

**Statement of financial activities**  
(incorporating an income and expenditure account) for the year ended 31 March 2017

	2017			2016		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
<b>Income from:</b>						
Donations and legacies	326,897	23,214	<b>350,111</b>	337,424	4,313	341,737
Charitable activities						
– Homestore	148,726	46,461	<b>195,187</b>	170,316	35,500	205,816
– Made of Money	23,630	88,363	<b>111,993</b>	102,771	121,037	223,808
– Quids in	–	–	–	–	7,339	7,339
– Moneytalk Bournemouth	–	–	–	–	80,868	80,868
– Moneytalk Camden North	–	26,180	<b>26,180</b>	–	25,080	25,080
– Down to Earth	–	59,883	<b>59,883</b>	–	64,950	64,950
– Fair Funerals	–	49,832	<b>49,832</b>	–	28,082	28,082
– Move on Up	30	212,030	<b>212,030</b>	–	–	–
Investments	2,394	–	<b>2,394</b>	4,506	–	4,506
Other income	46	–	<b>46</b>	15,453	–	15,453
<b>Total income</b>	<b>501,723</b>	<b>505,933</b>	<b>1,007,656</b>	<b>630,470</b>	<b>367,169</b>	<b>997,639</b>
<b>Expenditure on:</b>						
Raising funds	59,020	–	<b>59,020</b>	51,139	–	51,139
Charitable activities						
– Homestore	292,167	47,029	<b>339,196</b>	320,393	39,197	359,590
– Made of Money	98,282	135,019	<b>233,301</b>	130,924	121,197	252,121
– Quids in	–	–	–	–	4,123	4,123
– Moneytalk Bournemouth	–	–	–	–	107,751	107,751
– Moneytalk Camden North	7,460	16,959	<b>24,419</b>	–	5,105	5,105
– This Way Up	2,333	25,000	<b>27,333</b>	–	28,386	28,386
– Down to Earth	160,876	59,883	<b>220,759</b>	116,758	65,776	182,534
– Fair Funerals	64,252	49,832	<b>114,084</b>	65,301	28,280	93,581
– Other charitable projects	10,429	16,209	<b>26,638</b>	–	17,987	17,987
<b>Total expenditure</b>	<b>694,819</b>	<b>349,931</b>	<b>1,044,750</b>	<b>684,515</b>	<b>417,802</b>	<b>1,102,317</b>
<b>Net income / (expenditure) before net gains / (losses) on investments</b>	<b>(193,096)</b>	<b>156,002</b>	<b>(37,094)</b>	<b>(54,045)</b>	<b>(50,633)</b>	<b>(104,678)</b>
Net gains / (losses) on investments	635	–	<b>635</b>	759	–	759
<b>Net income / (expenditure) for the year</b>	<b>(192,461)</b>	<b>156,002</b>	<b>(36,459)</b>	<b>(53,286)</b>	<b>(50,633)</b>	<b>(103,919)</b>
Transfers between funds	(104,185)	104,185	–	(62,716)	62,716	–
<b>Net movement in funds</b>	<b>(296,646)</b>	<b>260,187</b>	<b>(36,459)</b>	<b>(116,002)</b>	<b>12,083</b>	<b>(103,919)</b>
<b>Reconciliation of funds:</b>						
Total funds brought forward	1,054,744	102,949	<b>1,157,693</b>	1,170,746	90,866	1,261,612
<b>Total funds carried forward</b>	<b>758,098</b>	<b>363,136</b>	<b>1,121,234</b>	<b>1,054,744</b>	<b>102,949</b>	<b>1,157,693</b>

This financial information has been extracted from the full audited financial statements approved by the trustees on 19th September 2017 and available to view on the Charity Commission website.

## Balance sheet as at 31 March 2017

	<b>2017</b>	<b>2016</b>
<b>Fixed assets</b>		
Tangible assets	143,196	131,505
Investments	8,237	7,602
	<b>151,433</b>	139,107
<b>Current assets</b>		
Stock	2,782	3,467
Debtors	273,119	70,749
Cash and cash equivalents	765,577	974,700
	<b>1,041,478</b>	1,048,916
<b>Liabilities</b>		
Creditors: amounts falling due within one year	71,677	30,330
<b>Net current assets</b>	<b>969,801</b>	1,018,586
<b>Total net assets / (liabilities)</b>	<b>1,121,234</b>	1,157,693
<b>The funds of the charity:</b>		
Restricted income funds	363,136	102,949
Unrestricted income funds		
– Designated funds	740,855	1,050,452
– General funds	17,243	4,292
Total unrestricted funds	758,098	1,054,744
<b>Total charity funds</b>	<b>1,121,234</b>	1,157,693