

**Skipton and Craven Action for Disability
Company Limited by Guarantee
Unaudited Financial Statements
30 December 2017**

Windle and Bowker Limited
Chartered Accountants
Duke House
Duke Street
Skipton
North Yorkshire
BD23 2HQ

Skipton and Craven Action for Disability

Company Limited by Guarantee

Financial Statements

Period ended 30 December 2017

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Skipton and Craven Action for Disability

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Period ended 30 December 2017

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the period ended 30 December 2017.

Reference and administrative details

Registered charity name Skipton and Craven Action for Disability

Charity registration number 1092511

Company registration number 4210523

Principal office and registered office 46-48 Newmarket Street
Skipton
North Yorkshire
BD23 2JB

The trustees

Mrs E Watson	
Mrs G Summersgill	
Dr A Bundock	
Mr I Ludlam-Brown	
Mr M Pearson	(Appointed 1 October 2017)
Mrs J Morley	(Appointed 1 October 2017)
Ms C Foster	(Appointed 1 October 2017)
Ms N Oldfield	(Retired 30 June 2017)
Mr R Kewley	(Retired 31 December 2017)
Mr R Heseltine	(Retired 30 June 2017)
Ms W Witton	(Retired 31 December 2017)

Chief Executive Stephanie Wheelhouse LLB (Hons) MA ACIS

Independent examiner Mr Steven Briggs FCA CTA
Windle and Bowker Limited
Duke Street
Duke House
Skipton
North Yorkshire
BD23 2HQ

Structure, governance and management

The Management Board hold regular management meetings to discuss the Charity's business operations, but it delegates the responsibility of the day-to-day matters to its Chief Executive Officer. This is subject to regular review.

Objectives and activities

The Charity is constituted as a company limited by guarantee, and is, therefore, governed by the Memorandum and Articles of Association.

Skipton and Craven Action for Disability

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Period ended 30 December 2017

Objectives and activities *(continued)*

The Charity's main objective and its principal activity continues to be that of providing for the welfare of people with disabilities who live within, and adjacent to the large and sparsely populated district of Craven and to assist their integration into society.

The charity plays a major role in the integration and co-ordination of community and public transport in North Yorkshire. Its aim is to remove the barriers to services for people with disabilities presented by the shortage of suitable transport services and non-car ownership, reduce social exclusion arising from rural isolation and limited mobility, and provide reliable, high quality, sustainable disability transport solutions.

In following this objective and its activities the trustees have complied with their duty to have due regard to the guidance on public benefit published by the Commission in exercising their powers and duties.

Transport

The Charity's main core activity is to provide specialised (wheelchair accessible) transportation to members with disabilities who experience difficulty in using, or are unable to use, the limited public transport service. There are currently four types of transport services provided :- "Dial-a-Ride", organised day trips, activity groups and special school contracts.

1. Dial-A-Ride journeys are for example to doctors and hospital appointments, care homes, nursing homes, dentists, chiropodists, cashpoints, supermarkets, hairdressers, town centre shopping or just to visit friends and family.
2. Organised day trips to places such as Morecambe, Blackpool, Southport, Bridlington, Whitby, Lake District, museums, stately homes, parks and gardens, shopping malls, pub lunches etc.
3. Activity groups are run every week for swimming, indoor bowls, photography and social group (Age Concern).
4. School contracts are operated on behalf of North Yorkshire County Council delivering children with disabilities to special schools in and around the area.
5. Volunteer Car Scheme "Freedom Wheels" providing a volunteer car service to people living in isolated and difficult to access areas.

Charity Shops

SCAD currently operates 4 charity shops based in Skipton, Settle, Cross Hills, and Keighley. The policy of the charity is to sell only "donated items". The local community provides all the items. The shops provide a central point for the local community and are very popular. Each shop has an employed manager and assistant and the rest of the staff is made up of approximately 40 volunteers throughout.

Canal Boat

The charity owns and operates a wide beam canal boat, "SCAD's Endeavour" based in Skipton providing daily trips throughout the year for small groups of people with disabilities. Care homes, nursing homes, hospices and many other charitable institutions mainly book this. The vessel is fully equipped for disability access and is manned entirely by volunteers with a different skipper and crew every day of the week Monday - Friday. Some 35 volunteers are registered with us to crew the boat throughout the year.

Wheelchair Hire

A wheelchair hire facility is provided from the office on Newmarket Street and is very popular. Local doctors' surgeries, hospitals, Citizens Advice Bureau, Social Services etc recommend us to people who require a wheelchair for a limited period of time. SCAD is the only voluntary organisation in the area providing this service.

Skipton and Craven Action for Disability

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Period ended 30 December 2017

Objectives and activities *(continued)*

Revenue from all the above activities finances the transport operation enabling the charity to provide a subsidised transport service to the disabled in the community of Craven.

Achievements and performance

Transport

Dial-A-Ride: - Demand for the service has held steadily through 2017 and plans were made through 2017 for an expansion of the service, in particular through offering shopping buses to members on a more regular basis. Both employed and volunteer drivers continue to do an excellent job.

Organised Day Trips: - Day trips continue to be very popular. New venues were added after consultation with members and others. These have been well subscribed to, as have the "old favourites". The volunteer passenger assistants have been an invaluable help on these trips.

Activity groups: - All activities have continued weekly throughout the year and continue to be popular. The swimming activity has some capacity and this will be promoted more widely.

Special school contracts: - We continued to run two school contracts throughout 2017 and are identifying whether we have capacity for further contracts in future.

New Membership

The charity is actively promoting for new membership around the area and it continues to increase at the rate of 2-3 members per week.

Canal Boat: "SCAD's Endeavour"

A total of 120 trips (up on 2016) took place in 2017, carrying around 1400 people. Groups come every year to enjoy a trip on the canal, mainly from care homes, nursing homes, hospices, supported living homes and many other charitable institutions. The all volunteer crews do an excellent job.

Wheelchair Hire

This essential service has continued to provide for the local community and visitors to Skipton. Mainly used by people needing a wheelchair for a short period of time i.e. recovering from an illness or accident. Local hospitals and doctors' surgeries regularly recommend us for this service. Several wheelchairs had been donated to us during the period.

Performance

The charity's performance has increased again, primarily through actively seeking to widen the number of people to whom we are able to offer assistance. Plans have been drawn up during 2017 for improvements across the organisation to allow us to be able to offer an expanded service (including, eventually, weekend and wider geographical spread) to beneficiaries and others.

Skipton and Craven Action for Disability

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Period ended 30 December 2017

Achievements and performance *(continued)*

Charity Shops

The charity shops trading began to recover in 2016 and for the first quarter of 2017 after the disappointing results of 2015. In line with the charity sector generally, and given the high competition within Skipton, it was not surprising that overall the figures for sales were lower than 2016, but were in line with earlier years. The Skipton shop received a long-planned overhaul in November. As with most aesthetic changes, opinions were divided, but the majority of responses were positive and the shop now attracts much higher numbers of new customers.

Reuse/Recycling

This includes textiles, leather goods, failed (PAT) tested electrical items, books, household items, etc. A recycling company collects from our shops on a weekly basis and pays us an amount per kilo. North Yorkshire County Council's reuse/recycling credit scheme then pays us a 'top up'. The payment in September 2017 was the last of these as the scheme has been discontinued as part of the local government cuts.

A change of recycling company in July helped to raise income levels as the rag prices rose from 35p per kilo under the old company to 47p per kilo.

Gift Aid

Work has continued on achieving higher levels of gift aided donations. Although we have had considerable problems with the membership/donor management software, the recording and claiming of Gift Aid, especially the GSDS (Gift Aid Small Donations Scheme) has been made much more efficient and we are able to record and analyse the levels of gift aid donations made through the shops. This push, particularly through the shops, will be continued until we reach the "expected" levels within the sector of 20-25% donations gift aided (this is currently around 5%).

Skipton and Craven Action for Disability

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Period ended 30 December 2017

Achievements and performance *(continued)*

Grants/Funding Received

The following funds were received throughout 2017 and are reflected under "Restricted Income Funds" note 5.

Big Lottery Fund 5 year Project(5th year)	(Revenue/Activity Groups)	£21,086
NYCC Minibus Dial-a-Ride Funding	(Revenue/Consultancy)	£4,500
NYCC Freedom Wheels	(Volunteer Car Scheme Revenue /Running Costs)	£6,000
NYCC Community Grant	(Revenue/Running Costs)	£1,600
HM Government Apprenticeship Grant	(Revenue/Running Costs)	£3,000
NYCC (Robert Heseltine)	(Boat)	£1,000
Fenton Trust	(Revenue/Running Costs)	£2,500
Wakefield & District Health Trust	(Revenue/Running Costs)	£6,500
	Total	£46,186

Financial Donations & Bequests

A bequest was received in late December 2017 totalling £62,500. No other bequests were received during the period.

Financial review

Future Funding

The withdrawal of a number of income streams (such as the recycling credits) means that 2017 will be a period of readjustment in terms of budgets. Competition for grants remains high, especially for revenue funding, which is considerable less available. A number of grant applications were made during the latter half of the year to expand services (especially relating to supporting volunteering within SCAD) but were unsuccessful. New applications will be made in future years. The Big Lottery Grant is also in its final year and new applications will be made for a number of schemes during 2017. The receipt of the bequest at the end of December has meant that the charity now has a small amount of reserve and this will be retained.

Skipton and Craven Action for Disability

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Period ended 30 December 2017

Financial review *(continued)*

Trading

The charity is an independent non-profit making organisation. It relies heavily on all income raised through its trading and the generosity of the local community to assist with the day to day running of its essential transport services. The object is to ensure that all the costs are covered over the financial period. Any surplus is carried forward for security, stability and future growth.

Plans for future periods

Strategic Opportunities

Further funding was obtained in 2016 to help the charity establish a good base hub for providing an efficient and reliable service to the community of Craven. The charity's current "Strategic Plan" (copies available at the office) covers the next 4 years (2017-2020). Although this plan is still in place, 2017 will see the detail revisited and the expansion of our services, especially Dial-a-Ride, promoted across a wider area of Craven

Transport

SCAD's transport services will become better known and more widely used. We will continue to increase usage in the main urban areas of Skipton.

Freedom Wheels (Volunteer Car Scheme)

Introduced in October 2016 and part funded by NYCC. This is an organised form of lift giving, which uses a pool of volunteer drivers to take people door to door on pre-arranged journeys such as doctors' appointments, hospitals, dentists etc. The drivers use their own cars and their expenses are reimbursed on a mileage basis. Leaflets and promotional material have been distributed out into the region. The volunteer car scheme will concentrate on the more isolated areas of Craven.

The charity will continue to build on its strengths and expand to respond to the needs of all Craven's communities.

Canal Boat

The vessel was partially refurbished in time for the 2017 sailing season. The use of the boat remains strong, albeit there has been a noticeable shift away from April/May sailings to September/October ones. This is likely to be in response to weather and we will reflect this in the trip costings for 2018.

Skipton and Craven Action for Disability

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Period ended 30 December 2017

Plans for future periods *(continued)*

Charity Shops

Trading with the shops provides the main source of income for the charity. This enables the charity to continue providing for the welfare of those with disabilities living in and around Craven. Thanks to the support of the local communities the shops continue to get plenty of donations and their existence serves as a central point for those "in need" living in the area.

The charity will continue to assess the sales achieved through donation of goods to ensure that the maximum possible revenue is achieved, and will consider strategic investment into the shops to ensure that this takes place. In addition, further work will take place in ensuring that as many as possible of the donations are also gift aided, which allows us to claim a further 20% on every £1 of sales.

Recruitment continues on a regular basis and most of the shops have a list of willing volunteers. The sorting of goods for sale/recycling is a particular requirement of the volunteers and the charity is very grateful for their assistance with this.

Wheelchair Hire

Leaflets will continue to be distributed to places such as the town library, Town Hall, railway station, Citizens Advice Bureau, Tourist Information Centre, doctors, hospitals etc, to ensure everyone is aware of our service. All wheelchairs are regularly maintained.

Websites

SCAD now has a new website and is using various forms of social media (Facebook, Instagram and Twitter). The website is in a format which allows for constant updating, internally and we have assistance from an experienced volunteer in this respect.

Statement by the Management Board

Risk Management Process:

The Director/Trustees have given consideration to the major risks to which the charity is exposed and satisfied themselves that systems or procedures are established in order to manage those risks (Charities Accounts & Reports Regulations 2008).

The Management Board, which comprises all Directors/Trustees and the C.E.O./Company Secretary would like to express their grateful thanks to all the staff and volunteers who do such an excellent job for the charity and give unstintingly of their time. We would not be able to provide the service to our members without your help. Thank you.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

Skipton and Craven Action for Disability

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Period ended 30 December 2017

The trustees' annual report was approved on 10 October 2018 and signed on behalf of the board of trustees by:

Mrs J Morley
Trustee

Skipton and Craven Action for Disability

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of Skipton and Craven Action for Disability

Period ended 30 December 2017

I report to the trustees on my examination of the financial statements of Skipton and Craven Action for Disability ('the charity') for the period ended 30 December 2017.

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 accounts 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 accounts 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 member of the Institute of Chartered Accountants in England and Wales (ICAEW), 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:

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).

Skipton and Craven Action for Disability

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of Skipton and Craven Action for Disability *(continued)*

Period ended 30 December 2017

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.

Mr Steven Briggs FCA CTA
Independent Examiner

Windle and Bowker Limited
Duke House
Duke Street
Skipton
North Yorkshire
BD23 2HQ

Skipton and Craven Action for Disability

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Period ended 30 December 2017

		2017	2017		2016
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	5	82,320	46,743	129,063	120,665
Charitable activities	6	69,006	—	69,006	68,343
Other trading activities	7	230,258	—	230,258	244,034
Investment income	8	3	—	3	99
Other income	9	273	—	273	—
Total income		<u>381,860</u>	<u>46,743</u>	<u>428,603</u>	<u>433,141</u>
Expenditure					
Expenditure on raising funds:					
Costs of other trading activities	10	153,526	1,645	155,171	152,092
Expenditure on charitable activities	11,12	182,755	67,508	250,263	247,441
Other expenditure	14	(168)	—	(168)	—
Total expenditure		<u>336,113</u>	<u>69,153</u>	<u>405,266</u>	<u>399,533</u>
Net income and net movement in funds		<u>45,747</u>	<u>(22,410)</u>	<u>23,337</u>	<u>33,608</u>
Reconciliation of funds					
Total funds brought forward		<u>15,896</u>	<u>79,414</u>	<u>95,310</u>	<u>61,702</u>
Total funds carried forward		<u>61,643</u>	<u>57,004</u>	<u>118,647</u>	<u>95,310</u>

The statement of financial activities includes all gains and losses recognised in the period.
All income and expenditure derive from continuing activities.

The notes on pages 13 to 25 form part of these financial statements.

Skipton and Craven Action for Disability

Company Limited by Guarantee

Statement of Financial Position

30 December 2017

	Note	2017 £	£	2016 £
Fixed assets				
Tangible fixed assets	19		75,239	97,900
Current assets				
Debtors	20	15,613		15,126
Cash at bank and in hand		68,611		19,920
		<u>84,224</u>		<u>35,046</u>
Creditors: amounts falling due within one year	21	<u>40,816</u>		<u>37,636</u>
Net current assets			<u>43,408</u>	<u>(2,590)</u>
Total assets less current liabilities			<u>118,647</u>	<u>95,310</u>
Net assets			<u>118,647</u>	<u>95,310</u>
Funds of the charity				
Restricted funds			57,004	79,414
Unrestricted funds			61,643	15,896
Total charity funds	23		<u>118,647</u>	<u>95,310</u>

For the period ending 30 December 2017 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the period 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 10 October 2018, and are signed on behalf of the board by:

Mrs J Morley
Trustee

The notes on pages 13 to 25 form part of these financial statements.

Skipton and Craven Action for Disability

Company Limited by Guarantee

Notes to the Financial Statements

Period ended 30 December 2017

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 46-48 Newmarket Street, Skipton, North Yorkshire, BD23 2JB.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis. The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. Its financial statements are consolidated into the financial statements of (enter name of group financial statements) which can be obtained from (enter detail). As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102:

- (a) No cash flow statement has been presented for the company.
- (b) Disclosures in respect of financial instruments have not been presented.

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. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Skipton and Craven Action for Disability

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Period ended 30 December 2017

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

All fixed assets are initially recorded at cost.

Skipton and Craven Action for Disability

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Period ended 30 December 2017

3. Accounting policies *(continued)*

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Short Leasehold Improvements	-	Over 6 years (the length of the lease)
Motor Vehicles	-	25% reducing balance
Fixtures, Fittings & Equipment	-	25% reducing balance
Boat	-	4% straight line

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Skipton and Craven Action for Disability

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Period ended 30 December 2017

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Limited by guarantee

The Company is limited by guarantee in that every member of the charity undertakes to contribute such amounts as may be required (not exceeding £10) to the Charity's assets if it should be wound up.

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2017 £
Donations			
Donations	15,335	—	15,335
Legacies			
Bequests	62,869	—	62,869
Grants			
Grants	200	46,743	46,943

Skipton and Craven Action for Disability

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Period ended 30 December 2017

5. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2017 £
Subscriptions			
Subscriptions	3,916	—	3,916
	<u>82,320</u>	<u>46,743</u>	<u>129,063</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2016 £
Donations			
Donations	9,007	—	9,007
Legacies			
Bequests	—	—	—
Grants			
Grants	—	108,673	108,673
Subscriptions			
Subscriptions	2,985	—	2,985
	<u>11,992</u>	<u>108,673</u>	<u>120,665</u>

6. Charitable activities

	Unrestricted Funds £	Total Funds 2017 £	Unrestricted Funds £	Total Funds 2016 £
Transport income	47,232	47,232	45,331	45,331
Wheelchair hire	800	800	1,582	1,582
Boat income	16,744	16,744	17,617	17,617
Fuel rebate	4,230	4,230	3,813	3,813
	<u>69,006</u>	<u>69,006</u>	<u>68,343</u>	<u>68,343</u>

7. Other trading activities

	Unrestricted Funds £	Total Funds 2017 £	Unrestricted Funds £	Total Funds 2016 £
Skipton - shop income	84,989	84,989	93,436	93,436
Keighley - shop income	31,372	31,372	41,955	41,955
Settle - shop income	40,331	40,331	35,496	35,496
Cross Hills - shop income	53,018	53,018	52,441	52,441
Sale of rags	16,879	16,879	16,004	16,004
NYCC recycling income	396	396	2,393	2,393
Other fundraising	3,273	3,273	2,309	2,309
	<u>230,258</u>	<u>230,258</u>	<u>244,034</u>	<u>244,034</u>

Skipton and Craven Action for Disability

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Period ended 30 December 2017

8. Investment income

	Unrestricted Funds	Total Funds 2017	Unrestricted Funds	Total Funds 2016
	£	£	£	£
Income receivable from cash deposits	<u>3</u>	<u>3</u>	<u>99</u>	<u>99</u>

9. Other income

	Unrestricted Funds	Total Funds 2017	Unrestricted Funds	Total Funds 2016
	£	£	£	£
Christmas party	<u>273</u>	<u>273</u>	<u>—</u>	<u>—</u>

Skipton and Craven Action for Disability

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Period ended 30 December 2017

10. Costs of other trading activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2017 £
Skipton shop costs - wages and salaries	20,440	1,500	21,940
Skipton shop costs - employer's NIC	588	—	588
Skipton shop costs - pension costs	136	—	136
Skipton shop costs - rent	11,672	—	11,672
Skipton shop costs - rates & water	21	—	21
Skipton shop costs - light & heat	1,488	—	1,488
Skipton shop costs - repairs & equipment	3,547	—	3,547
Skipton shop costs - insurance	183	—	183
Skipton shop costs - waste disposal	1,434	—	1,434
Skipton shop costs - volunteer expenses	334	—	334
Skipton shop costs - uniforms	10	—	10
Keighley shop costs - wages	20,531	—	20,531
Keighley shop costs - employer's NIC	608	—	608
Keighley shop costs - pension costs	148	—	148
Keighley shop costs - rent	9,132	—	9,132
Keighley shop costs - rates	697	—	697
Keighley shop costs - light & heat	1,709	—	1,709
Keighley shop costs - repairs & equipment	1,416	—	1,416
Keighley shop costs - insurance	300	—	300
Keighley shop costs - waste disposal	388	—	388
Keighley shop costs - telephone	298	—	298
Keighley shop costs - depreciation - shop equipment	94	—	94
Keighley shop costs - volunteer expenses	614	—	614
Settle shop costs - wages	24,399	—	24,399
Settle shop costs - employer's NIC	369	—	369
Settle shop costs - pension costs	110	—	110
Settle shop costs - rent	13,262	—	13,262
Settle shop costs - rates & water	(198)	—	(198)
Settle shop costs - light & heat	757	—	757
Settle shop costs - repairs & equipment	419	—	419
Settle shop costs - waste disposal	517	—	517
Settle shop costs - telephone	298	—	298
Settle shop costs - management charges	803	—	803
Settle shop costs - depreciation - shop equipment	36	48	84
Settle shop costs - uniforms	—	—	—
Cross Hills shop costs - wages	21,437	—	21,437
Cross Hills shop costs - employer's NIC	341	—	341
Cross Hills shop costs - pension costs	105	—	105
Cross Hills shop costs - rent	10,561	—	10,561
Cross Hills shop costs - rates & water	580	—	580
Cross Hills shop costs - light & heat	1,378	—	1,378
Cross Hills shop costs - repairs & maintenance	811	—	811
Cross Hills shop costs - insurance	295	—	295
Cross Hills shop costs - waste disposal	1,105	—	1,105
Cross Hills shop costs - telephone	298	—	298
Cross Hills shop costs - depreciation	55	97	152
	<u>153,526</u>	<u>1,645</u>	<u>155,171</u>

Skipton and Craven Action for Disability

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Period ended 30 December 2017

10. Costs of other trading activities *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2016 £
Skipton shop costs - wages and salaries	29,892	—	29,892
Skipton shop costs - employer's NIC	1,018	—	1,018
Skipton shop costs - pension costs	—	—	—
Skipton shop costs - rent	7,000	—	7,000
Skipton shop costs - rates & water	703	—	703
Skipton shop costs - light & heat	2,016	—	2,016
Skipton shop costs - repairs & equipment	2,302	—	2,302
Skipton shop costs - insurance	647	—	647
Skipton shop costs - waste disposal	743	—	743
Skipton shop costs - volunteer expenses	227	—	227
Skipton shop costs - uniforms	17	—	17
Keighley shop costs - wages	20,531	—	20,531
Keighley shop costs - employer's NIC	598	—	598
Keighley shop costs - pension costs	—	—	—
Keighley shop costs - rent	7,015	—	7,015
Keighley shop costs - rates	472	—	472
Keighley shop costs - light & heat	2,145	—	2,145
Keighley shop costs - repairs & equipment	1,448	—	1,448
Keighley shop costs - insurance	300	—	300
Keighley shop costs - waste disposal	444	—	444
Keighley shop costs - telephone	186	—	186
Keighley shop costs - depreciation - shop equipment	126	—	126
Keighley shop costs - volunteer expenses	801	—	801
Settle shop costs - wages	20,138	—	20,138
Settle shop costs - employer's NIC	466	—	466
Settle shop costs - pension costs	—	—	—
Settle shop costs - rent	11,750	—	11,750
Settle shop costs - rates & water	637	—	637
Settle shop costs - light & heat	347	—	347
Settle shop costs - repairs & equipment	1,258	—	1,258
Settle shop costs - waste disposal	348	—	348
Settle shop costs - telephone	186	—	186
Settle shop costs - management charges	745	—	745
Settle shop costs - depreciation - shop equipment	48	64	112
Settle shop costs - uniforms	17	—	17
Cross Hills shop costs - wages	19,424	—	19,424
Cross Hills shop costs - employer's NIC	363	—	363
Cross Hills shop costs - pension costs	—	—	—
Cross Hills shop costs - rent	10,500	—	10,500
Cross Hills shop costs - rates & water	3,088	—	3,088
Cross Hills shop costs - light & heat	684	—	684
Cross Hills shop costs - repairs & maintenance	1,697	—	1,697
Cross Hills shop costs - insurance	330	—	330
Cross Hills shop costs - waste disposal	982	—	982
Cross Hills shop costs - telephone	186	—	186
Cross Hills shop costs - depreciation	73	130	203
	<u>151,898</u>	<u>194</u>	<u>152,092</u>

Skipton and Craven Action for Disability

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Period ended 30 December 2017

11. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2017 £
Transport costs	90,616	54,686	145,302
Boat costs	17,072	3,500	20,572
Support costs	75,067	9,322	84,389
	<u>182,755</u>	<u>67,508</u>	<u>250,263</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2016 £
Transport costs	100,758	47,857	148,615
Boat costs	5,257	7,400	12,657
Support costs	78,608	7,562	86,169
	<u>184,623</u>	<u>62,819</u>	<u>247,441</u>

12. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	Total funds 2017 £	Total fund 2016 £
Transport costs	145,302	–	145,302	148,615
Boat costs	20,572	–	20,572	12,657
Governance costs	–	84,389	84,389	86,169
	<u>165,874</u>	<u>84,389</u>	<u>250,263</u>	<u>247,441</u>

13. Analysis of support costs

	Support costs -shops £	Support costs -vehicles £	Support costs -boat £	Support costs -governance £	Total 2017 £	Total 2016 £
Staff costs	89,211	92,242	–	52,038	233,491	231,816
Premises	61,680	–	–	11,448	73,128	67,081
Communications and IT	895	2,266	20	2,739	5,920	5,826
General office	1,624	17,700	1,453	214	20,991	27,795
Human resources	–	–	–	4,693	4,693	4,595
Finance costs	–	–	–	2,246	2,246	2,333
Governance costs	–	–	–	1,897	1,897	3,514
Management charges	803	–	–	–	803	745
Volunteer expenses	948	548	2,579	–	4,075	4,276
Staff expenses	–	–	–	1,392	1,392	997

Skipton and Craven Action for Disability

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Period ended 30 December 2017

Uniforms	10	–	–	3	13	701
Vehicle running expenses	–	32,546	16,520	–	49,066	40,954
General expenses	–	–	–	6,062	6,062	6,630
Swimming costs & photo group expenses	–	–	–	1,390	1,390	1,390
Subscriptions	–	–	–	267	267	880
	<u>155,171</u>	<u>145,302</u>	<u>20,572</u>	<u>84,389</u>	<u>405,434</u>	<u>399,533</u>

14. Other expenditure

	Unrestricted Funds £	Total Funds 2017 £	Unrestricted Funds £	Total Funds 2016 £
(Profit)/Loss on disposal of tangible fixed assets for charity's own use	(168)	(168)	–	–

15. Net income

Net income is stated after charging/(crediting):

	2017 £	2016 £
Depreciation of tangible fixed assets	20,724	27,796
Gains on disposal of tangible fixed assets	(168)	–

16. Independent examination fees

	2017 £	2016 £
Fees payable to the independent examiner for: Independent examination of the financial statements	4,420	3,790

17. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2017 £	2016 £
Wages and salaries	222,724	222,459
Social security costs	9,178	9,358
Employer contributions to pension plans	1,590	–
	<u>233,492</u>	<u>231,817</u>

Skipton and Craven Action for Disability

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Period ended 30 December 2017

17. Staff costs *(continued)*

The average head count of employees during the period was 13 (2016: 13). The average number of full-time equivalent employees during the period is analysed as follows:

	2017 No.	2016 No.
Number of transport staff	5	5
Number of administration staff	2	2
Number of Skipton shop staff	2	2
Number of Keighley shop staff	2	2
Number of Settle shop staff	1	1
Number of Cross Hill shop staff	1	1
	<u>13</u>	<u>13</u>

No employee received employee benefits of more than £60,000 during the period (2016: Nil).

18. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

19. Tangible fixed assets

	Motor vehicles £	Equipment £	Boat £	Total £
Cost				
At 1 January 2017	216,587	51,238	64,472	332,297
Additions	—	394	—	394
Disposals	(21,350)	—	—	(21,350)
At 30 December 2017	<u>195,237</u>	<u>51,632</u>	<u>64,472</u>	<u>311,341</u>
Depreciation				
At 1 January 2017	143,450	45,338	45,607	234,395
Charge for the period	17,701	1,573	1,450	20,724
Disposals	(19,017)	—	—	(19,017)
At 30 December 2017	<u>142,134</u>	<u>46,911</u>	<u>47,057</u>	<u>236,102</u>
Carrying amount				
At 30 December 2017	<u>53,103</u>	<u>4,721</u>	<u>17,415</u>	<u>75,239</u>
At 31 December 2016	<u>73,137</u>	<u>5,900</u>	<u>18,865</u>	<u>97,902</u>

Skipton and Craven Action for Disability

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Period ended 30 December 2017

20. Debtors

	2017	2016
	£	£
Trade debtors	4,337	2,486
Prepayments and accrued income	7,561	9,501
Other debtors	3,715	3,139
	<u>15,613</u>	<u>15,126</u>

21. Creditors: amounts falling due within one year

	2017	2016
	£	£
Trade creditors	25,208	21,487
Accruals and deferred income	7,911	9,384
Social security and other taxes	2,947	3,015
Other creditors	4,750	3,750
	<u>40,816</u>	<u>37,636</u>

Other creditors relates to a deferred payment arising from the termination of the lease of the Ilkley shop and a loan from a related party which is disclosed in a separate note.

22. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £1,590 (2016: £Nil).

23. Analysis of charitable funds

Unrestricted funds

	At 1 January 2017	Income	Expenditure	At 30 December 2017
	£	£	£	£
General funds	<u>15,896</u>	<u>381,860</u>	<u>(336,113)</u>	<u>61,643</u>

Restricted funds

	At 1 January 2017	Income	Expenditure	At 30 December 2017
	£	£	£	£
Settle shop	76,505	46,743	(69,153)	54,095
Minibus	2,520	—	—	2,520
Cross Hills shop	389	—	—	389
	<u>79,414</u>	<u>46,743</u>	<u>(69,153)</u>	<u>57,004</u>

Skipton and Craven Action for Disability

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Period ended 30 December 2017

24. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2017 £	Total Funds 2016 £
Tangible fixed assets	24,744	50,495	75,239	97,900
Current assets	36,899	6,509	43,408	(2,590)
Net assets	<u>61,643</u>	<u>57,004</u>	<u>118,647</u>	<u>95,310</u>

25. Related parties

During the period the Charity engaged T Clough, a partner of one of their employees to carry out some repair work at normal commercial rates at a cost of £915.

A loan was made to the charity by the Chief Executive, Stephanie Wheelhouse, of £4,000 in the period (2016 - £nil). The amount outstanding at the period end is £1,000 (2016 - £nil).

The gross remuneration for the Key Management Personnel totalled £60,243.