
Current assets	93,138	29,410	122,548
Creditors: amounts falling due within one year	(49,023)	-	(49,023)
	<u>46,548</u>	<u>29,410</u>	<u>75,958</u>