Company registered number: 03646579 Charity registered number: 1076768

El Shaddai Charitable Trust Limited (A Company Limited by Guarantee)

Trustees' Report and Financial Statements For the year ended 31 March 2013

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## Legal and Administrative Information for the Year Ended 31 March 2013

**CHARITY NUMBER** 

1076768

**COMPANY NUMBER** 

03646579 (England and Wales)

BUSINESS ADDRESS and REGISTERED OFFICE

5 Manor Court Victoria Square Holsworthy Devon EX22 6AA

**TRUSTEES** 

Melvyn Huxtable

Sallie Tetchner Ruth Bealing Jane Rickard Patricia Kellett Paul Grassick Resigned 26/08/2012

Resigned 06/09 /2012

**SECRETARY** 

Melvyn Huxtable

Mıchael Whittle

ACCOUNTANTS and

INDEPENDENT EXAMINERS

Hawson Jefferies

Birch Hall

87 Trippet Lane Sheffield S1 4EL

**BANKERS** 

CAF Bank Ltd

25 Kings Hill Avenue

Kings Hill West Malling

Kent ME19 4JQ

Lloyds TSB Bank Plc

National Clubs & Charities Centre

Sedgemoor House Deane Gate Avenue

Taunton TA1 2UF

PRINCIPAL PARTNER AGENCY

El Shaddaı Charitable Trust, Goa, India

### Report of the Trustees (Incorporating the Directors' Report) for the Year Ended 31 March 2013

The trustees present their report and the financial statements for the year ended 31 March 2013 The trustees, who are also directors of El Shaddai Charitable Trust Ltd (ESCT) for the purposes of company law and who served during the year and up to the date of this report are set out on page 1

### Structure, governance and management

Organisational Structure and Governance

The Charity is organised with a body of 5 Trustees who are responsible for setting policy and monitoring the implementation of that policy Currently, there are no staff members, solely volunteers plus the services of the UK Co-Founder, Anita Edgar The Charity is a Company Limited by Guarantee and is governed by its Memorandum and Articles of Association.

Trustees are recruited by recommendations from existing trustees. A skills audit form must be completed by the potential new trustee to ensure they have the appropriate skills and two personal references are required Before appointment all trustees are asked if they have any objections and if none, appointment is proposed at the next meeting and must be seconded by another trustee

Risk Management Process

The trustees of ESCT UK undertake a routine analysis of all the risk areas relevant to the organisation. A specific procedure is implemented for the identification and management of risk. The risks are clearly identified and attributed to either ESCT UK or our partner agencies. These risk areas include such topics as Governance, Operational, Financial and Compliance with UK Laws and Regulations.

Following risk identification, a Risk Management Review is then completed for each specific risk area

Risk Management Review

The Trustees have reviewed their risk assessment using the established procedure of combining the likelihood of the risk with the potential severity of impact

In order to minimise future risks the following areas have been identified as needing to be closely monitored in the forthcoming year -

Fund Raising

Due to the continuing economic downturn, the level of donations received is still down on 2012 Our UK Registered Office continues to be more pro-active in raising awareness and increasing fundraising potential by introducing new specific Fund Raising Projects whenever possible

This will support and further extend the work already being carried out by the Co-Founder

Partnership Working

Communications and reporting systems between the UK and our Partner Agency still continue to require some improvement to enable us to have a thorough understanding of our Partner Agency's activities UK Trustees continue to visit and monitor projects at least annually

Financial Risks - Project Running Costs

Due to the increase in running costs by our Partner Agency more thorough financial reporting procedures are still required for spending of unrestricted funds and require monitoring on a more regular basis

All funding sent by the UK to our Partner Agency, ESCT Goa is issued in two parts - Restricted Funds and General Funds. The UK Office has put in place procedures to ensure Restricted Funds are used for the exact purposes intended which includes evidencing. No Restricted Funds are sent to ESCT Goa until evidence of

### Report of the Trustees (Incorporating the Directors' Report) for the Year Ended 31 March 2013

expenditure has been received in the UK. General Funds currently contribute to the running of the Management, Office and Publicity Costs of Goa, together with some Community Funding and the UK charity expenses

As UK donations have gradually decreased and ESCT Goa project costs increased, a more proactive approach to attract Indian funding has been taken by our Partner Agency, ESCT Goa However, there are on-going concerns regarding the management of ESCT Goa in connection with the amounts of money being spent on projects we feel it may be said, are not in line with the Mission Statement of ESCT Goa in respect of "bringing children out of poverty". To this end, discussions have taken place with the Managing Director of ESCT Goa to try to ensure that these matters are seriously addressed by the ESCT Indian Trustees as a matter of urgency. Steps are being taken by ESCT UK Trustees to monitor this problem closely. ECST UK trustees have also assisted ESCT Goa to set budgets for the year 2013-2014, and require ESCT Goa to send quarterly expenditure reports and variances from budgeted expenses, in order to monitor expenditure more closely. However ESCT UK trustees recognise that control of expenditure ultimately lies with ESCT Goa trustees.

### Objectives and activities

#### Charitable Objectives

The Charity was established in 1997. The Charity's Mission Statements are defined in its Memorandum and Articles of Association

- 1) The relief of poverty and sickness of children in India
- 2) The advancement of education of young people of India
- 3) The relief of sickness among the population of India by providing or assisting in healthcare

To achieve the above objects the Charity receives funding from monthly sponsorship and general donations and also through Fund Raising activities carried out by the UK Co- Founder, Volunteer Staff and Donors This funding provides purpose living accommodation, meals and medical care for vulnerable and disadvantaged young children in new built or renovated houses and Day Centres/Night Shelters in Goa

Funding has been extended to help achieve our objectives to exceptionally needy children living in other States of India various smaller project co-ordinators are currently funded through our Project Partner, ESCT Goa, India

#### Partner Agencies

The Charity currently achieves its objectives through grant making to one Partner Agency, El Shaddai Charitable Trust (Goa), a Charitable Society registered in Mapusa, Goa, India in 1996 This Charity is a Non-Governmental, Non-Political Organisation ESCT primarily use a local Partner Agency to help utilise local knowledge effectively Failing this, independent assessors would be used to seek guidance on the potential value of the various Projects to be funded and that programme delivery is provided in accordance with the Charities Commission Standards

### Achievements and performance

The UK funding continues to provide the following services through its' Partner Agency -

\* Purpose living accommodation, meals and medical care for vulnerable and disadvantaged children in new built or renovated houses and Day Shelters/Centres in Goa

### Report of the Trustees (Incorporating the Directors' Report) for the Year Ended 31 March 2013

- \* Education in a purpose built school for ESCT children, funds for local slum children to attend neighbouring schools and funds for ESCT senior children to receive Further Education in Goa
- \* Funding to Project Partners through ESCT Goa to operate Community Centres in other States in India
- \* The sinking of Bore Wells to provide water to out-lying villages

The activities carried out by the Partner Agency are categorised into the following groups of programmes -

#### Children's Homes

Accommodation - is usually in large old-style Goan properties with grounds suitable for games. They usually consist of a main room used for different functions (meals, watching TV), dormitory sleeping accommodation, toilets and shower blocks, office and storerooms, etc.

Staff employed by ESCT Goa-size of staff team varies depending on size of home

During the year a new centralised kitchen was built for use by all the homes and completed in April 2013

#### Night Shelters/Day Centres-

Provide shelter during the night and a drop in centre for any child in need throughout the day. The shelters act as a safe haven for children, providing them with security, food, washing facilities, new clothing, basic, non-formal education and counselling (Children in urgent need are then able to stay the night) Approx 50% of children in our Day Centres are funded to attend local state run schools

An extra dimension to the work of the Shelters is that of their Field Workers who work in the surrounding slum areas with the most vulnerable children. They attend to their minor medical problems, give basic teaching and refer children to the Day Centres who, if necessary, may then be accommodated in a residential home. During the year Filed Workers have spent time on additional feeding projects within the slums.

### Independent/Semi-Independent Accommodation for Senior Boys & Girls

Cottages accommodate groups of 8-10 older children in shared rooms (2-3 children per room) They are intended for children who previously have lived in ESCT Children's Homes and allow them the opportunity to move into semi-independent accommodation

There is a senior member of staff who acts as a mentor, whilst the boys are expected to look after themselves in terms of their household tasks such as preparing meals, cleaning and light maintenance

#### Community Educational and Training Projects

Due to extreme poverty in families, children are often prohibited from attending school at an early age ESCT provides support to a number of families to ensure children are able to benefit fully from receiving an education

#### Tremara Community Centre

Tremara, which opened in December 2007, is based in Chimbel, a township of 4,000 migrant dwellers on the outskirts of Panjim, Goa's capital city. Tremara provides education and medical care to the approximately 200 children. Educational programmes and courses also help parents, especially the mothers with health and hygiene issues.

A new community shelter has opened in the year in Vasco De Gama called Ashraya In February nursery classes have been started at Good News centre with 100 children enrolled Additionally approximately 50 adults have been enrolled onto various classes here

### Community Projects Out of State -

ESCT Goa currently funds a number of Community Projects for local communities in both urban and village areas across India However these are now being trained and encouraged to become more self-sufficient - Faith Mission Centre, Kottayam, Kerala

Chirag Ghar Boys Rescue Home, Nagpur, Maharastra

Ochil & Unity Community Centre, Mundgod, Karnataka (Part Funded)

Bethel Child Development Centre, Adarhallı & Bellahattı Community Centre

### Report of the Trustees (Incorporating the Directors' Report) for the Year Ended 31 March 2013

Hospital for Terminally III and Infectious Children

In April 2010 a hospital for up to 12 children was opened by ESCT Goa after funds were raised through other sources in India. The local government is now not providing additional funding for this project and therefore funds are now required from ESCT India

#### Financial review

### RESULTS FOR THE YEAR

The results are as set out in the attached accounts

#### GRANT MAKING POLICY

The Trustees consider Grant Making an effective means of delivering aid using local partners. Local partners have access to facilities, expertise, staff and or other resources in the field, and they may be better placed to deliver aid speedily and effectively

We are now more able to review our Partner Agency for their track record in their field, financial transparency and operational capability

Our Grant Making Programme is reviewed each year

#### RESERVES POLICY

The Charity plans to hold free reserves of approximately £60,000 which represents 3 months unrestricted and restricted grant making to our current Partner Agency for its charitable activities. The main reason for holding reserves is to ensure the charity has enough resources to fund the Partner Agency it is supporting should it ever be necessary to give 3 months' notice of the withdrawal of grants. Any excess reserves will be committed in the next financial year

The restricted funds issued to the Partner Agency are given on the understanding that they must be spent within 6 months of receipt

### Plans for future periods

The Trustees are only too well aware that we must use the resources we have wisely, effectively and efficiently on behalf of our donors and sponsors

Our Grant Making is currently carried out through only one Partner Agency. We intend to try to cement trust between us and our donors and sponsors by producing good quality reporting and up to date financial reporting

We intend to pursue the possibility of future developments working towards sustainability through agriculture, further child development of early year's children together with thorough health checking programmes

We also wish to highlight the need to support the development of institutions such as Community Centres for out-lying villages.

The Trustees whole heartedly recognise that they are responsible for the maintenance and integrity of the charity

### Report of the Trustees (Incorporating the Directors' Report) for the Year Ended 31 March 2013

### Statement of trustees' responsibilities

The trustees (who are also directors of El Shaddai Charitable Trust Ltd for the purpose of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice In preparing the financial statements the trustees should

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

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and which 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.

### 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

On behalf of the board

Mel Huxtable

Director

28 September 2013

### Independent Examiners Report to the Trustees of El Shaddai Charitable Trust Limited for the Year Ended 31 March 2013

I report on the accounts of the charitable company for the year ended 31 March 2013, which are set out on pages 9 to 17.

### Respective responsibilities of trustees and examiner

The charity's trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeds £250,000 and I am qualified to undertake the examination by being a member of the Institute of Chartered Accountants England and Wales

As I am satisfied the charity does not require an audit for the year under company law and is eligible for independent examination, it is my responsibility to

- examine the accounts under section 145 of the 2011 Act,
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act, and
- to state whether particular matters have come to my attention

### Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

### Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- 1 which gives me reasonable cause to believe that in, any material respect, the requirements
  - to keep accounting records in accordance with section 386 of the Companies Act 2006, and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended practice Accounting and reporting by Charities

have not been met

### Independent Examiners Report to the Trustees of El Shaddai Charitable Trust Limited for the Year Ended 31 March 2013

However I feel it is necessary to draw attention to the paragraph in the trustees report under the heading financial risks. It should be noted that while the UK trustees are doing all they can to ensure the funds sent to Goa are spent in line with their stipulation and the mission of the charity, there is still some concern over the use of funds by ESCT Goa

UK trustees have spent time in Goa working with the Trustees of ESCT Goa to set up systems for financial recording and budgets for the coming year to try and help control of expenditure. However it should be noted that inevitably spending in Goa lies with the trustees of ESCT Goa and the UK trustees can only rely on reports and evidence of this spending provided to them

Miss A Jefferies ACA
Hawson Jefferies
Chartered Certified Accountants
Birch Hall
87 Trippet Lane
Sheffield
S1 4EL

Date 03 October 2013

## Statement of Financial Activities (incorporating the Income and Expenditure Account) for the Year Ended 31 March 2013

Notes	Unrestricted funds	Restricted funds	2013 Total £	2012 Total £
110.00	_	_	-	_
Incoming resources				
Incoming resources from generating funds				
Voluntary income 2	80,306	192,312	272,618	293,494
Investment income 3	591		591	1,019
Total incoming resources	80,897	<u>192,312</u>	<u>273,209</u>	<u>294,513</u>
Resources expended				
Premises costs	3,393	-	3,393	3,554
Motor and travelling expenses	2,706		2,706	2,507
Fundraising costs	1,517		1,517	2,630
Co-founder allowance for fundraising costs	10,000	-	10,000	10,000
Legal and professional fees	208	_	208	164
Insurance	791	-	791	810
Communications and IT	-	-	-	80
Other office expenses	2,160	-	2,160	1,597
Accountancy and independent examiners fee	800	-	800	700
Interest payable and similar charges	219	-	219	242
Depreciation	543	-	543	828
Grants.				
Children's homes and child welfare	91,141	150,262	241,403	242,257
Educational and training	-	727	727	1,758
Community project	-	40,170	40,170	16,985
Total resources expended	113,478	191,159	304,637	284,112
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Net incoming/(outgoing) resources for the year	r/			
Net income/(expenses) for the year	(32,581)	1,153	(31,428)	10,401
Total funds brought forward	131,704	37,895	169,599	159, <b>198</b>
Total funds carried forward	99,123	39,048	138,171	<u>169,599</u>

The notes on pages 12 to 17 form an integral part of these financial statements.

### Balance Sheet as at 31 March 2013

			2013	:	2012
	Notes	£	£	£	£
Fixed assets Tangible assets	8		233		466
Current assets Cash at bank and in hand		138,738		169,833 ———————————————————————————————————	
Creditors Amounts falling due within one year	9	(800)		(700)	
Net current assets			137,938		169,133
Total assets less current liabilities			138,171		169,599
Funds Restricted income funds Unrestricted income funds	10 12 11		39,048 99,123		37,895 131,704
Total funds			138,171		169,599

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2013

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2013 in accordance with section 476 of the Companies Act 2006

The directors acknowledge their responsibilities for

- a) ensuring that the company keeps accounting records which comply with Section 386 and 387 of the Companies Act 2006 and
- b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements, so far as applicable to the company.

Balance Sheet as at 31 March 2013

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008)

The financial statements were approved by the board on 2%. September 2013 and signed on its behalf by.

Mel Huxtable
Director

The notes on pages 12 to 17 form an integral part of these financial statements.

### Notes to the Financial Statements for the Year Ended 31 March 2013

### 1. Accounting Policies

#### **Accounting convention**

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Statement of Recommended Practice Accounting and Reporting by Charities and Companies Act 2006

### **Incoming resources**

All incoming resources 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 amount can be quantified with reasonable accuracy

The following policies are applied to specific categories of incoming resources

Donations are included in the accounts when the charity has unconditional entitlement to the resources

Gifts in kind for sale are included as incoming resources within activities for generating funds in the accounts only when they are sold.

Gift aid is recognised in the accounts on receipt

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report

Income from investments is included in the year in which it is receivable

#### Resources Expended

Expenditure is recognised on an accruals basis as a liability occurs and there is a legal or constructive obligation committing the charity to pay out the resources Expenditure includes any VAT that cannot be fully recovered and is reported as part of the expenditure to which it relates

Fundraising costs comprise the costs associated with attracting voluntary income

Grants are recognised in the accounts on payment, when the commitment is made

### Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life, as follows

Fixtures, fittings and equipment - 25% str

25% straight line

# Notes to the Financial Statements for the Year Ended 31 March 2013

### 2. Voluntary Income

Voluntary Income	Inrestricted funds	Restricted funds	2013 Total £	2012 Total £
Gıft Aıd	31,757	••	31,757	28,328
Donations:				
General child welfare	48,549	-	48,549	25,682
- from legacies	=	=	-	16,008
Child sponsorship	-	134,075	134,075	183,042
Homes				
(Victory, Rainbow, Shekinah, Kathleen)	-	3,489	3,489	4,449
Shelters				
(Stepping Stones, Little Acorns, Asha Dee	p) -	6,593	6,593	12,860
Shantı Nıketan Schools	-	727	727	1,670
Hospice	-	2,916	2,916	2,732
Community education and health projects				
(Mundgod, Tremarra, Bethel Centres)	-	21,361	21,361	4,084
Gift a Smile	-	748	748	50
Wells for Life	-	1,874	1,874	5,035
Projects (Loan a goat, cows, SCAN, Good	News) -	13,044	13,044	838
Slum work	-	3,143	3,143	7,816
Restricted donations waiting allocation	-	1,153	1,153	-
Volunteer fees	-	3,189	3,189	900
	80,306	192,312	272,618	293,494

### 3. Investment Income

	Unrestricted	2013	2012
	funds	Total	Total
	£	£	£
Bank interest receivable Other interest receivable	87	87	89
	504	504	930
Other interest vectorates	591	591	1,019

### Notes to the Financial Statements for the Year Ended 31 March 2013

### 4. Net Incoming/(Outgoing) Resources

Net incoming/(outgoing) resources is stated after charging.

	2013 £	2012 £
Depreciation	543	828
Accountancy and independent examiners fees	800	700

### 5. Trustee Expenses

Expenses incurred by trustees in relation to the performance of their duties on behalf of the charity have been reimbursed at cost

### 6. Employees

### **Staff Costs**

No salaries or wages have been paid to any employees, including trustees during the year

#### **Co-Founder Costs**

Expenses incurred by the Co-Founder in the performance of her duties on behalf of the Charity were reimbursed at cost. In addition an allowance of £10,000 is made in support of her fund-raising services whilst in the UK

### 7. Taxation

The charity's activities fall within the exemptions afforded by the provisions of the Corporation Tax Act 2010 and the Income Tax Act 2007 Accordingly there is no taxation charge in these accounts

# Notes to the Financial Statements for the Year Ended 31 March 2013

8.	Tangible Fixed Assets		Fixtures fittings and equipment £	Total £
	Cost At 1 April 2012 Additions		17,770 310	17,770 310
	At 31 March 2013		18,080	18,080
	Depreciation At 1 April 2011 Charge for the year		17,304 543	17,304 543
	At 31 March 2012		17,847	17,847
	Net book value At 31 March 2013		233	233
	At 31 March 2012		466	466
9.	Creditors: amounts falling due within one year		2013 £	2012 £
	Accruals and deferred income		800	
10.	Analysis of Net Assets between Funds	Unrestricted funds £	Restricted funds £	Total funds £
	Fund balances at 31 March 2013 are represented by			
	Tangible fixed assets Current assets Current liabilities	233 99,690 (800)	39,048	233 138,738 (800)
		99,123	39,048	138,171

### Notes to the Financial Statements for the Year Ended 31 March 2013

### 11. Unrestricted Funds

	1 April 2012 £	Incoming resources	Outgoing resources	31 March 2013 £
On-going objectives	131,704	_80,897	(113,478)	99,123

### **Purpose of Unrestricted Funds**

To further the objectives of the Charity and provide funding to cover the management and administration costs

#### 12. Restricted Funds

	1 April 2012 £	Incoming resources £	Outgoing resources £	31 March 2013 £
Children's home, child welfare				
and shelters	30,974	151,415	(150,262)	32,127
Education and training	1,794	727	(727)	1,794
Community projects	1,391	40,170	(40,170)	1,391
Vehicles appeal	431	_	-	431
Medical appeal	3,305	-	•	3,305
		<del></del>		<del></del>
	<u>37,895</u>	<u>192,312</u>	( <u>191,159</u> )	39,048

### 13. Purpose of Restricted Funds

To provide accommodation for children, usually in large old-style Goan properties, consisting of a main room used for different functions (meals, recreation), dormitory accommodation, shower blocks, kitchen, office etc with lockers available for many children.

To provide shelter for children during the night and a drop in centre for any child in need during the day. The shelters act as a safe haven for children, providing them with security, food, washing facilities, new clothing, and basic non-formal education and counselling. Those children in greatest need are then able to stay the night.

To provide cottages that can accommodate groups of 8-10 children in generally shared rooms (2-3 boys per room) They are intended for boys who have previously lived in ESCT Children's Homes and allow them the opportunity to move into semi-independent accommodation

### Notes to the Financial Statements for the Year Ended 31 March 2013

To provides support to a number of projects to ensure children are able to benefit fully from an education

To run a number of projects for local communities both in urban and village areas

To provide medical facilities

To provide vehicles for use by the charity

### 14. Company Limited by Guarantee

El Shaddai Charitable Trust Limited is a company limited by guarantee and accordingly does not have share capital

In the event of the charitable company being wound up, the liability in respect of the guarantee is limited to £1 per member.