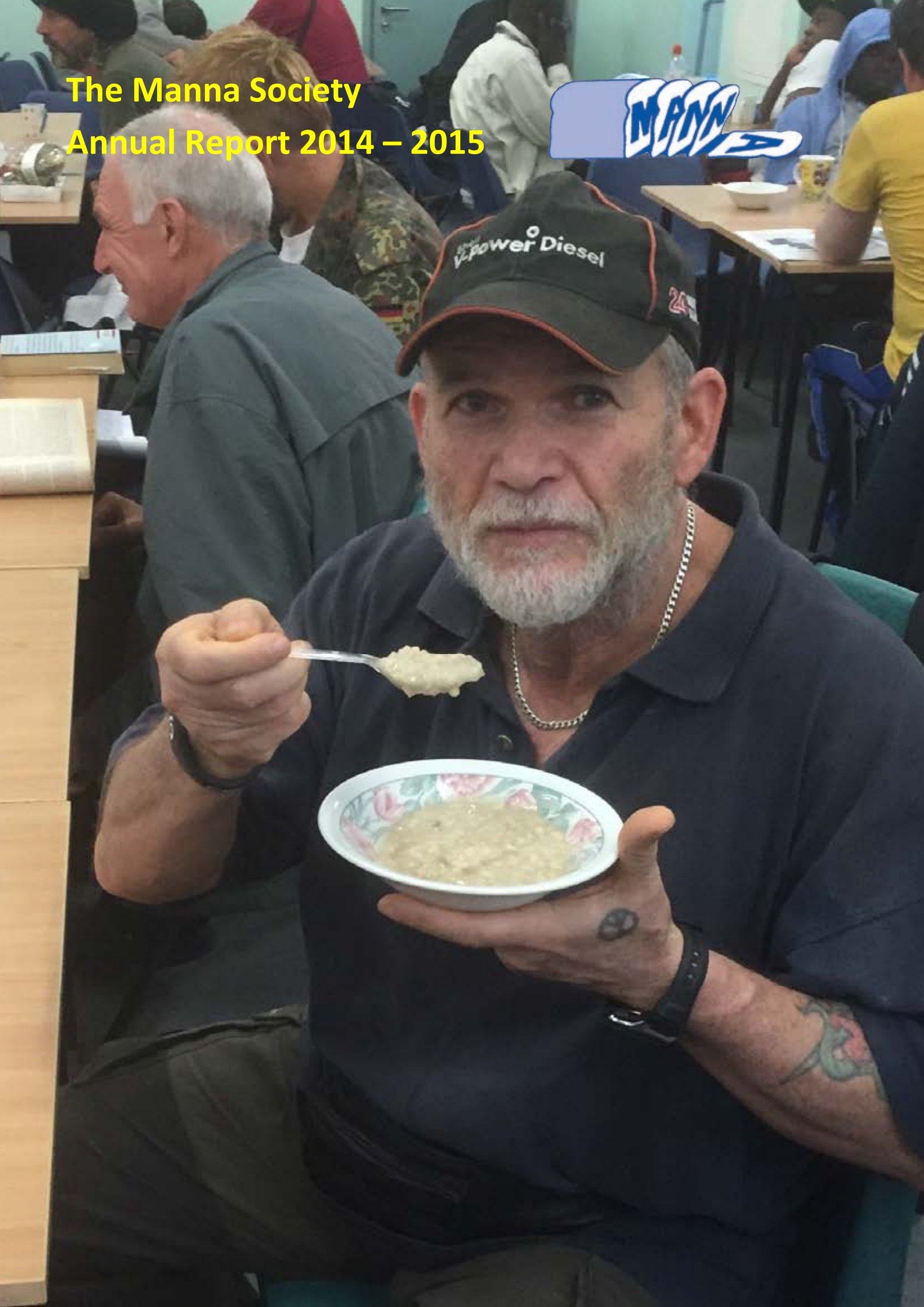


The Manna Society
Annual Report 2014 – 2015



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Patrons: Most Rev Kevin McDonald, Retired RC Archbishop of Southwark,
The Rt Revd Christopher Chessun, Anglican Bishop of Southwark.

Committee Members

- Bill Dodwell Chairperson
- Tony CharltonTreasurer
- Emma Chippendale, Canon Michael Cooley, Pauline Emmerson, Nannette Ffrench, Christine Higgins, David Mendez, Cha Power & Julia Walledge

The **Manna Society** began in 1982 and formed under a constitution in 1988 (amended in August 1989). The Society's objects and purpose: ***'to relieve poor persons who are homeless and/or unemployed by the provision of food, shelter and other forms of Christian care with the object of promoting the physical, mental and spiritual welfare of such persons and of improving their conditions of life.'*** (Constitution No 2a)

The Ethos of the Manna

Our vision is the creation of a just society that respects the dignity of every individual.

The Manna Day Centre is a place of unconditional acceptance. Our task, as we see it, is not to judge but to love.

We aim to respect the dignity and worth of each person with whom we come in contact. Each and every one has an intrinsic value that deserves to be respected. No one is dispensable. Our task is to feed and care for homeless people and those in need who seek our help but we cannot be content with this. We must also seek to challenge the structures of society that lead to homelessness and poverty.

Treasurer's Report

By
Tony Charlton



Included within this annual report (pages 14 & 15) is the statement of financial activities and the balance sheet for the year ended 31st March 2015. Full copies of the audited accounts will be available at the Annual General Meeting if anybody would like a copy.

This compares to an income in the previous year of £418,209 and costs of £441,517. So costs were quite similar to the previous year but our income was £61,954 lower. In the treasurer's report last year I stated that we anticipated a deficit of £85,000 which could easily rise to £100,000 for the 2014/15 year. In fact, during committee meetings during 2014/15 year, I frequently stated that we might end up with a deficit of over £100,000. So, compared to that forecast, a deficit of £77,000 is not too bad.

Because of the deficit for the year, our reserves have gone down from slightly over £327,000 to just over £250,000. Our monthly overhead is currently £35,600 and, over and above the monthly overhead, we have incurred or will incur relating to the new building. deducting the £44,000 from less than six months' running acceptable amount and is recommendations of the

Our income and expenditure report shows that we received an income of £356,255 [in 14-15] and our costs for the year were £433,065 and we therefore had a deficit for the year of £76,810.

roughly £44,000 of costs This means that, after reserves, we have slightly costs in reserve. This is an roughly in line with the Charity Commission.

For this current year, we are £42,000 which is more or

forecasting a deficit of less the amount mentioned

above that we will eventually have spent in order to move into our new premises. This means that we would effectively be in a break even position if the one-off costs of the premises move were ignored. Although we are forecasting a deficit of £42,000, donations received so far this year suggest that we might improve significantly on that figure and I am hopeful that we might break even, or even show a slight surplus.

As always, I would like to use this report to say thank you to each and every one of our donors for their donations both in money and in kind during the past year. And as always I want to thank The Roman Catholic Diocese of Southwark for the use of the old Manna Centre for the past 33 years and, of course, I thank the diocese for including the Manna in their plans for this new development and for their support during the negotiations with the developers regarding the space we will occupy. The move has not been easy and compromises with space have had to be made and, when the rest of the development is finished, further compromises may have to be made, but the end result will be that the "New Manna" will have been open throughout the development period and will continue to provide all the services which have been provided in the past to some of the most needy in our society.

Also, I must thank all the staff and volunteers at the Manna for all the hard work that has gone on throughout the past year, and I hope that working alongside a building site is not causing too many problems.



Advice and Welfare service
By
Margaret Shapland
Housing & Welfare Advice Worker



“Unity is strength... when there is teamwork and collaboration, wonderful things can be achieved.” Mattie Stepanek

That is the theme of my article for this annual report. But first a word about the author of my quote. Quite extraordinarily, the young man in question died at just 13 having been born with a rare form of muscular dystrophy. Before his death, he had written six volumes of bestselling poetry and a collection of essays on peace. I know a little about this disease from personal experience within my family – my brother’s family to be precise. Their second child – Bill - was born with Duchene muscular dystrophy. Looking after someone with this condition demands not only teamwork and collaboration but great support from external bodies with specific knowledge in the area of this diagnosis and within such a framework it can be the case that “wonderful things can be achieved”. Bill lived somewhat longer than Mattie surviving till he was 26, completing his degree and living a full and happy life.

After a give a brief review of what our service did in the last year, we are going to take a look at how we are hoping to use partnerships that will allow us to give us the strength as an organisation that will allow us to continue to help our clients. Going forward, we will depend more on the collaboration of our partners but also that of our clients and our supporters.

What the housing & welfare advice service did in our fiscal year 2014-15

- **1,471 clients seen**

During that year, we has the opportunity of working with 1471 individuals of whom 660 were new clients coming to our service - that is, 45%. We continue to grow our client base by about the same percentage each year. It is a demonstration that need continues and that growth has been constant since we have begun to collect statistics.

- **2,785 consultations given**

One of the measures that we use is to look at the number of occasions clients come to meet with us. In the last year, there were 2785 visits by clients to our service seeking help. This ignores to a substantial degree the number of phone calls we get from people or other organisations asking for advice.

- **319 clients found accommodation**

Over the last year, we saw 556 clients who needed assistance with housing – 38% of everyone seen. Of these, 74 had not benefits in place nor suitable identity documents. In some case we can assist clients to get identity documents and obtain benefits – however the new legislation affecting EU migrant works means sometimes we cannot, so there is no safety net for them and they are at greater risk of being taken advantages of by unscrupulous employers. A further 37 had no recourse to benefits in the UK so our ability to assist them is very limited.

We placed 319 people into some form of accommodation, not all of which is permanent because that may not be what some clients want from us – that is 61% of all who asked us.

What factors impact us as we move into the new financial year?

I know that I have written about these factors on a number of occasions but they continue to “box us in” even more as we move forward.

- a) As local authorities look at reducing costs and scrutinise services even more, financial cuts have meant that the capacity to help people reduces. Some of the schemes run by local authorities to help provide deposits or incentives to private landlords have been lost – this means that clients may depend more on organisations such as ours to help with the up-front costs associated with renting as that may be their only option – and why is that?
- b) We have seen local authorities decommissioning housing services such as hostels, losing beds and placements for people in need. Not only are local authorities affected, housing associations who provided hostel placements are looking at the use of their properties particularly where they are sitting on real estate in areas where property values are high. One of the organisations we work with had a large housing project in Hampstead. They have decided to look at the use of the property and have given notice to all the residents
- c) The change in benefits structure – the move into Universal Credit though bringing some advantages in increased flexibility brings with it greater responsibility to the individual including the payment of their own rent as housing costs are included in the overall benefit. Many landlords understandably feel concerned about this aspect of Universal Credit. Even in the current benefit structure, we have had experience of clients for whom other financial pressures – debts elsewhere etc have led to them to use money intended for their rent to stave off the debt collectors
- d) Pressures on the private rented sector market – I have talked about the reduction in landlords who are willing to accept housing benefit, the levels of rent people are being asked to pay – the average rent of a 1 bed in Southwark where we are based is between £1200 and £1500 a month. For someone who need financial support, that is often far above what the local authority will pay – I googled our postcode, SE1 3QP and what the local authority will pay for a one bed flat is £884 per month. It means that people on low incomes just cannot afford to live in the borough
- e) Decommissioning services that have traditionally given support to clients. We have found over the last year that clients come to us because other services have had substantial cuts in funding. Clients who would have in the past used Refugee council services have come to us as they were not able to receive the assistance they needed have come to us. In our local area, a significant service offering interventions to homeless clients and their associated private rented accommodation service have been lost. This is a story across the country as councils look at the cuts they have to make to try and balance their books

What do we have in our portfolio to combat these conditions?

Whatever the conditions in the private rented sector, it is the area that we have to expand into at an ever increasing rate. Shelter observed in their briefing that private rented housing is no longer the preserve of students and young professionals. The sector has grown by 69% over the last 10 years. Nine million people in England now rent privately. Over a million families with children now rent privately.

Coming in from the cold

With these indications, it is clear even with the difficulties that private renting has to be a significant strand in the armoury of the resources we have and that is why we are developing a new service in partnership with our local night shelter. That service is called “Inn from the Cold”. This service is aimed at providing a landlord with private rented sector ready tenants who whilst they have residence in the shelter have received training to enable them to sustain a private rented sector tenancy. They will be partnered with a volunteer mentor/supporter who will stay with them from the point where they start on the road towards being housed in private rented accommodation to the start of their tenancy and beyond.

One of the great selling points to landlords is that the pressure is taken off them to make sure the tenancy works – they don’t want hassle, they just want good reliable tenants with timely rent payments. Part of the aim of the project is to deliver just that. Through our partner, we have some funding to help develop this project at a faster rate than hitherto – we want to have the building blocks on place and to do this the first steps are to recruit a group of volunteer supporters who can be trained to help support these clients.

Alongside this, we are working to develop a portfolio of landlords – these we hope will come from a variety of sources – through links with estate agencies, direct with landlords and hopefully encouraging people who may find themselves in the position of being accidental landlords – having inherited some property, having a spare room in their house after the children have left home and for whom some additional income would be useful. There is a spare room scheme endorsed by the government – the “rent a room “scheme” whereby rental income up to £4250 is ignored for tax purposes. If people are concerned about what a mortgage company may feel about letting of rooms –permission has to be sought but in most cases, they are amenable.

We have just sorted out this issue for a small landlord where we established that they could have up to 3 tenants in their home if they wished and completed the paperwork for them. Prior to that intervention, the landlord was contemplating withdrawing their accommodation as they were concerned about approaching their mortgage company and also about the number of questions being asked by the housing benefit department in their area. We were able to deal with that too. This kind of support to landlords is something we expect to deliver under the umbrella of this new service. Being in partnership gives us more boots on the ground to deliver a meaningful and effective service – something that has held us back from fully developing this part of our work.

However, alongside that, we have to look at how we can support our clients financially with the up-front costs of private rental. Here is one route we are developing to help us to do that.

Helping clients to help themselves

Only one of the landlords we work with will accept clients who are not able to provide some up-front funds. We have a good relationship with our local authority in Southwark who through their emergency support scheme will help us to provide rent in advance. Each authority has different criteria and will provide or not financial support for a homeless person – this can impact adversely on clients who do not fit the criteria. This means we have to look elsewhere to help.

We are currently in discussions with a Credit Union whereby the society along with its night shelter partner would place a certain amount in an account which could be drawn upon to provide deposits or rent in advance for clients. We can ask the client to save with the credit union to match the amount we provide. We provide funds as a loan which is then administered by the credit union with the client paying back an agreed manageable amount each month so we can re-cycle funds to allow us to help other client who are in need.

We have to encourage clients to apply for Budgeting Loans from the DWP which are interest free and provide an amount towards the costs of rent in advance. We are hoping to do some fund raising for block funds to enable us to match the amounts that a budgeting loan can offer (which incidentally are now more constrained than previously).

Bringing housing into play

We are working with two partners who are housing trusts. The idea is that we may provide up-front seed costs of leasing properties from our reserves – essentially the rent in advance and deposit. The running costs will be met through rental income generated through Housing Benefit. We have chosen to work with one trust whose interest is in getting people back into the community and the workplace, the other partner works with clients who may have a longer journey as they have more complex needs. To do this we need to be able to ensure that the rental costs will be met. We are now setting up meetings with the local authority concerned to ensure that the intensive housing management costs needed to support such clients can be met.

The reason why we want to pursue this route is that we have seen coming through our service clients who have been through hostels but whose skills in terms of independence and ability to move into independent accommodation is sadly lacking. We feel that this is a failure on the part of the organisations who housed them previously and does not equip people to move forward with their lives.

What can be achieved?

We recently worked with a young man who presented significant challenges given his background and needs. Let's call him Lutos. He had been asked to leave his family home as his step father did not want him living there. He was living in a friend of the family's garage. He works just a little as a road cleaner. He has a diagnosis of schizophrenia. He comes from Eastern Europe but has lived and worked in this country for some years; he came to the UK with his mother.

He had been to the local authority who sent him away – it is moot point as to whether they had duty of care as when I spoke to his care co-ordinator, she felt that he needed supported accommodation.

This kind of combination of factors creates some significant challenges. Many providers who work with people with mental health conditions will only provide accommodation for clients on benefits only. Many providers find it hard to work with clients who are doing some work but need some help from Housing Benefit. Many providers are not keen to accept clients from an eastern European background due to the uncertainty created through the new benefit regulations.

Through hard work and the help of one of our housing partners we were able to find him accommodation in a shared house in the borough he knows so that he can be close to his mother whom he speaks to every day, near the mental health services that support him and where he works. At one point, we were in despair as to whether we could find him something but I am sure divine intervention came to our aid and it all came together in the end.

Thank you for giving us the base from which we can help someone like this – someone despite huge difficulties is playing their part in society.

In the forthcoming year, I am sure the challenges and needs will place evermore demands on our service. Please continue to help us to meet them and thank you for everything you have done in the past.

I hope I have shown that with unity from everyone in this tapestry, great things can be achieved.



Director's Report

By
Bandi Mbuli



From 1982 to March 2015 the RC Diocese of Southwark gave us free use of the premises from which we operated (6 Melior Street, London SE1). This year, it has renewed its commitment to serve homeless people by giving us free use of a new building, 7-13 Melior Street, SE1. For as long as there are homeless people who need the Manna to help, we will not have to worry about the building from which we operate. What we freely receive from the Christian community and people of goodwill, we also freely give to those who come to us for assistance.

In spite of the move to our new building, we managed to keep most of our services uninterrupted. We however had to close for three days to allow the move. Although we have less space in our new building than we did in the previous one, we have continued to serve food to a similar number of people. Traditionally, during summer time, the number of people who tend to come to the centre are lower than in winter. Most days, we have served about 150 diners. It remains to be seen how many more will come through our doors in the autumn and winter. The fear is that our new smaller dining hall may not be able to contain the extra people who tend to come in when the weather is cold. Would we be able to offer food to all in one sitting? When it is cold people tend to stay in longer, for the whole duration we are open, for warmth. It remains to be seen whether we will be able to accommodate everyone who comes for lunch in one sitting.

A large proportion of our service-users continues to be men, 90% men & 10% women. However, the number of women who seek advice from our advice team is larger, about 20%. These statistics reflect the general homeless population nationally.

We have had teething problems in our new building. When we first moved in, the drainage kept on getting blocked. Thankfully the cause of the recurring problem has been identified and the developers have promised to replace the damaged flooring in the foreseeable future. Unfortunately, we are still dealing with hot water running out much too quickly in the showers. We are still working with the developers to come up with a solution to resolve the problem so that we get enough hot water supply before the weather turns cold.

Another teething problem was restarting our education service. It took us almost three months to restart it. The builders did not complete their work until 4-6 weeks after we moved in (end of March) and the IT engineers needed time to get the new computer suite ready for use and to configure the new computers. The situation is much better now as the room has since been adapted for use and a PhD student on a placement with us, Josh Burraway, has been running most of the sessions.

The service which has suffered the most is that of providing furniture to our clients. Though we have been able to collect furniture from people and give it out, we do not have a showroom which they can visit. Although the RC Archdiocese of Southwark has provided us with an additional building for storage where we have been keeping the furniture, it is unfortunately off-site and inaccessible to our clients. It is not suitable for our clients to visit so as to pick and choose what they need.

An important date in our calendar is our AGM. This year it will be on 13 October, from 6 to 8pm. It will be coupled with the blessing of our new building by Archbishop Peter Smith (R.C.). We are delighted that Bishop Christopher Chessun (CofE), one of our patrons, will also be able to join us on this occasion to celebrate with us the work of the Manna.

Staffing levels have remained the same. We have 12 paid staff, including two part-time workers. Altogether, we use 60 volunteers, most of whom are former clients and people who are between jobs or are retired.

As an organisation we strive to listen to the concerns of our service-users, learn from them and formulate ideas which we relay in our engagement with local and national authorities. We want to continue to be an authentic voice for the better treatment of homeless people. As well as providing practical help to homeless people, we work with others to reduce and prevent homelessness. This year, we are participating in the review of the provision of services to homeless people by the London Borough of Southwark. It is a great opportunity to collect reliable data on which a long-term strategy can be based. The grant we receive from Southwark Council which pays the salary of one (of our two) full time advice workers and most of the salary of our part time advice worker (3 days a week) is as always for one financial year at a time. We do not know whether we will be commissioned to provide the same service again in 16-17. The upcoming review of homeless services in Southwark poses a real challenge to us as well as being a good opportunity to learn about what has gone on for the last three years.

We are working jointly with Homeless Link, a policy, research and training organisation specialising on issues of homelessness, and The Passage, a day centre based in Westminster, to develop regional alliances of day centres with the aim of improving day services to homeless people not only regionally but also nationally. When it comes to policy and campaign work, our natural allies remain Housing Justice and Church Action on Poverty with whom we mobilise Christian action to tackle poverty and homelessness.

In our work with homeless people, at The Manna Society, we draw our inspiration from Jesus's exhortation: "Freely have you received, freely give." We rely on our supporters' generosity in order to cater for the homeless people who come to us for assistance. We pass on your goodwill, donations and gifts to our service-users without claiming anything in return. All the services we offer are free thanks to your generosity. We try to act as agents of love, goodwill and compassion to our service-users. We try to treat every person who comes to us with love, acceptance and respect. Through such a treatment we hope to contribute to their quest for personal independence, self-worth and dignity. We are particularly grateful to the R.C. Archdiocese of Southwark for its continuing generosity and support.



MANNA CENTRE STATS

The Manna Centre, 7-13 Melior Street, London SE1 3QP

Tele: 020 7403 1931

OPEN EVERY DAY (7 days a week)

- **120-150 people use our services daily**
 - **120-150 free lunches served daily**
- **Over 100 use our toilet & washing facilities daily**
 - **35 use the clothing store (Twice a week)**
- **Over 40% of clients sleeping rough**
- **47% of service users are without an income**

IN 2014 - 2015

- **1,471 clients benefited from Housing & Welfare advice**
- **Accommodation found for over 300 clients**

www.mannasociety.org.uk

Registered Charity No: 294691

www.facebook.com/TheMannaSociety

@MannaCentre



Who uses the Manna Centre?
Survey results – Monday 17th August 2015

	Numbers using centre	%
Male	181	93
Female	13	7
Sleeping Rough		
Council/HA flat	80	41
Hostel	63	33
Friends	20	10
Squat	26	13
Other	4	2
	1	1
Ethnic Origin		
A10 Countries	62	32
English	53	27
African	33	17
Western European	18	9
Irish	9	5
Asian	5	3
South American	5	3
Black Caribbean	4	2
Other	3	1
Scottish	2	1
No income		
	92	47
In receipt of benefits		
	87	45
Other income		
	17	9

N.B: A further 4 people did not wish to participate in the survey and so are **not** included in the above stats.

N.B: 2 people in receipt of benefits also had other income

A real human being at the other end

By

Karolina Muszynska

Housing & Welfare Advice Worker



The impact of technology in modern life is unmeasurable. We can all see the benefits of it e.g. easy access to information and improved communication. I must admit that it is difficult for me to imagine my work without access to the internet. People comes to me with all sorts of enquiries and if I did not have access to the internet it would be very time consuming or even impossible to address most of them. Addresses and phone numbers of various institutions all over the world, directions and map of places, opening hours, policies, benefits calculators, forms, applications etc. are all now available at few clicks. Electronic mail that allows us to attach scanned documents and to send them in a few minutes to any place in the world, helps us to resolve our clients' problems quicker and in a more effective way (traditional post takes longer and may get lost).

These all are great tools and they can make our live better. However, there are also two main disadvantages and I observe them in my work with a great concern. Firstly, all those who cannot keep up with technology are left far behind; secondly we have less face to face interaction and we are forgetting that there is a real human being at the other end of our communications.

Although we offer IT classes and internet access to our customers there will always be a percentage of people who will struggle with using computers for many different reasons. This is a fact. At least 50% of my clients do not have an email address and have no idea how to use the internet. This is a real problem nowadays when most of our life activity involves using the internet. We use it to pay bills, manage bank accounts, search for jobs, apply for jobs, apply for benefits, check our child's progress at school, book appointments, exchange information, shop, contact various institutions, complete a tax return, reporting repairs etc. Even those who feel confident in using computers may feel a bit overwhelmed with all this. So many passwords to remember! Of course we (Manna Day Centre) and many other service providers have created services to offer help to those who are not confident with their IT skills or have no access to the internet. However what worries me most, is that the fact that our clients have to rely on us to do basic activities like job searches for them. This may deepen their social isolation and feeling of inadequacy in relation to the modern world.

Another concerning issue for me, is lack of face-to-face communication. We have a wonderful and powerful ways to communicate these days but at times I do feel they stop us from seeing a real human being at the other end. I experienced so much negligence in my clients' cases that I start to wonder if at times face-to-face communication would not be a quicker and more effective way of dealing with people's problems. It feels like it is much easier to ignore or not to act upon an email than it would be to ignore someone in person.

Jan lives in temporary accommodation provided on behalf of Lambeth Council by Denham Properties. He is a disabled person and is not very confident in English. When his electricity meter began to smell of burning on Sunday he called the emergency number provided by the Landlord. As there was no response and the issue had to be sorted immediately he decided to call an electrician and paid for the meter to be replaced, at a cost of over £200. Ian is on low income and so he had to borrow the money from his relatives. He came to us with the invoice asking for help to get it sorted. We have contacted Denham by email (their preferred method of contact) to request the refund over 2 weeks ago. We have yet to get a reply and have to date not even received an acknowledgement of our email!

Sheila is a lonely mother of two kids. She works part time, rents from a private landlord and claims Housing Benefit. In October last year, she received a letter from Housing Benefit informing her that she had been overpaid by more £3,000 as she had not declared her income. Her Housing Benefit was suspended and she came to us in a very distressed state.

We checked Housing Benefit's calculations and discovered mistakes. They had included income Sheila had never received. We emailed them with all the evidence and asked them to look at their decision again. After a couple of weeks we still had not heard from the Housing Benefit department in question so

we emailed them again. This time our email was acknowledged but the issue we had raised was not addressed. At that stage we decided to make an official complaint. It was in January this year.

Sheila's situation was getting worse as her landlord had begun to threaten her with eviction due to her rent arrears. We made Housing Benefit aware of this in our complaint. The officer who was dealing with the case, requested a few more documents and a statement from our client. These were provided by the end of January and then we had no further response. In February when we called them to chase the response we were told that we had not provided all the information they had requested. It was one of the most frustrating conversation I have had in my job as I realised that the Complaints Officer had not even read the statement we had sent to them. To cut a long story short after many interventions (including a second complaints stage) on Sheila's behalf her debt for finally cancelled in July this year.

It was sad that an issue that could have been sorted out at an early stage had to escalate so far, wasting the time and resources of so many people and putting so much pressure on Sheila. The most upsetting aspect of the case for me was that despite us highlighting the fact that Sheila and her kids could very well become homeless as a result of these delays and despite several requests to deal with this case as a matter of urgency, it took so unnecessarily long for it to be resolved. Sheila was lucky to find a service which helped her to deal with this problem but we have met others who have actually lost their homes in similar situations. It feels like the human story behind the case is being overlooked so often.



The Manna Society

Statement of financial activities for the year ended 31 March 2015

	Restricted funds 2015 £	Unrestricted funds 2015 £	Total funds 2015 £	Total funds 2014 £
Incoming resources				
Incoming resources from generated funds:				
Voluntary income	69,287	280,095	349,382	404,481
Investment income	-	6,873	6,873	13,728
Total incoming resources	69,287	286,968	356,255	418,209
Resources expended				
Costs of generating funds:				
Costs of generating voluntary income	-	6,607	6,607	7,662
Charitable activities	69,287	353,541	422,828	431,095
Governance costs	-	3,630	3,630	2,760
Total resources expended	69,287	363,778	433,065	441,517
Movement in total funds for the year - Net income/(expenditure) for the year	-	(76,810)	(76,810)	(23,308)
<i>Total funds at 1 April 2014</i>	<i>-</i>	<i>327,197</i>	<i>327,197</i>	<i>350,505</i>
Total funds at 31 March 2015	-	250,387	250,387	327,197

The Manna Society

Balance sheet as at 31 March 2015

		2015		2014
	£	£	£	£
Fixed assets				
Tangible assets		8,446		4,052
Current assets				
Debtors	20,999		20,258	
Cash at bank and in hand	<u>312,408</u>		<u>394,597</u>	
	333,407		414,855	
Creditors: amounts falling due within one year	<u>(91,466)</u>		<u>(66,710)</u>	
Net current assets		<u>241,941</u>		<u>348,145</u>
Total assets less current liabilities		250,387		352,197
Creditors: amounts falling due after more than one year		<u>-</u>		<u>(25,000)</u>
Net assets		<u>250,387</u>		<u>327,197</u>
Charity funds				
Unrestricted funds		<u>250,387</u>		<u>327,197</u>
Total funds		<u>250,387</u>		<u>327,197</u>

The financial statements were approved by the Management committee on 16th September 2015 and signed on their behalf by Tony Charlton, Manna Society Treasurer.



MOONE
by
risha's
owers

METRO Sport

Sullivan 'slur' has Charlie seething

PHOTOGRAPH BY [unreadable]

PHOTOGRAPH BY [unreadable]