



Trustees' Report and Financial Statements

The NOAH Enterprise

For the year ended 31 March 2015

Company registration number: 03248392

Charity number: 1059672



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The NOAH Enterprise, Company number 03248392

Trustees' Report and Financial Statements

Year ended 31 March 2015

Contents	Page
Officers and Professional Advisers	1
Report of the Trustees	2
Independent Auditors' Report to the Members	11
Statement of Financial Activities	13
Balance Sheet	14
Accounting Policies	15
Notes to the Financial Statements	17

The NOAH Enterprise, Company number 03248392

Officers and Professional Advisers

The Board of Trustees	Dr P J Ward (Chair) Rev A Blyth H Charters (Treasurer) A W Gray Lord McKenzie Rev R O'Neill P Pugh
Secretary	J O'Connor
Chief Executive	J O'Connor
Registered Office	141 Park Street Luton Bedfordshire LU1 3HG
Head Office	141 Park Street Luton Bedfordshire LU1 3HG
Auditors	MHA MacIntyre Hudson Chartered Accountants & Statutory Auditor Abbey Place 24-28 Easton Street High Wycombe Buckinghamshire HP11 1NT
Bankers	The Co-operative Bank 80 Cornhill London EC3V 3NJ

The NOAH Enterprise, Company number 03248392

Report of the Trustees

Year ended 31 March 2015

The Board of Trustees, who are also the directors of the charitable company, have pleasure in presenting their Report and the financial statements of the charitable company for the year ended 31 March 2015.

Structure, Governance and Management:

Governing Document

As the charitable company ("charity") is limited by guarantee, no shares are held in the charity. The governing document of the charity is the Memorandum and Articles of Association. The charity was incorporated on 11 September 1996. Charity registration was given on 12 December 1996, charity number 1059672.

Organisation Structure

The Board of Trustees is responsible for the strategic management of the organisation and may co-opt new Members between General Meetings at which time their appointment is ratified.

The Board has reviewed the nature of its governance in the context of NOAH Enterprise's growth and relatively rapid expansion. As a result the Trustees now hold 'business' meetings five times per annum and have added 2 further meetings solely dedicated to strategic development. In addition, the Chair meets with the Chief Executive frequently to discuss longer-range agenda items as well as strategic implementation and short-term issues or constraints.

There are four Board Committees which meet regularly prior to each Board meeting to scrutinise respectively welfare operations, finance, corporate services, and social enterprise.

Trustees are recruited via recommendations from existing Trustees and the Chief Executive, and there is a prescribed, structured induction process. On-going training is by input from the Chief Executive/Company Secretary as well as by attendance at relevant and appropriate events and courses.

Board of Trustees

The Board of Trustees who served during the year and up to the date of signing these financial statement were as follows:

Rev A Blyth
H Charters (appointed from 30th April 2014)
R W Gough (resigned 10 December 2014)
A W Gray
Lord McKenzie
Rev R O'Neill
P Pugh (appointed from 30th April 2014)
Dr P J Ward

Risk Management

The Board of Trustees has examined the major strategic, business and operational risks which the charity faces and confirms that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks. The Board of Trustees continue to seek to establish the creation of adequate reserves to ensure that the work of the Charity can continue to avoid disruption of the service to beneficiaries which may happen as a result of the volatile and uncertain nature of charity income.

Objectives and Activities:

Principal Activities

NOAH Enterprise is an incorporated charity based in Luton which seeks, out of Christian conviction, to help the most disadvantaged. Particularly, it is focused on people who are homeless or at risk of being homeless, including rough sleepers and those who are deeply entrenched, and others who are marginalised and socially excluded.

The NOAH Enterprise, Company number 03248392

Report of the Trustees (Continued)

Year ended 31 March 2015

Principal Activities (continued)

NOAH Enterprise works throughout Bedfordshire providing practical, caring and empowering services to those who are temporary or entrenched rough sleepers, are homeless, are marginalised, socially excluded or have fallen into poverty. At the heart of our vision is a belief in the fundamental dignity and worth of every individual. We run an award winning Day Centre, Outreach Team, Resettlement Service, Cold Weather Shelter, a thriving Social Enterprise and a range of training programmes at the NOAH Academy.

NOAH has a day-care welfare service in Luton, and street outreach and resettlement/reconnection services across Bedfordshire, arranges training in life and basic skills and combines that with a Social Enterprise which trades in restored furniture and white goods as well as the traditional charity shop retailing clothing and bric-a-brac products. This social business, apart from generating an income, is a key component of NOAH's holistic approach to supporting individuals who are extremely socially excluded in improving the quality of their lives. It provides them with structure where before there was chaos, skills and work experience where there has been long-term unemployment, an empathetic social environment, and all of this combines to increase the self-confidence, -esteem and -respect of those involved.

NOAH was set up in 1987 and developed into its current form in 2003 with the establishment of its Social Enterprise and, most recently, the Training Academy. NOAH is open to anyone in need aged over 18-years-old. In reality the majority of people we help are between 30 and 50 years old, 80% male, 20% female. They all face severe and multiple disadvantage including sleeping rough or at risk of rough sleeping, homelessness or at risk of homelessness while living in temporary accommodation, suffering mental ill health, misusing drugs and alcohol, and experiencing unemployment, ill health problems, isolation and loneliness.

NOAH provides holistic support to people living on the margins of society. We do this through a combination of street outreach (persuading people living on the streets to engage with our services), welfare (primary – food, clothing and personal hygiene; supplementary – GP surgery, mobile dentistry, mental health clinic, finding accommodation, advice on budgeting and managing scarce income, recreational therapies), training (in basic, life and vocational skills) and work experience (warehousing, driver's assistant, woodworking, service engineering of domestic goods, administration, retailing). 1,200 people come through our Day Centre each year. We will be actively working with up to 500 at any one time. The problems they face are complex; a combination of homelessness, unemployment, family breakdown, living in appalling housing conditions, loneliness and poverty. Many have health, mental health, drug and alcohol problems, or often a combination of all of these. Added to this, a considerable number of people, mostly Eastern European immigrants, have no access to benefits or any source of income and no ID. However we know that with the right support people, even in these circumstances, are able to achieve extraordinary transformations in their lives. Our holistic approach provides a pathway that enables them to do just that.

The NOAH Enterprise, Company number 03248392

Report of the Trustees *(continued)*

Year ended 31 March 2015

Charity Objectives

NOAH Enterprise seeks, out of Christian conviction, to help the most disadvantaged in the local community of Luton and across Bedfordshire. Particularly, it is focused on people who are homeless or at risk of being homeless, and others who are marginalised and socially excluded.

In order to meet its objectives the charity operates a number of projects as follows:-

- Welfare Centre
- Street Outreach and Resettlement/Reconnections service
- The NOAH Academy providing training in basic life skills and vocational skills
- Social Enterprise, including practical work experience

Public Benefit

The Trustees have complied with the duty in part 1, chapter 1, section 4 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission.

The Trustees believe that the projects listed above, and the achievements and outcomes recorded in this report, demonstrate that NOAH Enterprise prevents and relieves poverty, and advances education, health, community development, human rights and environmental protection through its holistic approach to meeting the needs of disadvantaged members of society in Luton and in a wider area within Bedfordshire.

Achievements and Performance in the Year:

Perspective

It remains remarkable that, in the face of an increasingly corrosive recession, NOAH has extended and enhanced its service delivery to provide an increasingly effective pathway out of destitution for people suffering multiple disadvantage of a severity that combines homelessness with mental ill-health, addiction and chaos. What makes this the more astonishing is that this is the first year in the past five that we have returned a surplus, albeit modest, on our bottom line. Up to that point we knowingly supported our key services by drawing on our reserves.

Two major projects came to an end in the year, viz. Homelessness Transition Fund (Luton) and Homelessness Transition Fund (Bedford and Central Bedfordshire). The achievements of both were considerable not only in terms of the numbers of people helped from the streets to a more sustainable life (up to 260% of target) but in the evidence constructively provided to inform those charged with making decisions in support of people who were rough sleeping and who had very complex needs. Other fruits of this work were the setting up positive partnership working with the local authorities, together with structures which provided frameworks via which voluntary agencies worked together and with the respective Council teams to great effect.

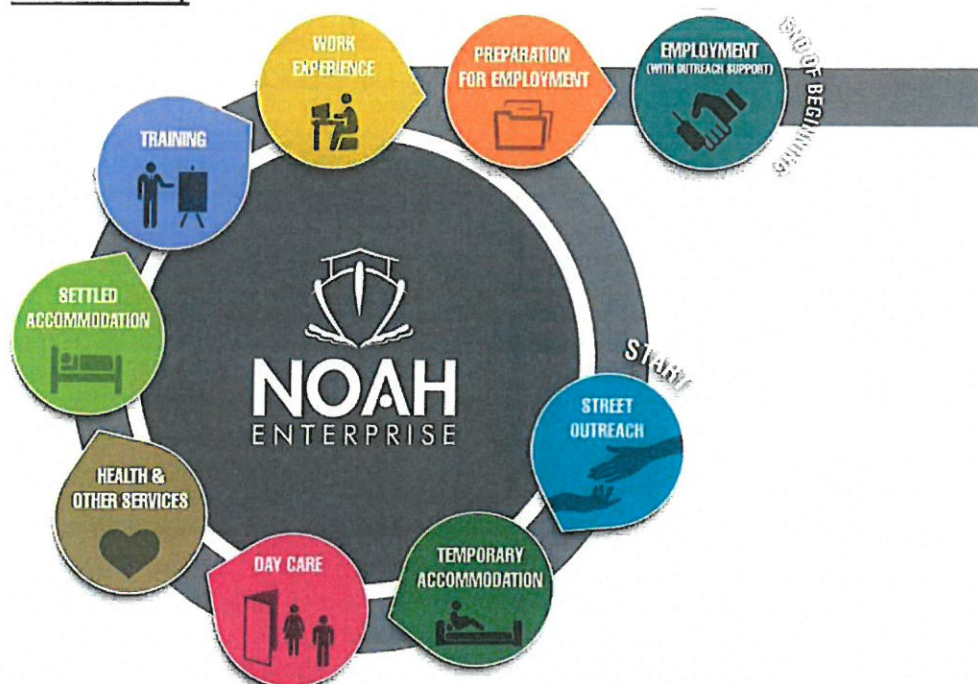
The combined effort has proved so successful socially and financially that it seems illogical not to continue the work to remedy a problem which, if left untended, will simply mushroom to the social and economic disadvantage of the community and impact adversely on all of the statutory agencies in the County. It does not make sense that, when Government has invested in seedcorn projects that have demonstrated huge benefit to local authorities, those local authorities appear unable to capitalise on it because their ability to do so is severely constrained through ever reducing resources resulting from severe recessionary cuts to their budgets. To carry on like this and particularly with the £12bn welfare cuts that Government are seeking will create poverty and misery on a colossal scale.

The NOAH Enterprise, Company number 03248392

Report of the Trustees (continued)

Year ended 31 March 2015

Life's Journey



NOAH is seeking to support and accompany people who are homeless and experience severe and multiple disadvantage on their journey which often begins on the streets and reaches what we call "the end of the beginning", a settled life, through employment or other constructive role in society.

We put in place, in the year just gone, a big and vitally important stepping stone in our pathway. We introduced our Academy. Its objective is to provide that bridge from welfare through training and work experience to employment. It is a mix of tuition in English as a second language, digital learning, basic and life skills and preparation for employment, and on-the-job training in such as warehousing, woodworking, home maintenance, domestic goods service engineering, van driving, retail and administration. In the year we had 191 individuals complete courses of whom 38 went into employment, a considerable achievement when you consider that these are people who for various reasons are long-term unemployed.

Business Relationships

More and more businesses are undertaking their corporate social responsibility in helpful supportive partnerships with NOAH. Their involvement ranges from donations of cash and in-kind by way of food, clothing and other goods to re-decorating and a number of innovative alternatives in between. Importantly many are prepared to offer job opportunities via work-placement or employment when our people are work-ready.

Conference

We staged our first Conference under the theme of 'Let's Get Together'. The objective was to stimulate discussion leading to suggestions of how we might best work in partnership particularly with the Local Authorities and other statutory agencies to address and contribute to solutions for tackling the issues of poverty and deprivation in Bedfordshire more effectively. Presentations were made by keynote speakers, national and local, to an invited audience of decision makers and key influencers in the County. The presentations fuelled constructive discussion at breakout sessions. The event was commonly regarded as a great success and a wish to see the theme explored in greater depth. It will be the first of what will become annual Conferences.

The NOAH Enterprise, Company number 03248392

Report of the Trustees (continued)

Year ended 31 March 2015

Street Drinker Outreach

Luton Drug and Alcohol Partnership (LDAP), a department within the Public Health Directorate of Luton Borough Council, commissioned NOAH in November 2014 to provide street outreach in support of a 6 month pilot project focused on street drinkers primarily and street beggars to a lesser extent. The objective is initially concerned with determining the nature and scale of the problem which is a considerable issue in the town. The consequence of anti-social behaviour is having an impact on the community as a whole and the business retailing community in particular. The pilot has been successful in achieving its initial objectives and consequently it has been extended by another 6 months. It will conclude in an evidence-supported recommendation as to how the matter is best dealt with, which will enable the Council's leaders to consider on an informed basis how best to proceed.

The NOAH Boutique

The Boutique opened in August 2014 selling clothing, bric-a-brac and small electricals. Its USP is its town centre location and attractive layout and range. It brings our complement of stores to three.

Media

NOAH is becoming a go-to source for media on issues regarding homelessness and associated conditions in the County. We have been featured on regional TV and radio and were referred to daily in Comic Relief week on Radio 2's Chris Evans' Breakfast Show.

Operational Performance

The numbers of people we are reaching on the streets and those accessing our day care services are astonishing for an area outside London and other large city conurbations. In Bedfordshire, other than Luton, we have, in an 18 month period, helped 287 people off the streets into settled accommodation or reconnected them with their hometown and the support agencies there. We have 1,200 people accessing our Welfare Centre in Luton in a year and at any given time will have an active caseload of c400. The majority of those using our services continue to be white British but the diversity in terms of nationality of the clientele can be seen from this table of nationalities who attended our soup kitchen and who are by definition homeless:

Czech Republic	Latvia	Portugal	Sweden
England	Lebanon	Romania	Tanzania
Eritrea	Lithuania	Russia	Wales
Hungary	Nigeria	Scotland	Zimbabwe
Iraq	Pakistan	Slovakia	
Ireland (Republic of)	Palestine	Somalia	
Kosovo	Poland	South Africa	

On average up to 100 people per day come to our Welfare Centre.

- The Welfare Centre was open every day of the year offering a battery of services covering primary (food –breakfast, lunch and evening soup kitchen, clothing and personal hygiene facilities) and supplementary care (resettlement, advice on personal financial management, interfacing with other specialist agencies, medical and dental services, drama, music and art therapies), and a proactive street outreach team. Demand remained high averaging up to 100 attendees per day, seeking some or all of the services available. We have in place the homeless sector standard database, In-Form, which enables us to provide a more comprehensive and pertinent range of service user support information, measurement indicators and service efficiency and capture outcome evidence. **Luton Borough Council by their own evaluation put the value of the Social Return on Investment (SROI) of their grant of £111k towards the operation of NOAH's Welfare Centre at £1.8m.**
- Three retail outlets contribute to NOAH's Social Enterprise; the Furniture Store, the NOAH Shop and the NOAH Boutique. The Store is supplied in part by furniture restoration and white goods refurbishment activities, both of which provide employable skills training and practical work experience. Turnover was challenging in the face of the recession. However we were very pleased to be able to continue to offer an excellent service in support of Luton Borough Council's Crisis Support Scheme and are beginning to develop a similar relationship with Central Bedfordshire Council.

The NOAH Enterprise, Company number 03248392

Report of the Trustees (continued)

Year ended 31 March 2015

Operational Reflections

2014/15 was another year in which our work was privileged.

- Homelessness Transition Fund projects concluded having delivered so much not only by way of outcomes but in providing evidence of the extent and nature of the problem of homelessness across Bedfordshire and that it has remedy. The relationships developed with the Local Authorities in the County and sister organisations in the voluntary sector were very rewarding and a demonstration of what can be done and to effect through mutually respectful partnerships
- NOAH was one of 32 organisations nationwide to be awarded funding by Government to undertake the Help for Single Homeless project in Bedfordshire
- Launched the Academy with 191 completing courses and 38 finding employment
- Opened another NOAH Shop, the Boutique in Luton's town centre
- Commissioned to undertake the Street Outreach project in Luton
- Held our first Conference with the theme of Let's Get Together, a successful initiative to bring decision-makers in the County together to discuss and take forward considerations on tackling poverty and deprivation across Bedfordshire
- Working with 1,000+ people in real need
- Strengthening partnerships with Businesses
- Benefitting from the wonderful and generous support of 250+ volunteers
- Produced a financial surplus for the first time in the last 5 years
- Reinforcing our pathway through life's journey for people with complex needs, a journey that begins on the streets and reaches sustainability through employment or other meaningful activity in the community.

Financial Review

The year ended with a surplus of £5,165 (2014: deficit £113,935). Restricted funds decreased by £43,259 (2014: increased by £31,078) and unrestricted funds increased by £48,424 (2014: decreased by £145,013). Reserves total £530,842 (2014: £525,677) of which £131,850 (2014: £175,109) is restricted.

After 4 years of deficit which the trustees knowingly incurred to support vital welfare services in the face of recession, their budgeted intention in 2014/15 of returning a surplus was realised.

In summary:

	2015	2014
	£	£
Income	1,441,013	1,186,790
Expenditure	<u>1,435,848</u>	<u>1,300,725</u>
Net income/(expenditure) for the year	<u>5,165</u>	<u>(113,935)</u>
Total funds	<u>530,842</u>	<u>525,677</u>

Budgets are set annually. Actual results are measured against budget on a monthly basis, analysed and reported on. Such reports are tabled to the Board of Trustees at each of the five 'Business' meetings per annum and the two Board 'Away Days'. Prior to tabling to the Board financial reports are scrutinised by the Board's Finance Committee.

The principal funding sources for NOAH Enterprise are statutory funding from central and local government, charitable trust funding, grant from the Department of Foreign Affairs and Trade of the Irish Government, individual business, church and community group donations and contributions from social enterprise activity which also delivers tangible benefits to NOAH's target beneficiary group.

Details of NOAH's expenditure showing the amounts expended under different headings against each of the main charitable activities are given in note 3 to the accounts on page 20.

The NOAH Enterprise, Company number 03248392

Report of the Trustees (continued)

Year ended 31 March 2015

Reserves Policy

It is the Board of Trustees' policy to keep a proportion of unrestricted funds in reserve to supplement the restricted fund balance. At the year end the unrestricted fund reserve was £398,992. The restricted fund balance was £131,850. The general funds would allow NOAH Enterprise to fulfil its charitable aims and objectives by being able to absorb in the short term any adverse consequences of a changing funding environment thereby ensuring continuous operation of its programme of charitable work for just under 4 months. Present policy is to build this reserve to provide 6 months' operational cover.

Financial Support

NOAH Enterprise would like to thank the following for grant funding and monetary donations received during the year.

Ashden Trust
Albert Hunt Trust
Bedford Borough Council
Bedfordshire and Luton Community Foundation
Charles Plater Trust
Charlotte Marshall Charitable Trust
Clothworkers Foundation
Comic Relief
DCLG: Homelessness Transition Fund
Department of Foreign Affairs and Trade of Ireland - Emigrant Support Programme
Esmée Fairbairn Foundation
Henry Smith Charity
House of Industry Estate
Lankelly Chase
Luton Borough Council
Peoples Millions
Porticus
Sir Harold Hood' Charitable Trust
Souter Charitable Trust
Wixamtree

Contribution to the Local Community

Through the delivery of its declared objectives, NOAH Enterprise provides benefit to the community. It is the place where those who have fallen through every safety net come for support. For example, medical, mental health and dental services can access, through NOAH, a population that those services could not otherwise reach and can then deliver primary care that is not only remedial but preventative. Consequently NOAH makes a huge, positive contribution to the public purse. But NOAH Enterprise activities have a broader 'ripple effect' of benefit. Through the social enterprise, opportunities are afforded to people who are long-term unemployed and we look to do that more extensively through the introduction of our Academy. Through this people not only gain work experience and vocational skills but also have a structure in their lives where perhaps chaos existed before. They are part of a social environment populated by fellow trainees and members of NOAH's staff who are understanding and empathetic. Through the whole process their self-confidence and their self-respect improve.

In addition the goods donated to NOAH for re-use which would otherwise be dumped in expensive landfill are instead made available for sale after restoration on a two-tier pricing system, with families / individuals in receipt of state income benefit getting a preferred discount. The net income generated is invested in the general work of NOAH Enterprise thereby making it less dependent on *grants*.

Contribution from the Local Community

We remain indebted to all of our volunteers and benefactors from various sections of the community who continue to donate in cash, in kind and through their involvement in delivering our services. Their contribution is not only generous, it is an encouraging sign of support for the work we do and the people for whom we care.

The NOAH Enterprise, Company number 03248392

Report of the Trustees *(continued)*

Year ended 31 March 2015

Contribution from the Business Community

Our connection with the business community goes from strength to strength in the most gratifying way. There is a genuine wish in the private sector to build longer-term relationships with a Charity like NOAH, working with severe and multiple disadvantage, and extreme poverty. These manifest themselves in a diversity of contribution that spans material help, support-in-kind and direct life-changing impact e.g. providing work placement or a job. The generosity of the Companies and their staff is consistently expressed in cheerful giving of time and assistance. It is appreciated so much and has such a beneficial effect on the people who use our services and in the encouragement it gives to staff and volunteers.

NOAH's Holistic Approach

The span of work undertaken is concentrated in three specific functions.

(i) Welfare

A proactive approach to supporting people who are homeless or at risk of being so is built on a wide range of practical services. These can be broadly categorised as (i) primary welfare; food, clothing, personal hygiene and (ii) complementary welfare; health services, counselling, resettlement, outreach, and recreational therapies. These services are made available through the direct commitment of 16 staff working out of our Welfare Centre which is open 365 days of the year. They include:

- Daily cooked breakfast (except at weekends) and lunch
- Clothing store
- Toilet and shower facilities
- Medical Services
- Dentistry
- Chiropody
- Laundry
- Resettlement support – finding accommodation, financial advice, and help with housing
- Advice on managing personal finance
- Advice on statutory income benefits
- Outreach support – helping homeless people obtain, maintain and sustain independent living
- Drug and alcohol counselling
- Soup Kitchen
- Emergency Winter Shelter
- Drama group
- Music group
- Art club
- Book Club
- Average attendance up to 100 per day and 1,000 unique individuals each year

(ii) Social Enterprise

NOAH's trading activity revolves around the restoration of furniture, the refurbishment of white goods and the retail of both. The retail offer is extended to include new furniture and white goods.

The process is structured around 3 Luton based retail outlets, a furniture warehouse and 2 traditional charity shops. The former is supported by 2 functional activities – white goods refurbishment and furniture restoration. The receipt of donations and the delivery of sold products is made possible by the deployment of our diverse fleet of vans. In all social enterprise provides:

- more opportunities for work experience and skills training for those coming to us for support
- greater opportunities for consumers, especially those on restricted budgets
- the potential for making a greater net financial contribution to sustaining the work of NOAH
- the NOAH Shop trading in donated clothing and bric-a-brac employs 2 members of staff and 10 volunteers
- the Furniture Warehouse trading in new and pre-used furniture and white goods employs 3 staff and engages up to 50 volunteers

The NOAH Enterprise, Company number 03248392

Report of the Trustees *(continued)*

Year ended 31 March 2015

- Furniture restoration and white goods refurbishment activities employ 3 members of staff and 30 volunteers
- 3 vans for collections/deliveries employing 2 staff and 8 volunteers
- re-uses 400+ tons of what would otherwise be bulk waste

(iii) Training

The introduction of the Academy towards the end of the year has the objective of providing key basic and life skills to help our people to move on in their lives and achieve a better quality of life. Training in English as a second language, digital learning and pre-employment preparation is combined with an obligation to work in our social enterprise. In that way we can help people to be work-ready and to have essential language skills and evidence of constructive activity to present to potential employers. Relationships are being established with commercial companies which are prepared to take our people on work placement or into employment when we deem them to be work ready.

The Future

How does one describe the future when there is so little, indeed no, control over vital influences that have a material impact. First there is funding, then there is legislation.

NOAH is determined to do its utmost to support people in poverty, abject poverty. We will employ all of the gifts that we have been given and strain every sinew to help the poor to a better life.

NOAH will rely increasingly on its own resources. We cannot rely on the obligation of local and statutory bodies to meet their responsibilities to the most deprived in our midst because of the financial and other challenges they face. We will continually seek to put in place those pieces of the jigsaw that provide a comprehensive and effective pathway out of poverty and misery.

Having brought our services to the benefit of people in need across Bedfordshire we will build on that. But we can only build on it, as we have delivered it, in partnership with other wonderful voluntary agencies working in the spheres of homeless, addiction and multiple deprivation. We have found real concern in some local authorities for the plight of those who are on the margins of society and a will to work imaginatively and constructively to find solutions. We very much want to be a part of nourishing that approach not only with local authorities but across the statutory sector.

Our relationships with the business sector have grown and flourished. This in part is due to their recognition of an obligation towards corporate social responsibility i.e. that they have a responsibility to the community within which they do business. That must flourish and we have every confidence that will be so. The generous giving of time and resources by various organisations is a tribute to them but particularly how they empathise so completely with our objective. We want more of that, giving people an opportunity to understand the scale of need in our community and how they can contribute but also the sense of achievement of doing something so selfless for people who have so little and were born into that situation.

NOAH offers a pathway out of misery. We have demonstrated and evidenced delivery. Our pathway works. The benefits are huge, to the individual and to the community – socially and financially (£1.8m return for an investment of £111,000 on the services delivered in our day centre in Luton).

In more practical terms NOAH will replace the Welfare Centre in Park Street, Luton in the next 3 years. The building has served us well but is overdue in needing to be replaced. Our Furniture Store in Church Street is on a site subject to re-development which seems imminent. We will be re-locating to alternative premises within the course of the coming financial year.

The future in terms of growing need is daunting, decision makers' appreciation of the situation seems ill informed and the actions they take appear for short-term benefit. NOAH must not be constrained by that environment but focused always on the needs of our people.

The NOAH Enterprise, Company number 03248392

Report of the Trustees (continued)

Year ended 31 March 2015

Board of Trustees' Responsibilities

The Trustees (who are also directors of NOAH Enterprise for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Board of Trustees' Responsibilities

In so far as the Trustees are aware:

- there is no relevant audit information of which the charitable company's Auditor is unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the Auditor is aware of that information.

Auditors

MHA MacIntyre Hudson are deemed to be re-appointed under section 487(2) of the Companies Act 2006.

Small company provisions

This Report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

Registered office:
141 Park Street
Luton
Bedfordshire
LU1 3HG

Signed by order of the Board of Trustees



.....
Dr P J Ward
Trustee

Approved by the Board of Trustees on 8 July 2015

The NOAH Enterprise, Company number 03248392

Independent Auditors' Report to the Members

Year ended 31 March 2015

We have audited the financial statements of NOAH Enterprise for the year ended 31 March 2015 which comprise the Statement of Financial Activities, the Balance Sheet, and related notes. The financial reporting framework that has been applied to their preparation is applicable law and the Financial Reporting Standard for Smaller Entities (effective April 2008) (United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities).

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 auditor's 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 Trustees and the auditors

As explained more fully in the Trustees' Responsibilities Statement set out on page 9, the Trustees (who are also the Directors of the charitable 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 and express an opinion on 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 (APB's) Ethical Standards for Auditors.

Scope of the audit of the financial statements

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the charitable company's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the Trustees; and the overall presentation of the financial statements. In addition, we read all the financial and non-financial information in the Report of the Trustees to identify material inconsistencies with the audited financial statements and to identify any information that is apparently materially incorrect based on, or materially inconsistent with, the knowledge acquired by us in the course of performing the audit. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

Opinion on financial statements

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2015 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with the United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Opinion on other matter prescribed by the Companies Act 2006

In our opinion the information given in the Trustees' Annual Report for the financial year for which the financial statements are prepared is consistent with the financial statements.

The NOAH Enterprise, Company number 03248392

Independent Auditors' Report to the Members *(continued)*

Year ended 31 March 2015

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 to you if, in our opinion:

- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- certain disclosures of Trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies exemption in preparing the Trustees' Annual Report.



BIANCA SILVA ACA
(Senior Statutory Auditor)
For and on behalf of
MHA MACINTYRE HUDSON
Statutory Auditor and Chartered Accountants

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8 September 2015

The NOAH Enterprise, Company number 03248392

Statement of Financial Activities (including Summary Income and Expenditure Account)

Year ended 31 March 2015

Incoming resources	Note	Unrestricted funds £	Restricted funds £	Total funds 2015 £	Total funds 2014 £
<i>Incoming resources from generated funds</i>					
Voluntary income					
Donations and Gift Aid recoveries		71,636	–	71,636	25,795
Investment income					
Interest		923	–	923	1,493
<i>Incoming resources from charitable activities</i>					
Grants	1	127,335	668,853	796,188	635,037
Day Centre and related services		2,856	–	2,856	5,422
Social Enterprise		562,453	–	562,453	514,249
		<u>765,203</u>	<u>668,853</u>	<u>1,434,056</u>	<u>1,154,708</u>
Other income		6,957	–	6,957	4,794
Total incoming resources		<u>772,160</u>	<u>668,853</u>	<u>1,441,013</u>	<u>1,186,790</u>
Resources expended					
<i>Costs of generating funds</i>					
	3	<u>36,939</u>	–	<u>36,939</u>	<u>38,972</u>
<i>Charitable activities</i>					
Welfare Centre	3	63,625	559,929	623,554	574,969
Social Enterprise	3	569,286	29,288	598,574	676,782
Training and Employment	3	45,138	122,895	168,033	–
		<u>678,049</u>	<u>712,112</u>	<u>1,390,161</u>	<u>1,251,751</u>
<i>Governance costs</i>	3	<u>8,748</u>	–	<u>8,748</u>	<u>10,002</u>
Total resources expended		<u>723,736</u>	<u>712,112</u>	<u>1,435,848</u>	<u>1,300,725</u>
Net incoming (outgoing) resources before transfers	4	<u>48,424</u>	<u>(43,259)</u>	<u>5,165</u>	<u>(113,935)</u>
Transfer between funds		–	–	–	–
Net movement in funds for the year		<u>48,424</u>	<u>(43,259)</u>	<u>5,165</u>	<u>(113,935)</u>
Funds at 1 April 2014		<u>350,568</u>	<u>175,109</u>	<u>525,677</u>	<u>639,612</u>
Resources available at 31 March 2015	11	<u>398,992</u>	<u>131,850</u>	<u>530,842</u>	<u>525,677</u>

The charity has no recognised gains or losses other than the results for the period as set out above.

All of the activities of the charity are classed as continuing except where indicated otherwise.

The accounting policies and notes on pages 16 to 23 form part of these financial statements.

The NOAH Enterprise, Company number 03248392

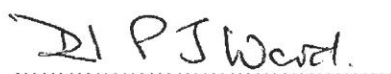
Balance Sheet

31 March 2015

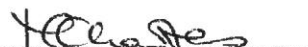
	Note	£	2015 £	2014 £
Fixed assets				
Tangible assets	5		21,659	<u>21,719</u>
Current assets				
Stocks		13,921		19,506
Debtors	7	223,861		168,954
Cash at bank and in hand		458,022		<u>472,738</u>
		695,804		661,198
Creditors: amounts falling due within one year	8	<u>(186,621)</u>		<u>(157,240)</u>
Net current assets			509,183	503,958
			530,842	<u>525,677</u>
Funds				
Unrestricted funds				
General funds			398,992	<u>350,568</u>
			398,992	350,568
Restricted funds	11		131,850	<u>175,109</u>
			530,842	<u>525,677</u>

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008).

These financial statements were approved and authorised for issue by the Board of Trustees on 8 July 2015 and are signed on their behalf by:



Dr P J Ward
Trustee



H J Charters
Trustee

The accounting policies and notes on pages 16 to 23 form part of these financial statements.

The NOAH Enterprise, Company number 03248392

Accounting Policies

Year ended 31 March 2015

The principal accounting policies which are adopted in the preparation of the financial statements are set out below:

Basis of accounting

The financial statements have been prepared under the historical cost convention, and in accordance with applicable United Kingdom accounting standards, the Statement of Recommended Practice "Accounting and Reporting by Charities" issued in March 2005 (SORP 2005), the Companies Act 2006, and in accordance with the Financial Reporting Standard for Smaller Entities (FRSSE) (effective April 2008).

Cash flow statement

A cash flow statement has not been prepared on the grounds that the charity is exempt from the requirement to produce such a statement.

Recognition of incoming resources

These are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the resources, the Trustees are virtually certain they will receive the resources and the monetary value can be measured with sufficient certainty.

All incoming resources and expenditure are reported gross in the SOFA.

Grants and donations

Income from voluntary sources such as collections, donations and grants, are credited when received and when the charity has unconditional entitlement to the resources.

Contractual income and performance-related grants

This is only included in the SOFA once the services have been delivered.

Volunteer help

The value of volunteer help received is not included in the accounts but described in the Report of the Trustees.

Investment Income

This is included when receivable.

Liability recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources and include any attributable VAT which cannot be recovered.

Cost allocation

Direct costs have been allocated directly to the appropriate charitable activity. Items of expenditure which contribute directly to more than one activity, and support costs, have been apportioned on the basis of full time equivalent staff numbers.

Cost of generating funds

These costs relate to the generation of voluntary income and investment income. They include fees for consultants, training and other resources, staff time and support costs.

Governance costs

Include costs of preparation and audit of statutory accounts, the costs of Trustee meetings and cost of any legal advice to Trustees on governance or constitutional matters.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources calculated by reference to use of staff time.

The NOAH Enterprise, Company number 03248392

Accounting Policies *(continued)*

Year ended 31 March 2015

Funds accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with an allocation of support costs as permitted by the funder.

Unrestricted funds are donations and other income received for the objects of the charity without further specified purpose and are available as general funds.

Designated funds are amounts allocated by the Board of Trustees for specific purposes.

Fixed assets

All fixed assets are initially recorded at cost. Assets are not capitalised below £200.

Depreciation

Depreciation is calculated so as to write off the cost of an asset, net of anticipated disposal proceeds, over the useful economic life of that asset as follows:

Leasehold improvements	- over period of lease
Furniture and equipment	- 25% to 50% straight line
Motor vehicles	- 25% to 33.3% straight line
Bespoke computer software	- 33.3% straight line

Pension contributions

The charity makes contributions to a group personal defined contribution pension scheme on behalf of its staff. Contributions are charged to the Statement of Financial Activities in the year in which they are payable in accordance with the FRSSSE.

Operating lease agreements

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight line basis over the period of the lease.

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

The NOAH Enterprise, Company number 03248392

Notes to the Financial Statements

Year ended 31 March 2015

1. Grants

	Unrestricted funds £	Restricted funds £	2015 Total £	2014 Total £
<i>Voluntary Income</i>				
Grants from trusts	-	-	-	-
<i>Income from charitable activities</i>				
Grants from trusts	20,000	192,638	212,638	120,500
Grants from statutory bodies				
Irish Government: Department of Foreign Affairs and Trade; Emigrant Support Programme	-	72,000	72,000	72,500
Bedford Borough Council – No Second Night Out	-	-	-	100,000
Communities and Local Government Homelessness Transition Fund – Luton	-	75,000	75,000	85,000
Homelessness Transition Fund – Bedford	-	51,056	51,056	71,477
Street Drinkers Project	-	40,000	40,000	-
Luton Borough Council	-	111,000	111,000	99,055
Luton Adult and Community Learning Trust	-	-	-	6,715
Homeless Transition Bridging Fund Bedfordshire	-	40,000	40,000	-
European Social Fund	46,250	-	46,250	-
Single Person Homeless	-	84,156	84,156	-
Job Centre Plus	33,244	-	33,244	-
Digital Inclusion	18,883	-	18,883	-
Bedford and Luton Community Foundation	-	25,000	25,000	-
Others under £10,000 each	8,958	-	8,958	-
	107,335	498,212	605,547	434,747
Deferred income released from prior year	-	63,125	63,125	142,915
Incoming resources deferred in current year	-	(85,122)	(85,122)	(63,125)
Grants for income from charitable activities recognised in current year	127,335	668,853	796,188	635,037

Grant income has been deferred where

- Resources are received before the charity has unconditional entitlement to them.
- Grant conditions require that resources are expended in a future period.

The NOAH Enterprise, Company number 03248392

Notes to the Financial Statements

Year ended 31 March 2015

2. Staff costs and numbers

	2015	2014
Staff costs	£	£
Salaries	726,688	692,874
Social security costs	61,126	59,409
Employer's pension contributions	996	1,720
	<u>788,810</u>	<u>754,003</u>
Recruitment costs	4,188	4,688
Training	7,739	5,214
Volunteer and welfare expenses	6,288	5,159
Agency staff	62,932	6,825
Other staff costs	1,669	24,392
	<u>82,816</u>	<u>46,278</u>
Total staff costs	<u>871,626</u>	<u>800,281</u>

Average number of staff employed

	2015	2014
Support services	9	6
Welfare services	13	12
Social enterprise	10	13
	<u>32</u>	<u>31</u>

In addition to the paid employees, the charity has a significant number of volunteers without whose help the charity would be unable to function.

No employee received remuneration and benefits exceeding £60,000 during the year (2014: none)

The Members of the Board of Trustees received no remuneration. One Member received £38 reimbursement for expenses incurred in the course of his duties on behalf of the charity.

The NOAH Enterprise, Company number 03248392

Notes to the Financial Statements

Year ended 31 March 2015

3. Resources expended

	Generating Funds	Welfare Services	Social Enterprise	Training and Employment	Governance	2015 Total	2014 Total
	£	£	£	£	£	£	£
Staff and volunteer costs	-	368,252	195,161	106,262	-	669,675	557,388
Direct costs	-	35,029	182,021	6,259	-	223,309	237,064
Professional and legal fees	36,939	-	743	-	8,748	46,430	47,725
Premises	-	34,128	93,170	2,633	-	129,931	125,464
Finance charges	-	-	6,033	-	-	6,033	6,085
Marketing and promotion	-	4,359	13,178	539	-	18,076	18,673
Depreciation	-	2,334	7,937	3,231	-	13,502	10,097
Bad and doubtful debts	-	-	-	-	-	-	155
Office facilities	-	12,468	10,929	4,793	-	28,190	19,259
Support costs	-	166,984	89,402	44,316	-	300,702	278,815
	<u>36,939</u>	<u>623,554</u>	<u>598,574</u>	<u>168,033</u>	<u>8,748</u>	<u>1,435,848</u>	<u>1,300,725</u>
Analysis of support costs		2015	2014	Allocation of support costs			
		£	£			£	£
Administrative and finance staff and volunteer costs		221,429	242,893	Generating funds		-	0.1%
Office facilities		24,967	19,412	Welfare services		55.5%	49.1%
Finance charges		1,365	1,088	Social enterprise		29.8%	49.9%
Insurance		9,830	8,352	Training and Employment		14.7%	0.9%
Marketing and promotion		4,817	2,959	Governance		-	0.9%
Professional and legal fees		33,982	3,555				
Depreciation		418	556				
Miscellaneous		3,894	-				
		<u>300,702</u>	<u>278,815</u>			<u>100%</u>	<u>100%</u>

The NOAH Enterprise, Company number 03248392

Notes to the Financial Statements

Year ended 31 March 2015

4. Net outgoing resources

Net outgoing resources are stated after charging:

	2015 £	2014 £
Depreciation	13,920	10,653
Audit and accountancy fees	<u>8,748</u>	<u>5,176</u>

5. Tangible fixed assets

	Leasehold improve- ments £	Furniture and equipment £	Motor vehicles £	Bespoke computer software £	Total £
Cost					
At 1 April 2014	101,597	122,218	119,846	6,860	350,521
Additions	2,539	5,921	-	5,400	13,860
At 31 March 2015	<u>104,136</u>	<u>128,139</u>	<u>119,846</u>	<u>12,260</u>	<u>364,381</u>
Depreciation					
At 1 April 2014	100,550	105,344	119,846	3,062	328,802
Charge for the year	1,098	9,565	-	3,257	13,920
At 31 March 2015	<u>101,648</u>	<u>114,909</u>	<u>119,846</u>	<u>6,319</u>	<u>342,722</u>
Net book value					
At 31 March 2015	<u>2,488</u>	<u>13,230</u>	<u>-</u>	<u>5,941</u>	<u>21,659</u>
At 31 March 2014	<u>1,047</u>	<u>16,874</u>	<u>-</u>	<u>3,798</u>	<u>21,719</u>

6. Capital commitments

At 31 March 2015, the charity was committed to capital expenditure of £nil (2014: £nil)

7. Debtors

	2015 £	2014 £
Trade debtors	68,691	72,742
VAT recoverable	1,089	5,234
Grant debtors	109,169	51,715
Other debtors	3,791	1,754
Prepayments	26,775	27,298
Accrued income	14,346	10,211
	<u>223,861</u>	<u>168,954</u>

The NOAH Enterprise, Company number 03248392

Notes to the Financial Statements

Year ended 31 March 2015

8. Creditors: amounts falling due within one year

	2015 £	2014 £
Trade creditors	28,694	47,456
Social security and other taxes	15,016	17,290
Other creditors	5,530	4,994
Deferred income	86,955	64,958
Accruals	50,426	22,542
	<u>186,621</u>	<u>157,240</u>

9. Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total funds £
Tangible fixed assets	21,659	–	21,659
Current net assets	377,333	131,850	509,183
Total net assets	<u>398,992</u>	<u>131,850</u>	<u>530,842</u>

10. Commitments under operating leases

At 31 March 2015, the company had aggregate annual commitments under non-cancellable operating leases as set out below:

	2015 £	2014 £
Operating leases which expire:		
Within 2 to 5 years: land & buildings	25,000	–
Between 1 and 2 years	3,013	–
Within 1 year	–	708

11. Funds

Unrestricted funds represent amounts expendable at the discretion of the Trustees in furtherance of the charity's objects. Although legally expendable at the discretion of the Trustees, not all unrestricted funds are available for immediate or general expenditure.

Amounts which are committed to future expenditure, or invested in assets that cannot be realised in the normal course of events, and that are therefore unavailable for other purposes, are designated to distinguish them from general funds.

Unrestricted funds in excess of the amount required by the reserves policy may also be designated by the Trustees from time to time.

Where income is given for a specific purpose, the funds are classified as restricted, and are only expendable for that particular purpose.

The NOAH Enterprise, Company number 03248392

Notes to the Financial Statements

Year ended 31 March 2015

11. Funds (continued)

Further information on the purposes for which restricted funds are given:

- **Luton Borough Council** funds NOAH's Welfare Centre and resettlement programme.
- **Department of Communities and Local Government** funds NOAH's welfare and social enterprise activities.
- **The Department of Foreign Affairs and Trade** acts on behalf of the **Irish Government** and distributes funds to organisations involved in the provision of support and advisory services which benefit Irish people in Britain. The restricted revenue grant to NOAH is given for the running of the Welfare Centre while the capital grant is for the redevelopment or replacement of the Welfare Centre building.

The restricted funds at 31 March 2015 are comprised of:

	Restricted Funds b/fwd £	Income £	Expenditure £	Restricted Funds c/fwd £
Luton Borough Council	–	111,000	(111,000)	–
Charitable Trust grants for weekend opening and work with the homeless	–	42,061	(27,889)	14,172
Charitable Trust grants for Social Enterprise	–	29,288	(29,288)	–
Charitable Trust grants for Training and Employment	–	121,289	(116,798)	4,491
Bedfordshire and Luton Community Foundation	–	17,500	(17,500)	–
Street Drinkers project	–	26,769	(24,723)	2,046
Department of Communities and Local Government				
Activating Places of Change	2,168	–	(2,168)	–
Homelessness Transition Fund - Luton	21,636	75,000	(96,636)	–
Homelessness Transition Fund - Bedford	30,427	91,056	(121,483)	–
No Second Night Out	–	45,000	(45,000)	–
Single Person Homeless	–	37,765	(37,744)	–
Department of Work and Pensions	2,134	–	(2,134)	–
Irish Government: Department of Foreign Affairs and Trade:				
Revenue	1,527	72,125	(73,652)	–
Capital	109,258	–	–	109,258
Bedford Borough Council Reconnection and Resettlement Fund	1,862	–	–	1,862
Luton Adult and Community Learning Centre	6,097	–	(6,097)	–
Total restricted funds	175,109	668,853	(712,112)	131,850

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