

Annual Report and Financial
Statements
Choices Housing Association
Limited

For the year ended 31 March 2020

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Board members, executive officers and advisors

Board of management: James Dickson (Chair)
Julian Fletcher
Deborah Griffiths
Jane Moulder
Paul Weston (resigned 31 January 2020)
Esther Wright (appointed 9 September 2019)

Executive officers: Nigel Downs – Managing Director
Michelle Stirling – Director of Care
Catherine Rogerson – Company Secretary

Registered Office: 1A King Street
Newcastle-under-Lyme
Staffordshire
ST5 1EN

Auditors: Grant Thornton UK LLP
Chartered Accountants, Registered Auditors
4 Hardman Square
Spinningfields
Manchester
M3 3EB

Solicitors: Trowers & Hamlins
Heron House
Albert Square
Manchester
M2 5HD

Bankers: Lloyds TSB Bank plc
Fountain Square
Hanley
Stoke-on-Trent
ST1 1LE

Registration No: L4178
Community Benefit Society Registration No. 26995R

Report of the board

Introduction

The board of Choices Housing Association Limited (“Choices” or “the Association”) presents its report and the audited financial statements for the year ended 31 March 2020.

The Association is a wholly owned subsidiary of the Wrekin Housing Group Limited, a Co-operative and Community Benefit Society (registration number: 8067).

As an organisation, Choices operates and manages its activities against a clearly defined mission statement, vision statement and a set of values to ensure that they reflect the aims and ambitions of the organisation going forward. Our mission statement, vision statement and values are defined as follows:

Mission Statement:

To consistently provide high quality, safe and accessible housing, care and support solutions that improve the quality of life of people who use our services.

Vision Statement:

Across its area of operation Choices will be regarded as the best and most sought-after specialist housing, care and support provider, recognised for the excellence of its services and contribution to the development of inclusive communities where people are valued as individuals. To be an employer of choice where employees feel valued and are developed to deliver services that constantly exceed expectations.

Our Values:

Excellence -

- We will strive for excellence in everything we do.

Personalised –

- We will put the people who use our services at the centre of everything we do and empower people whenever possible to take control of their own care and lives.

Performance -

- We will utilise and develop the knowledge, experience and skills of our employees to deliver services that exceed expectations.
- We will use appropriate measures to improve performance - driven by what matters to our customers.
- We will be honest about what we can and what we cannot achieve.
- We will maintain safe and healthy workplaces.
- We will be clear, honest and supportive of employees regarding their performance.

Innovation -

- We will improve services by encouraging new ideas, approaches and concepts.

Engagement -

- We will engage with customers, their families, employees, stakeholders and partner organisations regarding the development of services and the organisation as a whole and empower people to have a real and meaningful input. We will engage in a range of ways that are timely and informative.

Respect -

- We will value each customer and employee as an individual and seek to understand their aspirations, abilities and needs.
- We will be open, honest and accountable, communicating clearly with customers, employees, stakeholders and partner organisations in order to develop relationships based on mutual trust.

- We will support each other as colleagues to the furtherance of the organisation's mission, vision and values.

Principal Activity and Business Review

The principal activity of Choices is the provision of registered care and supported housing for adults with a learning disability. In addition Choices operates a dementia care unit offering both registered care and nursing beds and a domiciliary care service which delivers care to tenants of the groups 'ShireLiving' Extra Care schemes and to other tenants who live in both Choices and Wrekin Housing Group properties.

All services are delivered in the Staffordshire and Shropshire areas. At the end of the financial year the Association operates:

- 13 learning disability registered care homes (74 beds)
- 10 learning disability supported housing schemes (74 beds/apartments)
- Commissioned domiciliary care to 222 customers (2,304 hours per week) at 31 March 2020
- A dementia care unit (Limewood) (59 beds)

The overall result for the period to 31st March 2020 is a surplus position of £506k (2019: surplus of £560k). This is a favorable variance of £727k against a deficit budget position of £221k.

Within that overall result, all business streams have out-performed against their budgets and generated positive contributions towards central overheads. Central overhead costs were also well-controlled and came in below budget.

This financial year has seen a change in the operation of the groups 'ShireLiving' Extra Care schemes. Previously Choices were responsible for all the operational aspects of these schemes (housing, care and customer services) but from October 2019 responsibilities have been split between Choices and The Wrekin Housing Group (WHG) with each organisation taking responsibility for the aspects of the service that best fit within their areas of expertise. From October 2019, Choices became responsible for the delivery of the 'one to one' registered care provision through our domiciliary care service in addition to providing an on-site 24hr response to service users calling for assistance via their alarm systems. All other aspects of the ShireLiving 'service offer' is now provided by WHG. Changes to the management fee derived from these new arrangements have been adjusted accordingly.

Our domiciliary care business produced a surplus before overheads of £385k. Income was £4.079m, a favourable variance of £738k against a budgeted income of £3.341m. An element of this variance (£669k) was due to the delay in the transfer of responsibilities originally planned for April 2019 but delayed until October 2019 during which time Choices continued to receive the management fee for the operation of the whole ShireLiving service. Choices also incurred the additional costs of providing the full service for the 6 months also resulting in costs being £737k over budget.

Demand for our learning disability (LD) care beds has diminished as local authority commissioners continue to demonstrate a preference for supported housing accommodation as an alternative to registered care. This trend increases pressure on voids across our LD care homes which in the financial year resulted in the closure of one of our learning disability care homes at High Street, Wolstanton (5-beds) due to financial viability. Despite this trend our learning disability care homes at year end generated an income of £4.909m and delivered a surplus of £523k before central overheads, a favourable variance of £51k against a surplus budget of £472k.

As part of the group development strategy we are examining the potential for increasing our supported housing provision further whilst at the same time monitoring the financial and operational effectiveness of our remaining LD schemes.

Our 10 learning disability supported housing schemes generated a net income of £591k and a surplus of £277k before central overheads which was an adverse variance of £5k against a budget of £282k.

Our Dementia Care Unit (Limewood) has continued to perform strongly with an increasing demand for nursing beds. Limewood delivered a surplus of £670k against a projected budget surplus of £187k with a net income of £4.708m. The dementia outreach service which operates out of Limewood and provides information, advice and

non-regulated support to service users and their families with a diagnosis of dementia produced a deficit of £39k against a zero budget. The intention is for this service to become cost neutral and this has received the backing of the Board due to the 'added value' it brings to Limewood and the wider organisation. In the three years it has been established the service has trained over 7,907 'dementia friends' in collaboration with the Alzheimer's Society.

Whilst recruitment in the care sector remains a significant issue, the improvements made to our recruitment processes continue to support our staffing position. For week ending 29th March 2020 we were showing an average establishment level of 97.15% (96.2% for learning disability care homes and head office combined and 98.1% for domiciliary care) against a target of 95%. Whilst this position is positive, it has to be noted that in certain locations it has been more difficult to recruit new employees mainly due to the more complex and challenging nature of the client group and also within our domiciliary care services where recruiting Senior Support Workers has also proved difficult.

Robust monitoring and management of establishment levels and human resources has ensured that the use of agency staff has been minimised as far as possible and we have been successful in growing the number of people on our 'bank list' once again reducing the need for agency cover.

A group-wide benchmarking exercise has recently been undertaken to ensure our terms and conditions remain competitive within the market. The results of this exercise are yet to be determined.

Our commitment and investment in the training and development of our employees remains as strong as ever despite the financial constraints placed on the organisation due to the continued pressure on local authority funding, which translates into restrictions on uplifts in bed-space fees and hourly care rates for domiciliary care.

The introduction of our Learner Management Software System (LMS) continues to provide efficiencies in the operation of our Training Department. The LMS ensures that employees are programmed to attend training at times that meet the requirements of the individual and the service in which they are deployed thus reducing the number of cancellations on training courses. Attendance across all courses at the end of March 2020 was 94.19%. Managers are also able to track the progress of members of their staff undergoing training.

Quality and Performance

Aa at 31 March 2020, all our care homes had achieved an overall 'good' judgement from the care regulator (The Care Quality Commission) with one care home gaining an 'outstanding' under one of the key lines of enquiry and another judged as 'outstanding' overall. The individual ratings for each care home, together with the full CQC reports, can be accessed via the organisation's website at www.choiceshousing.co.uk and via the CQC website.

Our own internal quality and performance processes remain robust in ensuring high levels of compliance against the regulations and for ensuring high levels of quality. Our Performance and Compliance Managers (PCM's) work closely with the families of service users to ensure people's needs are being met.

PCM's report directly to the Director of Care and the Managing Director and compliance reports are compiled following every inspection visit made by a PCM. An annual improvement plan is formulated on the basis of the internal and external inspections performed.

Regular performance and compliance reports are submitted to the board in order to provide assurance that we are meeting our legal and regulatory obligations. The measures used within these reports are to a large extent framed around the prevention of sub-optimal care and support and by and large are benchmarked against NHS targets.

Board Members

All board appointments are made based on a skills audit of board members in order to strengthen the range of skills and experience of the board. All board members are appraised by the chairman on an annual basis.

The board members and executive officers who served during the year and to the present date are set out on page 1.

Board Membership Indemnity

The Association has insurance policies in place which indemnify its board members and executive directors against liability when acting for the organisation.

Health and Safety

The organisations health and safety performance and processes remain robust and continue to benefit from the closer working relationships with the health and safety consultancy at Wrekin Housing Group.

Within the organisation a Health and Safety Continuous Improvement Team (HSCIT) made up of staff from across the organisation and chaired by the Managing Director oversees the co-ordination of health and safety activities and performance. Focus Groups are in place to cover the key areas of risk within the organisation e.g. safer handling, management of actual and potential aggression, infection prevention and control etc. Each of these Focus groups report into the wider leadership groups as well as the HSCIT.

There have been no prosecutions or notices served by the HSE or local authorities.

Finance

The Association's financial performance in 2019/20 has resulted in a surplus of £506k (2018/19 £560k).

Choices' financial circumstances remain unusual within the sector in that it has no borrowing. This means that it does not have to meet financial loan covenants or manage the risk of revisions to terms and conditions. Income derived from investments remains comparatively low, but cash deposits are prudently invested in accordance with a robust treasury management policy, supported by independent treasury advisors.

Value for Money

Choices is not required to publish its own regulatory value for money metrics as its data is included in the metrics published in the consolidated accounts of The Wrekin Housing Group Limited (CCBS: 8067). Choices remains part of that group for narrative reporting purposes.

Tangible Assets

Details of changes in fixed assets are given in notes 12, 13 and 14 of the financial statements.

NHF Code of Governance

The board is pleased to report that Choices complies with the principles, provisions and (to the extent it is relevant) best practice guidance contained in the National Housing Federation's Code of Governance 2015.

The board recognises its responsibilities for ensuring that arrangements are made for keeping proper books of account with respect to the Group's transactions and its assets and liabilities and for maintaining a satisfactory system of internal controls over the Group's books of account and transactions and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The board is satisfied that there are appropriate arrangements in place with respect to its transactions, assets and liabilities and that there is a satisfactory system of internal control in place to prevent and detect fraud and other irregularities.

The board have agreed to implement a Governance Plan through which they can continue to challenge their effectiveness in order to ensure that they exercise good governance by:

- Having governance policies, processes and systems in place that are fit for purpose
- Being well informed and making high quality decisions
- Having a structured approach to succession planning to attain and retain the required skill sets
- Creating tailored induction and development programmes
- Annually evaluating the Board, through individual and collective performance appraisals, which will provide feedback to achieve continual improvement.

The parent company The Wrekin Housing Group Limited, remains compliant with the Regulator of Social Housing's Governance and Financial Viability Standard, other regulatory requirements as established by the Regulator of Social Housing, including compliance with all aspects of law. In December 2019 the Regulator issued a revised judgement which reassessed the organisation from V2 to V1 for financial viability, meaning that the Group now has an overall rating of G1/V1.

Going Concern

Under the governance requirements, the board confirms that, after making enquires, they have a reasonable expectation that the Association has adequate resources to continue in operational existence for the foreseeable future, being a period of at least twelve months after the date on which this report and the financial statements are signed.

The board have reassessed Choices forecasts and considered the resources available to Choices and the potential medium term impact of Covid-19. In preparing these forecasts, the board have considered the impact of the coronavirus pandemic and have been able to demonstrate that the company will continue to operate. Accordingly, they continue to adopt the going concern basis in preparing the financial statements.

Financial Instruments

The association does not have any abnormal exposure to price, credit, liquidity and cash flow risks arising from its trading or investment activities.

Charitable Donations

During the year the association made no charitable donations.

Annual General Meeting

Shareholders resolved to dis-apply the rule which requires the company to hold an annual general meeting within six months after the close of each of its financial years, therefore the annual general meeting for the company was suspended.

The report of the board was approved by the board on 27th October 2020 and signed on its behalf by:

Catherine Rogerson

Catherine Rogerson
Company Secretary

Statement of responsibilities of the board

Statement of the responsibilities of the board for the report and financial statements

The board is responsible for preparing the report and financial statements in accordance with applicable law and regulations.

Co-operative and Community Benefit Society legislation requires the board to prepare financial statements for each financial year. Under that law the board has elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable laws), including FRS102 The Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland. Under the Co-operative and Community Benefit Society legislation the board must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs and surplus or deficit of the association for that period.

In preparing these financial statements, the board members are required to:

- select suitable accounting policies and apply them consistently;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards and the Statement of Recommended Practice (SORP) Accounting by Registered Housing Providers 2018, have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the association will continue in business.

The board is responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the association and enable it to ensure that the financial statements comply with the Co-operative and Community Benefit Society Act 2014, the Housing and Regeneration Act 2008 and the Accounting Direction for Private Registered Providers of Social Housing (April 2019). It is also responsible for safeguarding the assets of the association and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The board are responsible for the maintenance and integrity of the corporate and financial information included on the association's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The statement of responsibilities of the board was approved by the board on 27th October 2020 and signed on its behalf by

Jim Dickson

James Dickson
Chair

Independent auditor's report to the members of Choices Housing Association Limited

Opinion

We have audited the financial statements of Choices Housing Association (the 'Association') for the year ended 31 March 2020, which comprise Statement of Comprehensive Income, Statement of Changes in Reserves, Statement of Financial Position and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards including Financial Reporting Standard 102, The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the Association's affairs as at 31 March 2020 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with the Co-operative and Community Benefit Societies Act 2014, the Housing and Regeneration Act 2008, and the Accounting Direction for Private Registered Providers of Social Housing 2019.

Basis for opinion

We have been appointed as auditor under the Co-operative and Community Benefit Societies Act 2014 and report in accordance with regulations made under that Act. We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the 'Auditor's responsibilities for the audit of the financial statements' section of our report. We are independent of the Association in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

The impact of macro-economic uncertainties on our audit

Our audit of the financial statements requires us to obtain an understanding of all relevant uncertainties, including those arising as a consequence of the effects of macro-economic uncertainties such as Covid-19 and Brexit. All audits assess and challenge the reasonableness of estimates made by the directors and the related disclosures and the appropriateness of the going concern basis of preparation of the financial statements. All of these depend on assessments of the future economic environment and the Association's future prospects and performance.

Covid-19 and Brexit are amongst the most significant economic events currently faced by the UK, and at the date of this report their effects are subject to unprecedented levels of uncertainty, with the full range of possible outcomes and their impacts unknown. We applied a standardised firm-wide approach in response to these uncertainties when assessing the Association's future prospects and performance. However, no audit should be expected to predict the unknowable factors or all possible future implications for an Association associated with these particular events.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the board's use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or

- the board have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the Association's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

In our evaluation of the directors' conclusions, we considered the risks associated with the Association's business model, including effects arising from macro-economic uncertainties such as Covid-19 and Brexit, and analysed how those risks might affect the Association's financial resources or ability to continue operations over the period of at least twelve months from the date when the financial statements are authorised for issue. In accordance with the above, we have nothing to report in these respects.

However, as we cannot predict all future events or conditions and as subsequent events may result in outcomes that are inconsistent with judgements that were reasonable at the time they were made, the absence of reference to a material uncertainty in this auditor's report is not a guarantee that the Association will continue in operation.

Other information

The board is responsible for the other information. The other information comprises the information included in the Annual Report of the board, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Co-operative and Community Benefit Societies Act 2014 requires us to report to you if, in our opinion:

- a satisfactory system of control over transactions has not been maintained; or
- the Association has not kept proper accounting records; or
- the financial statements are not in agreement with the books of account; or
- we have not received all the information and explanations we need for our audit.

Responsibilities of the board for the financial statements

As explained more fully in the Statement of Board's Responsibilities set out on page 7, the board is responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the board determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the board is responsible for assessing the Association's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the board either intend to liquidate the Association or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the Association's members, as a body, in accordance with regulations made under Section 87 of the Co-operative and Community Benefit Societies Act 2014. Our audit work has been undertaken so that we might state to the Association'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 Association and the Association's members as a body, for our audit work, for this report, or for the opinions we have formed.

Grant Thornton UK LLP

Grant Thornton UK LLP
Statutory Auditor, Chartered Accountants
Manchester
27th October 2020

Statement of comprehensive income

	Note	2020 £'000	2019 £'000
Turnover	3	14,377	14,956
Operating costs	3	(14,030)	(14,388)
(Loss)/gain on disposal of other fixed assets		(6)	-
Surplus on the disposal of housing properties	5	170	-
Operating surplus	3,6	511	568
Interest receivable and similar income	7	5	5
Interest payable and similar charges	8	(10)	(13)
Surplus before and after tax and total comprehensive income for the year		<u>506</u>	<u>560</u>

The financial statements were approved by the Board on 27th October 2020 and were signed on its behalf by:

Jim Dickson

Deborah Griffiths

Catherine Rogerson

.....
Board Member
James Dickson

.....
Board Member
Deborah Griffiths

.....
Secretary
Catherine Rogerson

Statement of changes in reserves

	Share Capital £'000	Income and expenditure reserve £'000	Total £'000
Balance as at 1 April 2018	-	2,603	2,603
Total comprehensive income for the year	-	560	560
Balance at 31 March 2019	-	3,163	3,163
Total comprehensive income for the year	-	506	506
Balance at 31 March 2020	-	3,669	3,669

The accompanying notes on pages 13 to 27 form part of these financial statements.

Statement of financial position

	Note	2020 £'000	2019 £'000
Fixed assets			
Housing properties	12	2,102	2,288
Other fixed assets	14	275	311
Total fixed assets		2,377	2,599
Current assets			
Debtors	15	1,148	1,468
Stock		13	13
Cash at bank and short term deposits	16	3,069	2,132
		4,230	3,613
Creditors: amounts falling due within one year	17	(1,742)	(1,664)
Net current assets		2,488	1,949
Total assets less current liabilities		4,865	4,548
Creditors: amounts falling due after more than one year	18	(1,196)	(1,385)
Net assets		3,669	3,163
Capital and reserves			
Called up share capital	20	-	-
Revenue reserves	21	3,669	3,163
Association's funds		3,669	3,163

The financial statements were approved by the Board on 27th October 2020 and were signed on its behalf by:

Jim Dickson

.....
Board Member
James Dickson

Deborah Griffiths

.....
Board Member
Deborah Griffiths

Catherine Rogerson

.....
Secretary
Catherine Rogerson

The accompanying notes on pages 13 to 27 form part of these financial statements.

Notes to the financial statements

1. Legal status

The Association is registered under the Cooperative and Community benefits Society Act 2014 and is a registered housing association. The registered address of the Association is 1A King Street, Newcastle-Under-Lyme, Staffordshire, ST5 1EN.

2. Accounting policies

Basis of accounting

The financial statements are prepared in accordance with UK Generally Accepted Accounting Practice (UK GAAP) including Financial Reporting Standard 102 (FRS 102), the Housing SORP2018: Statement of Recommended Practice for Registered Social Housing Providers and comply with the Accounting Direction for Private Registered Providers of Social Housing 2019.

The Association is a public benefit entity in accordance with FRS102.

The financial statements are presented in sterling (£)

Disclosure exemptions

The accounts of Choices have adopted the following disclosure exemptions:

- the requirement to present a statement of cashflows and related notes
- financial instrument disclosures, including:
 - categories of financial instruments
 - items of income, expenses, gains or losses relating to financial instruments, and
 - exposure to and management of financial risks

These disclosures are included in the accounts of the parent company, The Wrekin Housing Group Limited.

Going concern

The Association's business activities, its current financial position and factors likely to affect its future development are set out in the report of the board. The association has sufficient working capital to finance its day to day operations. The association has medium term forecasts in place which show that it is able to fund its proposed activities.

The association made a surplus of £506k in the year to 31 March 2020 and made a surplus of £560k in the year to 31 March 2019. Taking account of this the board has a reasonable expectation that the association has adequate resources to continue in operational existence for the foreseeable future, being a period of at least twelve months after the date on which the report and financial statements are signed.

The board has reviewed the impact COVID-19 has had on the Association to date and they are confident there are sufficient resources in place to continue to effectively manage the ongoing impact of the pandemic.

For this reason, it continues to adopt the going concern basis in the financial statements.

Notes to the financial statements (continued)

COVID-19

Only one care home across all our registered care homes and supported housing schemes has suffered an outbreak of COVID which unfortunately contributed to the deaths of 10 residents, all of whom were already receiving end of life palliative care. Public Health England visited the home in question and were more than satisfied with the control measures and protocols we had in place to prevent the spread of the virus.

Since the pandemic started the Care Regulator (the Care Quality Commission) has made 7 ESF (Emergency Support Framework) calls to our care homes. Each report emanating from these calls has resulted in the regulator giving a judgement that - based on the information requested and provided, together with the discussions held with registered managers, Choices were managing the impact of the pandemic.

ESF calls are not inspections. The Care Quality Commission is not routinely inspecting services during the COVID-19 pandemic. They are maintaining contact with providers through existing monitoring arrangements and engagement and support calls covering four assessment areas:

- Safe Care and Treatment
- Staffing arrangements
- Protection from Abuse
- Assurance Processes, Monitoring and Risk Management

Policies and procedures adhering to DHSC (Department of Health and Social Care) and PHE (Public Health England) guidelines have been in place from the outset of the pandemic which supplement our already robust procedures around infection prevention and control.

Daily and weekly monitoring protocols are in place to ensure that all services are adequately staffed and that there is an adequate supply of PPE (Personal Protective Equipment) our normal performance and compliance processes have been maintained throughout the pandemic to ensure regulatory compliance and the maintenance of high quality services.

As there was only one outbreak of COVID-19 contained at one site, the financial impact of the pandemic has been minimal for Choices. Since the end of the year, the void rooms at this site have now either been let or have returned to the level expected at this type of care setting. Additional costs of PPE have been largely covered by additional income from commissioning authorities and there has not been a need to engage large numbers of additional agency staff. Choices has also made use of the government-backed furlough measures through the Coronavirus Job Retention Scheme.

Brexit

The board has considered areas of risk that may arise as a result of a disorderly Brexit process. Choices has no borrowing, owns only a small number of properties, does not engage in development and construction activities and only makes very occasional disposals of property assets. Therefore, it is not likely to be directly affected by turmoil in financial markets or economic factors that have a negative impact on the valuation of properties (whether in respect of their ongoing use as social housing or in respect of market sale values). It is also not likely to be affected by issues in the construction sector regarding the pricing or availability of labour and materials.

The most significant risk to organisations, like Choices, operating in the care and support sector is likely to be with regard to the availability of nursing and care staff given that a significant proportion of people working in this sector are EU nationals who may choose to leave the UK as a result of the Brexit process. Choices has reviewed the composition of its work force and is confident that it has limited exposure in

Notes to the financial statements (continued)

this area, particularly now that the measures taken with regard to the recruitment and retention of staff have achieved a high degree of success, reducing its reliance on agency staff significantly.

Significant management judgements

The following are the significant management judgements made in applying the accounting policies of Choices that have the most significant effect on the financial statements:

Impairment

At each reporting date fixed assets are reviewed to determine whether there is any indication that those assets have suffered an impairment loss. If there is an indication of possible impairment, the recoverable amount of any affected asset is estimated and compared to its carrying amount. If the estimated recoverable amount is lower, the carrying amount is reduced to its estimated recoverable amount, and an impairment loss is recognised in the statement of comprehensive income.

Estimation Uncertainty

Information about estimates and assumptions that have the most significant effect on recognition and measurement of assets, liabilities, income and expenses is provided below. Actual results may be substantially different.

Useful lives of depreciable assets

Management reviews its estimate of the useful lives of depreciable assets at each reporting date based on the expected utility of the assets. Uncertainties in these estimates relate to changes to decent homes standards which may require more frequent replacement of key components. Accumulated depreciation at 31 March 2020 was £2.190m (2019: £2.667m.)

Turnover

Turnover represents rents and revenue grants receivable and amounts invoiced in respect of the provision of services and other income.

Rental income is recognised from the point when the properties under development reach practical completion or otherwise become available for letting. Revenue grants are receivable when the conditions for the receipt of agreed grant funding have been met. Charges for support services funded under Supporting People are recognised as they fall due under the contractual arrangements with administering authorities.

Housing properties

Housing properties are principally properties for rent and are stated at cost less depreciation. Cost includes the cost of acquiring land and buildings, development costs and expenditure incurred in respect of improvements. Works to existing properties which replace a component that has been treated separately for depreciation purposes, along with those works that result in an increase in net rental income over the lives of the properties, thereby enhancing the economic benefits of the assets, are capitalised as improvements.

Depreciation of housing properties

Notes to the financial statements (continued)

The Association separately identifies the major components which comprise its housing properties and charges depreciation so as to write down the cost of each component to its estimated residual value, on a straight line basis, over its estimated useful economic life.

The structural components of the Association's housing properties are depreciated over 100 years. Freehold land is not depreciated.

The Association depreciates the other major components of its housing properties using the following depreciable lives:

Roof	70 years
Boiler	15 years
Mechanical systems	30 years
Kitchens	20 years
Bathrooms	30 years
Windows and doors	30 years
Electrics	40 years

Government grants

Government grants include grants receivable from Homes England, local authorities, and other government organisations. Government grants received for housing properties are recognised in income over the useful life of the housing property structure under the accruals model. Grant is allocated to the land and structure components of the associated asset in proportion to their cost. Grant due from Homes England or received in advance is included as a current asset or liability.

Grant released on the sale of a property may be repayable but is normally available to be recycled and is credited to a Recycled Capital Grant Fund and included in the statement of financial position in creditors.

If there is no requirement to recycle or repay the grant on disposal of the asset, any unamortised grant remaining within creditors is released and recognised as income in the statement of comprehensive income.

Other grants

Grants in respect of revenue expenditure are recognised in income and expenditure over the same period as the expenditure to which they relate, once reasonable assurance has been gained that the entity will comply with the conditions and that funds will be received.

Pension costs

The Association operates a defined contribution pension scheme. Contributions payable to the Association's pension scheme are charged to the statement of comprehensive income as they become payable in accordance with the rules of the scheme.

Value added tax

The Association's main income streams are exempt for VAT purposes. The majority of expenditure is subject to VAT, which the Association is unable to reclaim. This expenditure is therefore shown inclusive of VAT. VAT can be reclaimed under the partial exemption method for certain activities, and this is credited to the income and expenditure account.

Notes to the financial statements (continued)

Other tangible fixed assets

Depreciation is provided on a straight line basis on the cost of other tangible fixed assets to write them down to their estimated residual values over their expected useful economic lives. No depreciation is provided on freehold land. The principal annual rates for other assets are:

Freehold property	2%
Leasehold property	10%
Office Fixtures and fittings	10-25%
Motor vehicles	20%
Scheme fixtures	33%

Corporation tax

The Association has been granted charitable status by HMRC and as such is not liable for corporation tax on its charitable activities.

Operating leases

Rentals payable under operating leases are charged to the statement of comprehensive income on a straight line basis over the lease term.

Stock

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

Financial Instruments

All financial instruments have been classified as basic financial instruments. Basic financial instruments are recognised at amortised historical cost.

Debtors

Short term debtors are measured at transaction price, less any impairment.

Creditors

Short term trade creditors are measured at the transaction price. Other financial liabilities, including bank loans, are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method.

Notes to the financial statements (continued)

3. Turnover, operating costs and operating surplus / (deficit)

	2020 Turnover £'000	2020 Operating costs £'000	2020 Operating surplus £'000
Income and expenditure from social housing lettings			
Supported Housing	7,438	(2,998)	4,440
Gain on disposal of housing properties	-	170	170
Other Income and Expenditure			
Care activities	6,861	(11,032)	(4,171)
Other business activities	78	-	78
Gain (loss) on disposal of other fixed assets	-	(6)	(6)
	<u>14,377</u>	<u>(13,866)</u>	<u>511</u>
	2019 Turnover £'000	2019 Operating costs £'000	2019 Operating deficit £'000
Income and expenditure from social housing lettings			
Supported Housing	8,470	(4,453)	4,017
Other Income and Expenditure			
Care activities	6,297	(9,934)	(3,637)
Other business activities	189	(1)	188
	<u>14,956</u>	<u>(14,388)</u>	<u>568</u>

Notes to the financial statements (continued)

4. Income and expenditure from lettings – Supported Housing

	2020 £'000	2019 £'000
Income from lettings		
Supporting people	193	166
Rents receivable	5,762	5,569
Service charges	1,481	2,735
Amortised government grants	2	-
	<u>7,438</u>	<u>8,470</u>
Total income from lettings		
Expenditure		
Supporting people	694	757
Services	1,032	2,480
Management	924	940
Routine maintenance	348	276
	<u>2,998</u>	<u>4,453</u>
Total expenditure on lettings		
	<u>4,440</u>	<u>4,017</u>
Operating surplus from lettings		
	<u>193</u>	<u>436</u>
Rent losses from voids		

5. Surplus on disposal of housing properties

	2020 £'000	2019 £'000
Disposal proceeds	178	-
Grant released on disposal	175	-
Carrying value of housing property	(183)	-
	<u>170</u>	<u>-</u>

Notes to the financial statements (continued)

6. Operating surplus

The operating surplus is arrived after charging:

	2020 £'000	2019 £'000
Depreciation of housing properties	29	30
Depreciation of other tangible owned fixed assets	53	42
Auditors' remuneration (excluding VAT):		
In their capacity as auditors	25	19
Operating lease charges	<u>587</u>	<u>607</u>

7. Interest receivable and similar income

	2020 £'000	2019 £'000
Interest received from temporary investments with banks and building societies	<u>5</u>	<u>5</u>

8. Interest payable and similar charges

	2020 £'000	2019 £'000
Bank charges	<u>10</u>	<u>13</u>

9. Taxation

No taxation charge arises on charitable activities (2019: £nil) as the Association has been granted charitable status by HMRC.

Notes to the financial statements (continued)

10. Staff costs

	2020 £'000	2019 £'000
Staff costs including directors:		
Wages and salaries	9,386	9,919
Social security costs	671	694
Other pension costs	247	210
	<u>10,304</u>	<u>10,823</u>
	2020 No.	2019 No.
Average number of full time equivalent persons employed during the year:		
Management	2	2
Administration	24	28
Care	365	411
	<u>391</u>	<u>441</u>

11. Key management personnel, board members and executive directors

Expenses paid during the period to Board Members amounted to £1,387 (2019: £1,331).

The total cost of key management personnel to the business (including benefits in kind and pension contributions) paid to or receivable by the board members and executive officers of Choices during the year was £97,519 (2019: £98,643).

	2020 £'000	2019 £'000
Executive directors		
Basic salary	71	68
Social Security Costs	9	9
Pension contributions	9	9
	<u>89</u>	<u>86</u>
Total	<u>89</u>	<u>86</u>
	2020 £'000	2019 £'000
Board members		
Total	<u>9</u>	<u>13</u>

The emoluments of the highest paid director, the Managing Director, were £70,575 excluding pension contributions (2019: £68,291). There were no other members of staff who earned in excess of £60,000 in either the current or prior year.

Notes to the financial statements (continued)

12. Tangible fixed assets - freehold housing properties

	Social Housing properties held for letting £'000	Total Housing Properties £'000
Cost		
At 1 April 2019	2,667	2,667
Additions – Component replacement	26	26
Disposals	(209)	(209)
	<u>2,484</u>	<u>2,484</u>
At 31 March 2020	<u>2,484</u>	<u>2,484</u>
Depreciation		
At 1 April 2019	379	379
Charged in the year	29	29
Released on disposal	(26)	(26)
	<u>382</u>	<u>382</u>
At 31 March 2020	<u>382</u>	<u>382</u>
Net book value		
At 31 March 2019	<u>2,288</u>	<u>2,288</u>
At 31 March 2020	<u>2,102</u>	<u>2,102</u>
Expenditure on works to existing properties		
	2020	2019
	£,000	£'000
Amounts capitalised – component replacement	26	37
Amounts charged to statement of comprehensive income	-	-
	<u>26</u>	<u>37</u>
Total	<u>26</u>	<u>37</u>
	2020	2019
	£'000	£'000
Total accumulated SHG receivable at 31 March :		
Recognised in the statement of comprehensive income	822	631
Held as deferred grant income (note 19)	1,210	1,401
	<u>2,032</u>	<u>2,032</u>

Impairment

The association considers individual schemes to be separate Cash Generating Units (CGUs) when assessing for impairment, in accordance with the requirements of Financial Reporting Standard 102 and SORP 2018. No impairment charge has been made this year.

Notes to the financial statements (continued)

13. Housing stock

		Number of units in management	
		2020	2019
Social Housing			
Housing for letting	Care homes	96	101
	Supported housing	19	19
Managed for other organisations	Care homes	37	37
	Supported housing	55	605
		<u>207</u>	<u>762</u>

14. Tangible fixed assets - other

	Office premises & other buildings £'000	Office fixtures & fittings £'000	Scheme fixtures £'000	Total £'000
Cost				
At 1 April 2019	491	480	1,628	2,599
Additions	-	1	23	24
Disposals	(162)	(14)	(364)	(540)
At 31 March 2020	<u>329</u>	<u>467</u>	<u>1,287</u>	<u>2,083</u>
Depreciation				
At 1 April 2019	264	465	1,559	2,288
Charge for year	5	4	44	53
Written Out	(162)	(11)	(360)	(533)
At 31 March 2020	<u>107</u>	<u>458</u>	<u>1,243</u>	<u>1,808</u>
Net book value				
At 31 March 2019	<u>227</u>	<u>15</u>	<u>69</u>	<u>311</u>
At 31 March 2020	<u>222</u>	<u>9</u>	<u>44</u>	<u>275</u>

Notes to the financial statements (continued)

15. Debtors

	2020 £'000	2019 £'000
Amounts falling due in less than one year		
Rental debtors	641	997
Less: Provision for doubtful debts	(121)	-
Net rental debtors	520	997
Other debtors	138	164
Amounts owed by group undertakings	427	215
Prepayments and accrued income	63	92
	<u>1,148</u>	<u>1,468</u>

There are no special payment terms, interest or security arrangements in place with regard to amounts owed by other group undertakings.

16. Cash at bank and in hand

	2020 £'000	2019 £'000
Money market deposit	1,041	1,036
Bank accounts	2,017	1,085
Petty cash	11	11
	<u>3,069</u>	<u>2,132</u>

17. Creditors amounts falling due within one year

	2020 £'000	2019 £'000
Other taxation and social security payable	145	172
Trade creditors	436	429
Deferred grant income (note 19)	14	16
Amounts owed to group undertakings	888	826
Other creditors	11	1
Accruals and deferred income	248	220
	<u>1,742</u>	<u>1,664</u>

There are no special payments terms, interest or security arrangements with regard to amounts owed to other group undertakings.

Notes to the financial statements (continued)

18. Creditors: amounts falling due after more than one year

	2020 £'000	2019 £'000
Deferred grant income (note 19)	<u>1,196</u>	<u>1,385</u>

19. Deferred grant income

	2020 £'000	2019 £'000
At 1 April	1,401	1,417
Released to income in the year	<u>(191)</u>	<u>(16)</u>
	<u>1,210</u>	<u>1,401</u>
Amounts to be released in one year	14	16
Amounts to be released in more than one year	<u>1,196</u>	<u>1,385</u>
	<u>1,210</u>	<u>1,401</u>

Of the £191,000 grant released to revenue in the year, £175,000 has been recognised within the surplus on disposal of housing properties

20. Called up share capital

	2020 £'000	2019 £'000
Allotted, issued and fully paid:	<u>-</u>	<u>-</u>

21. Revenue reserves

Revenue reserves include all retained surpluses and deficits in relation to current and prior periods.

22. Pension obligations

The Association operates a defined contribution scheme. The assets of the scheme are held separately from those of the Association in an independently administered fund. The pension charge represents contributions payable by the Association to the fund and amounted to £247k (2019: £210k).

The association is an admitted body of the Staffordshire County Council Pension Scheme following the TUPE transfer of two staff at the Limewood Dementia Care Home.

Notes to the financial statements (continued)

23. Capital commitments

There were no capital commitments at 31 March 2020 or 31 March 2019.

24. Other financial commitments

The future minimum operating lease payments which the organisation is committed to make are as follows:

	2020 Land and Buildings £'000	2020 Other £'000	2019 Land and Buildings £'000	2019 Other £'000
Within one year	<u>-</u>	<u>63</u>	<u>-</u>	<u>80</u>

In addition to the leases disclosed above, there is also a lease of Limewood Dementia Unit from The Wrekin Housing Group Limited. The lease has 25 years to run (2019: 26 years). The lease cost per annum is £489,782.

25. Related parties

During the year the company recharged amounts to other group undertakings as follows:

Entity	Cost	2020 £'000	2019 £'000
The Wrekin Housing Group Limited	Recharge of staff and operating costs	38	5

All costs are recharged on an actual cost basis.

During the year the following services were supplied by the company to other group undertakings:

Entity	Service	2020 £'000	2019 £'000
The Wrekin Housing Group Limited	Management Fees	2,103	2,569

During the year the company was recharged amounts by other group undertakings as follows

Entity	Cost	2020 £'000	2019 £'000
The Wrekin Housing Group Limited	Recharge of staff and operating costs	783	596

All costs are recharged on an actual cost basis.

Notes to the financial statements (continued)

25. Related parties (continued)

During the year the following services were supplied to the company by other group undertakings:

Entity	Cost	2020 £'000	2019 £'000
The Wrekin Housing Group Limited	Property Leases	490	490
Old Park Services Limited	Repair Services		-
	Energy Supplies	26	25

There are no other related party transactions to disclose that have not been disclosed elsewhere in these financial statements. Please see note 11 for details of executive and board remuneration.

26. Ultimate parent undertaking

The Association's ultimate parent company is The Wrekin Housing Group Limited, which is a community benefit society registered with the Financial Conduct Authority in England and heads the largest and smallest group of undertakings for which financial statements have been prepared. A copy of the group accounts is available from Colliers Way, Old Park, Telford, Shropshire TF3 4AW.

Document Information

Document

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Status	Signed
Sender	Sunin Patel (sunin.patel@wrekin.com)
Dept/business	Directorate
Dept/business ID	directorate
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Signers

Name	Authentication
Jim Dickson <jim.dickson@wrekin.com>	Email
Debbie Griffiths <debbie.griffiths@wrekin.com>	Email
Catherine Rogerson <catherine.rogerson@wrekin.com>	Email
Grant Thornton <joanne.love@uk.gt.com>	Email

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