

**The Abbeyfield Bradford
Society Limited**
(A company limited by guarantee)

Report and Accounts

31 December 2013

Company registration number: 00677799

Registered charity number: 225638

Homes and Communities Agency registered number: H0 227

WEDNESDAY



RM 04/06/2014 #125
COMPANIES HOUSE

The Abbeyfield Bradford Society Limited
(A company limited by guarantee)

CONTENTS

	<i>Page</i>
Legal and Administrative Information	1
Chairman's Report	2
Report of the Executive Committee	3 - 4
Risk Management Statement	5
Report of the Auditors	6 - 6a
Income and Expenditure Account	7
Balance Sheet	8
Notes to the Accounts	9 - 15

The Abbeyfield Bradford Society Limited
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LEGAL AND ADMINISTRATIVE INFORMATION

CHAIRMAN

Mrs N Whitham

DEPUTY CHAIRMAN

Mr G M Gidley

SECRETARY

Mrs H Sunderland

EXECUTIVE COMMITTEE MEMBERS

Mrs P J Bell
Mr G F Plant
Mrs D Milthorp
Dr E M Senior
Mr I R Hepworth
Mr G M Gidley
Mrs N Whitham

REGISTERED OFFICE

23/24 North Park Road
Bradford
BD9 4NU

AUDITORS

Naylor Wintersgill Limited
Carlton House
Grammar School Street
Bradford
BD1 4NS

HONORARY LEGAL ADVISER

C J Turner
Eaton Smith
14 High Street
Huddersfield
HD1 2HA

BANKERS

Barclays Bank Plc
10 Market Street
Bradford
BD1 1NR

FINANCIAL ADVISER

P Ainscow
5 Walker Lane
Hebden Bridge
HX7 8RX

The Abbeyfield Bradford Society Limited
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CHAIRMAN'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2013

I am pleased to report it was another successful year for the Society

Works have been carried out and are on-going to upgrade existing properties and ensure compliance with the Decent Homes Standards

Unfortunately we had to take the difficult decision to close the supported sheltered house at 46/48 Kirkgate, Shipley in June 2013 due to declining resident numbers and lack of demand for this type of bedsit accommodation. Fortunately we were able to offer places at our supported house at 23/24 North Park Road, Bradford to the residents affected by the closure. It was decided to sell 46/48 Kirkgate and a buyer was quickly identified which enabled the sale to complete in November 2013.

After a number of years on the market the sale of the Abbeyfield House at 25 North Park Road in Bradford finally completed on 18 March 2014.


Our strategy for the next 10 years is one of growth which will build on our heritage. We will endeavour to find new ways of providing affordable desirable housing to elderly people that will provide companionship and alleviate loneliness within the communities in which we operate.

To help achieve growth we have joined with the Abbeyfield Ilkley Society to develop the former Bingley Hospital site at Fernbank Drive, Bingley into 47 extra care flats, 30 dementia rooms, a day centre serving the needs of older people in the wider Bingley area and all associated accommodation. It is anticipated works will commence in July 2014 and be completed by early 2016. Our head office at St Albans will be involved in the project which will be funded by a combination of grants, loans and reinvestment. The development will mean Abbeyfield can offer on-going integrated care to its own residents and to other local elderly people which should be of great benefit to the area.

We are also in discussions with our head office regarding the possibility of forming a 'Dales Partnership' between the Ilkley and Bradford societies and other centrally managed Abbeyfield facilities to ensure we work collaboratively in this part of Yorkshire. In addition to the project at Bingley a new development in Cookridge is also under consideration.

There have been no changes to executive committee membership this year but sadly a previous member, Reverend Christopher Hollis, died on 17 February 2014. Reverend Hollis was previously the House Chair of 25 North Park Road and his kindness and support will be greatly missed by all who knew him.

Finally, I should like to thank all our volunteers and staff for their help over the year. Our charitable status, the provision of companionship and high standards of support differentiate us from other providers and allow us to clearly position Abbeyfield as a unique provider of housing for older people in our area.


Nora Whitham MBE

Executive Committee Chairman

02 June 2014

The Abbeyfield Bradford Society Limited

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REPORT OF THE EXECUTIVE COMMITTEE

The Executive Committee present their report and audited financial statements for the year ended 31st December 2013

GOVERNANCE

The Society is a company limited by guarantee incorporated on 14 December 1960 and registered as a charity on 20 September 1963. The Society is also registered with the Homes and Communities Agency. The members of the Executive Committee and the legal administrative details are set out on page 1.

OBJECTS AND ACTIVITIES

The Society's principal activity and object is to provide accommodation and companionship for lone frail elderly people.

PUBLIC BENEFIT STATEMENT

The Executive Committee are committed to furthering the Society's objects primarily by providing high quality support to elderly users of the Society's housing facilities. It is the objective of the Executive Committee each year to maximise the public benefit provided by the Society in providing high quality support having regard to the extent of the Society's income and reserves, the cost of facilities and the ability of residents to make payments from their own resource. When reviewing the Society's aims and objectives and planning its activities the Executive Committee have due regard to the Charity Commission's public benefit guidance, including its guidance on fee-charging. The Executive Committee will continue to pursue the aims set out in the Society's Public Benefit, Fees and Assurance Policy during the next year to ensure the service is available to both private and publicly funded individuals.

ACHIEVEMENT AND PERFORMANCE

This year the Executive Committee have continued to oversee the provision of high quality support to elderly users of the Society's housing facilities. The Executive Committee have continued to review the levels of support made available by the Society to users of the Society's services who could not otherwise afford to make use of them. Depending on their financial circumstances funding is available to our residents from the Local Authority Housing Benefit and assistance is given to elderly residents should they wish to claim this subsidy. The availability of support will be made known to all applicants.

During the year the Society provided support to residents in our supported sheltered house. The Society made a surplus of £139,106, due to the sale of one property, compared to last year's deficit of £43,511.

FUTURE DEVELOPMENTS

We are committed to providing housing to the frail and elderly. We are confident that we can meet these challenges and produce new initiatives that will ensure that the Society continues to provide housing for those in need.

RESERVES POLICY

It is the policy of the Society to create and maintain reserves for the purposes of capital developments and to meet its statutory obligations.

The Abbeyfield Bradford Society Limited

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RISK MANAGEMENT

The Executive Committee have examined the major strategic business and operational risks which the Society faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks

AUDITORS

Naylor Wintersgill Limited have expressed their willingness to continue in office as Auditors and a resolution to re-appoint them will be put to the Annual General Meeting

STATEMENT OF THE RESPONSIBILITIES OF THE EXECUTIVE COMMITTEE FOR THE FINANCIAL STATEMENTS

The Executive Committee (who are also directors of The Abbeyfield Bradford Society Limited for the purposes of company law) are responsible for preparing the Executive Committees' Annual Report and the financial statements in accordance with applicable law and the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice)

Company Law requires the Executive Committee to prepare financial statements for each financial year. Under that law the Executive Committee have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the Executive Committee 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 company and of its surplus or deficit of the company for that period.

In preparing those financial statements the Executive Committee are required to -

- select suitable policies and apply them consistently,
- make judgements and estimates that are reasonable and prudent,
- prepare the financial statements on a going concern basis unless it is inappropriate to assume that the company will continue in business.

The Executive Committee is responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006 and comply with regulations made under the Housing Acts. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

STATEMENT OF DISCLOSURE TO AUDITORS

- (a) so far as the Executive Committee are aware, there is no relevant audit information of which the company's auditors are unaware, and
- (b) they have taken all steps that they ought to have taken as the Executive Committee in order to make themselves aware of any relevant audit information and to establish that the company's auditors are aware of that information.

The report of the Executive Committee was approved on 2 June 2014 and signed on its behalf by



H M Sunderland
Secretary

The Abbeyfield Bradford Society Limited
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RISK MANAGEMENT

HOMES AND COMMUNITIES AGENCY CIRCULAR R2 25/01 – INTERNAL CONTROLS

ASSURANCE PROGRESS REPORT

The Executive Committee members recognise that the revised requirements of the Homes and Communities Agency's Circular R2 – 25/01 Internal Controls Assurance must be fully complied with for the society's audited financial statements for the year ending 31 December 2013. In particular, it has been noted that the Executive Committee is required to report on the Society's whole system of internal controls and not just financial controls. Although The Abbeyfield Bradford Society Limited currently has established systems of internal controls, in seeking to ensure that all forms of assurance are adequate and effective and, that the requirements of the circular are fully complied with, a number of steps are being taken to further the existing systems of internal control. These include

- A progressive revision and upgrade of risk management arrangements, and
- A systematic assessment of the Homes and Communities Agency's Internal Controls Assurance Guidance Notes to ensure all appropriate forms of assurance are in place and operating effectively

**INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF
THE ABBEYFIELD BRADFORD SOCIETY LIMITED**

We have audited the financial statements of The Abbeyfield Bradford Society Limited for the year ended 31 December 2013 on pages 7 to 15. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditors' 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 company and the company's members as a body, for our audit work for this report, or for the opinions we have formed.

Respective responsibilities of the executive committee as directors and auditors

As explained more fully in the Executive Committee's Responsibilities Statement set out on page 4, the Executive Committee (who are also directors of the company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view. Our responsibility is to audit the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland).

Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors, including APB Ethical Standard - Provisions Available for Small Entities (Revised), in the circumstances set out in note 17 to the financial statements.

We report to you our opinion as to whether the financial statements give a true and fair view and are properly prepared in accordance with the Companies Act 2006, Schedule 1 to the Housing Act 1996 and the Accounting Requirements for Registered Social Landlords General Determination 2006. We also report, in our opinion, if the Executive Committee members' report is not consistent with the financial statements, if the company has not kept proper accounting records, if we have not received all the information and explanations we require for our audit, or if information specified by law regarding executive committee members' remuneration and transactions with the Society is not disclosed.

We review whether the statement of risk management reflects the society's compliance with the Homes and Communities Agency circular R2 – 25/01 'Internal Control Assurance' and we report whether the Executive Committee members' have provided the disclosure required by the Circular and whether the statement is not inconsistent with the information of which we are aware from our audit of the financial statements. We are not required to form an opinion on the effectiveness of the society's system of internal financial control.

Scope of the audit of the financial statements

We conducted our audit in accordance with International Standards on Auditing (UK and Ireland) issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgements made by the executive committee members in the preparation of the financial statements and of whether the accounting policies are appropriate to the Society's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether by fraud or other irregularity or error.

**INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF
THE ABBEYFIELD BRADFORD SOCIETY LIMITED - CONTINUED**

Opinion on financial statements

In our opinion the financial statements

- give a true and fair view of the state of the company's affairs as at 31 December 2013 and of its deficit for the year then ended,
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, and
- have been prepared in accordance with the Companies Act 2006 Housing and Regeneration Act 2008, the Accounting Direction for Private Registered Providers of Social Housing 2012

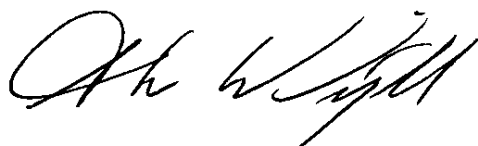
Opinion on other matter prescribed by the Companies Act 2006

In our opinion the information given in the Executive Committees' report for the financial year for which the financial statements are prepared is consistent with the financial statements

Matters on which we are required to report by exception.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report if, in our opinion

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us, or
- the financial statements are not in agreement with the accounting records and returns, or
- certain disclosures of Executive Committee members remuneration specified by law are not made, or
- we have not received all the information and explanations we require for our audit



Alan Wintersgill (Senior Statutory Auditor)
for and on behalf of Naylor Wintersgill Limited

02 June 2014

**Chartered Accountants
and Statutory Auditor**

Carlton House
Grammar School Street
Bradford
BD1 4NS

The Abbeyfield Bradford Society Limited
(A company limited by guarantee)

INCOME AND EXPENDITURE ACCOUNT

for the year ended 31 December 2013

	Notes to the accounts	2013 £	As Restated 2012 £
TURNOVER	2	234,561	260,972
Operating costs		97,156	305,761
Operating (Deficit)		137,405	(44,789)
Interest receivable	5	1,701	1,278
Surplus/(Deficit) for the year	6	139,106	(43,511)
Transfer from capital development fund	13	47,843	50,562
Transfer to improvement fund	13	(207,214)	-
(Deficit)/Surplus for the year after transfers		(20,265)	7,051
Depreciation		-	(17,268)
		(20,265)	(10,217)
Revenue reserve brought forward	14	656,976	667,193
Revenue reserve carried forward		636,711	656,976

The turnover and deficit for the year relates to continuing activities

All recognised gains and losses are included in the Income and Expenditure account

The Abbeyfield Bradford Society Limited
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BALANCE SHEET

as at 31 December 2013

	<i>Notes to the accounts</i>	2013 £	2013 £	As Restated 2012 £	As Restated 2012 £
FIXED ASSETS					
Housing properties					
Gross cost less depreciation	8	2,268,551		2,396,245	
Less social housing grant		(1,037,791)		(1,069,577)	
other grants		(94,883)		(94,883)	
			1,135,877		1,231,785
OTHER FIXED ASSETS	8		1,900		4,197
			1,137,777		1,235,982
CURRENT ASSETS					
Debtors	9	6,699		6,311	
Cash at bank and in hand		390,283		120,750	
			396,982		127,061
CREDITORS amounts falling due within one year					
	10		(22,907)		(22,083)
NET CURRENT ASSETS			374,075		104,978
TOTAL ASSETS LESS CURRENT LIABILITIES					
			1,511,852		1,340,960
CREDITORS amounts falling due after more than one year					
Recycled capital grant funds	11	31,786		-	
			31,786		-
Net Assets			1,480,066		1,340,960
RESERVES					
Designated reserves	13		843,355		683,984
Revenue reserves	14		636,711		656,976
			1,480,066		1,340,960

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

Approved by the Board and authorised for issue on 2 June 2014

Mrs N Whitham
(Chairman)

Nola Whitham MBE

Mr I Hepworth
(Executive Committee Member)

Ia A Hepworth

Company Registration No 00677799

The Abbeyfield Bradford Society Limited
(A company limited by guarantee)

NOTES TO THE ACCOUNTS

at 31 December 2013

I ACCOUNTING POLICIES

The Society is incorporated under the Companies Act 2006 and is registered with the Homes & Communities Agency as a Registered Social Landlord as defined by the Housing Act 1996, and a Registered Charity

Accounting convention

The financial statements have been prepared in accordance with applicable accounting standards and statements of recommended practice in the United Kingdom. The accounts comply with the Housing Act 1996, the Accounting Direction for Private Registered Providers of Social Housing 2012, and the Statement of Recommended Practice, updated 2010, published by the National Federation of Housing Associations

Turnover

Turnover represents rental income receivable and other income

Depreciation of housing properties

Tangible fixed assets are stated at cost less depreciation and grants. Depreciation is provided at rates calculated to write off the cost or valuation less estimated residual value and grant of each asset over its expected future life. Major components are treated as separable assets and depreciated over their expected useful economic lives at the following annual rates:

Freehold Structure	-	2% to 5% straight line
Leasehold Structure	-	Straight line over the term of the lease
Roofs	-	2% straight line
Windows and doors	-	3 33% straight line
Kitchens	-	3 33% straight line
Bathrooms	-	3 33% straight line

Depreciation of other tangible fixed assets

Depreciation of tangible fixed assets is charged on a straight line basis so as to write down the value of the assets to their estimated residual values over the expected economic useful lives of the assets as follows:

Furniture, fittings and equipment	-	25% straight line
Motor vehicles	-	25% straight line

Grants

Where developments have been financed wholly or partly by grants, the cost of those developments has been reduced by the amount of the grant received.

Housing association grant received for items of cost written off in the Income and Expenditure Account are matched against those costs as part of turnover.

Housing association grant is repayable in the following circumstances -

- i) if a property is sold,
- ii) if the development of a property is not completed

Housing association grant is a subordinated unsecured repayable debt.

Housing association grant on properties sold is immediately transferred to current liabilities.

The Abbeyfield Bradford Society Limited
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NOTES TO THE ACCOUNTS

at 31 December 2013

1 ACCOUNTING POLICIES (continued)

Designated reserves

The Society designates certain reserves which have been set aside for designated uses which prevent them, in the judgement of the Executive Committee, from being regarded as part of the free reserves of the Society

Improvement Fund

This reserve reflects future allocation of funds for improvements to property arising from the surpluses on the disposal of property

Capital Developments Project Fund

This reserve reflects future allocations of funds from own resources for specific capital projects, reduced by annual freehold property depreciation

Leasing commitments

Rentals payable under operating leases are charged against income on a straight line basis over the period of the lease

Pension

The pension costs charged in the financial statements represent the defined contributions payable by the Society during the year in accordance with FRS 17

2 TURNOVER

	2013 £	2012 £
Income from lettings	334,167	377,651
Less voids	(116,175)	(132,806)
	<u>217,992</u>	<u>244,845</u>
Other income	16,569	16,127
	<u>234,561</u>	<u>260,972</u>
Bed spaces	<u>41</u>	<u>44</u>

3 EXECUTIVE COMMITTEE REMUNERATION

No members of the Executive Committee received any form of remuneration during this or the previous year

The Abbeyfield Bradford Society Limited
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NOTES TO THE ACCOUNTS

at 31 December 2013

		As Restated
4 EMPLOYEE INFORMATION		
	2013	2012
	No	No
The average monthly number of employees during the year was		
Direct charitable work	5	6
Management and Administration	2	2
	<u>7</u>	<u>8</u>
	<u>—</u>	<u>—</u>
The average number of employees during the year expressed in full time equivalents was	5.1	4.7
	<u>£</u>	<u>£</u>
Wages and salaries	67,045	73,688
Social Security costs	2,558	2,689
Other pension costs	720	720
	<u>70,323</u>	<u>77,097</u>
	<u>—</u>	<u>—</u>
5 INTEREST RECEIVABLE	2013	2012
	£	£
Interest receivable from banks and building societies	1,701	1,278
	<u>—</u>	<u>—</u>
6 (DEFICIT)	2013	2012
	£	£
Deficit for the year is stated after charging		
Depreciation Tangible fixed assets - Housing properties	50,128	53,166
- Non - housing fixed assets	2,297	2,297
Auditors' remuneration (including VAT)	6,240	6,240

7 TAX ON ORDINARY ACTIVITIES

The Society has Charitable Status for tax purposes and no liability to Corporation Tax arises

The Abbeyfield Bradford Society Limited
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NOTES TO THE ACCOUNTS

at 31 December 2013

8 FIXED ASSETS

<i>Housing Properties</i>	Freehold £	Leasehold £	As Restated Total £
<i>Cost:</i>			
At beginning of year	2,829,002	133,922	2,962,924
Additions in the year	-	-	-
Disposal in year	(319,101)	-	(319,101)
At end of year	2,509,901	133,922	2,643,823
<i>Social Housing Grant</i>			
At beginning and end of year	1,069,577	-	1,069,577
Transfer in the year	(31,786)	-	(31,786)
At end of year	1,037,791	-	1,037,791
<i>Other Grants</i>			
At beginning and end of year	-	94,883	94,883
NET COST AT 31 DECEMBER 2013	1,472,110	39,039	1,511,149
<i>Depreciation</i>			
At beginning of year	543,833	22,846	566,679
Elimination on Disposal	(241,535)	-	(241,535)
Charge for the year	47,843	2,285	50,128
At end of year	350,141	25,131	375,272
NET BOOK VALUE AT 31 DECEMBER 2013	1,121,969	13,908	1,135,877
NET BOOK VALUE AT 31 DECEMBER 2012	1,215,592	16,193	1,231,785

The Abbeyfield Bradford Society Limited
(A company limited by guarantee)

NOTES TO THE ACCOUNTS

at 31 December 2013

8 FIXED ASSETS (continued)
Non-housing fixed assets

**As
Restated**

**Fixtures,
Fittings
And
Equipment**

£

Cost:

At beginning and end of year

21,285

21,285

Depreciation.

At beginning of year

17,088

Charge for year

2,297

At end of year

19,385

Net book value:

At end of year

1,900

At beginning of year

4,197

9 DEBTORS

**2013
£**

**2012
£**

Sundry debtors and prepayments

6,699

6,311

6,699

6,311

10 CREDITORS amounts falling due within one year

**2013
£**

**2012
£**

Accruals

21,551

13,025

Taxation & Social Security

730

813

Other creditors

626

8,245

22,907

22,083

The Abbeyfield Bradford Society Limited
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NOTES TO THE ACCOUNTS

at 31 December 2013

11 RECYCLED CAPITAL GRANT FUNDS

	£
Balance Brought forward	-
Transfer from fixed assets to Social housing grant	31,786
Balance Carried forward	<u>31,786</u>

The recycled capital grant was as a result of the sale of 46/48 Kirkgate, Shipley

12 PENSION COSTS

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension costs charge represents contributions payable by the charity to the fund and amounted to £720 (£720 -2012). No contributions were payable to the fund at 31 December 2013.

13 DESIGNATED RESERVES

	Improvement Fund	Capital Development Projects	Total
	£	£	£
At beginning and end of year	531,791	152,193	683,984
Transfer profit on sale of property	207,214		207,214
Transfer (to)/from income and expenditure account	-	(47,843)	(47,843)
	<u>739,005</u>	<u>104,350</u>	<u>843,355</u>

14 PRIOR PERIOD ADJUSTMENT

In accordance with the Statement of Recommended Practice - Accounting by registered social housing providers - Updated 2010, The Abbeyfield Bradford Society Limited has adopted new accounting policies from 1 January 2013. A prior period adjustment has been required in respect of the following items:

- 1) The adoption of component accounting has resulted in additional depreciation arising as a consequence of the shorter component lives. This has resulted in a net prior period adjustment of £17,268.

The Abbeyfield Bradford Society Limited
(A company limited by guarantee)

NOTES TO THE ACCOUNTS

at 31 December 2013

14 PRIOR PERIOD ADJUSTMENT - CONTINUED

As a result, comparative figures for the year ended 31 December 2012 have been adjusted as follows

	Surplus for the year	Net Assets
As previously reported	7,051	1,249,053
Effect of adoption of component accounting	(17,268)	(17,268)
As restated	<u>(10,217)</u>	<u>1,231,785</u>
Revenue Reserve		As Restated Total
	£	£
At beginning of year	674,244	674,244
Prior period adjustment	(17,268)	(17,268)
At end of year	<u>656,976</u>	<u>656,976</u>

15 GUARANTEE

The Society is a company limited by guarantee. If the Society were to go into liquidation and there were insufficient assets to meet the liabilities each member of the Society would be required to pay £1 into the company. This would amount to £8.

16 PAYMENT TO CREDITORS

The average number of days between receipt and payment of purchase invoices is 8 (8 - 2012).

17 COMMITMENTS UNDER OPERATING LEASES

At 31 December 2013 the charity had annual commitments under non-cancellable operating leases as follows

	Equipment 2013 £	2012 £
Expiry date		
Within one year	-	-
Between two and five years	-	-
	<u>-</u>	<u>-</u>

18 AUDITORS' ETHICAL STANDARDS

In common with many businesses of our size and nature we use our auditors to prepare and submit returns to the tax authorities and assist with the preparation of the financial statements.

In common with many other businesses of our size and nature we use our auditors to provide tax advice and to represent us, as necessary, at tax tribunals.