

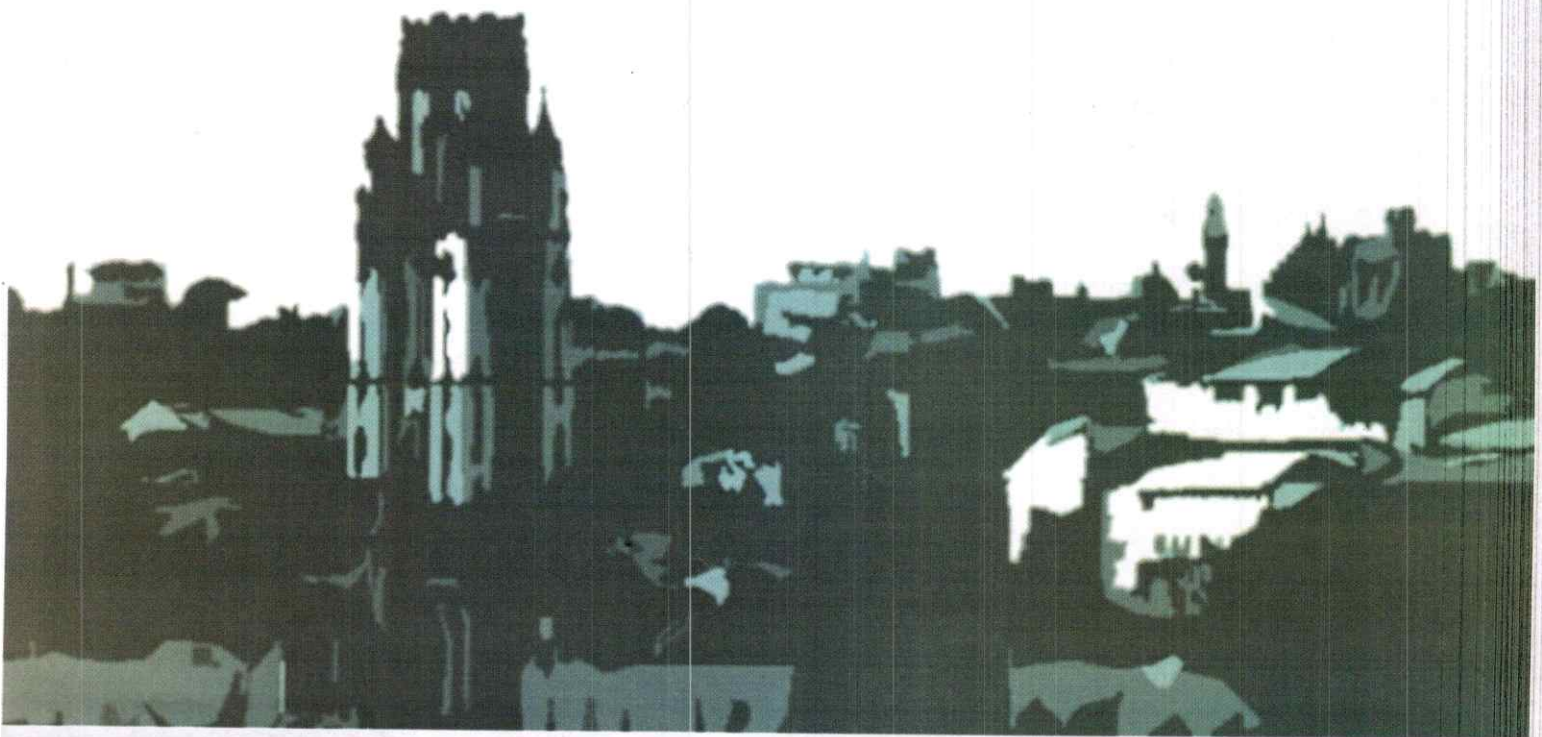


# CHAS BRISTOL

## Housing Advice Service

**Churches Housing Aid Society**  
Trustees Report and Financial Statements  
Year to 31<sup>st</sup> March 2019

Charity number: 1180341  
Company number: 10675390



## Churches Housing Aid Society

### Trustees' Annual Report

### Year to 31<sup>st</sup> March 2019

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#### Reference and Administrative Information

Charity name: Churches Housing Aid Society  
Principal Address: 24 Nicholas Road, Bristol BS5 0LY

Charity registration number: 1180341  
Company number: 10675390

##### Trustees 2018-date of signing

Lucy Fairbrother

Una di Mambro (resigned 04.11.19)

Gary Jordan

Patrick Quinn (resigned 04.11.19)

Joseph Smith (appointed 05.02.19)

Trevor Watt (resigned 04.11.19)

Ronald Morrison (appointed 05.02.19)

Sarah Hughes (resigned 04.11.19)

Louise Jones (appointed 04.11.19)

Sharon McHugh (resigned 18.12.18)

John Mathias (appointed 04.11.19)

Neil Fraser (resigned 01.07.18)

#### Structure, Governance and Management

The organisation is a registered charity and a company limited by guarantee. It was incorporated on 16<sup>th</sup> March 2017 and registered as a charity on 16<sup>th</sup> October 2018. The company was established under a Memorandum of Association which established the objects and powers of the company, and is governed by its Articles of Association. On 31<sup>st</sup> March 2019, the charity formally took over the operations of the previous Churches Housing Aid Society charity number 233757, which was dissolved on 6<sup>th</sup> April 2019. In accordance with accounting regulations, the transfer of assets has been treated as a merger (see Notes 1a and 13).

The trustees of the charity, who are also the statutory directors of the charity for the purposes of company law, exercise all the powers of the charity. The trustees delegated the day to day operation of the charity to the Advice Service Manager and Partnership and Development Manager.

##### Recruitment and Appointment of Trustees

Trustees may be elected by a simple majority vote of the members of the charity or co-opted by decision of the trustees. One third of the trustees must retire at each AGM, those longest in office retiring first; however they are entitled to re-election. New posts are advertised widely through local voluntary channels and through direct invitations to ex-service users and key community members.



## Objects and Activities

### Charitable Objects

To relieve those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage in the Bristol and surrounding area, in particular but not exclusively by:

- 1) Providing advice on and assistance with housing and related matters including welfare benefits;
- 2) Acting as an advocate on behalf of members of the public for whom the charity is established to assist and to represent at tribunals and court hearings and to undertake legal work on their behalf;
- 3) The carrying out of lobbying on housing and related issues.

### About CHAS

CHAS has a **vision** of society where all members of the community have a place they can call home. We believe that a home is a basic human right and that decent housing is central to the development of individuals, families, and society as a whole.

Our mission is to help Bristol residents obtain satisfactory housing conditions, focusing on those in greatest need.

### CHAS aims to:

- Prevent homelessness in the City of Bristol and surrounding areas.
- Enable people to stay in their own homes by improving their current housing conditions and raising income levels.
- Help people who are homeless or in unsatisfactory housing to find suitable accommodation.

### Our primary objectives are to:

- Provide a free, impartial, confidential and quality advice and advocacy service on housing and related matters.
- Provide support to enable people to sustain their tenancies, thereby preventing homelessness.
- Share information and co-operate with local partners in order to achieve the above objectives, including through partnership working.
- Use our knowledge and experience to influence local decision making, policy and practice for the benefit of people in housing need.
- Ensure that the service we provide is client-focused, inclusive and accessible to all members of our community.

### Our Team

CHAS is governed by a board of eight Trustees who meet at least 10 times per year. The Advice Service Manager oversees the Advice service, supported by Housing Advice Caseworkers. The Partnership and Development Manager oversees development and strategy, supported by Office Administrators.

### Public Benefit

The Trustees have had regard to the Charity Commission's guidance on public benefit and endeavour to implement that guidance in all the charity's work. The charity delivers public benefit by providing support, information and advice to people in situations of poverty, focussing on those with particular needs due to age, disability or other vulnerabilities. The service is free and accessible to anyone in anyone in Bristol and the surrounding area. In preventing homelessness, the charity provides benefit to individuals and the wider community as a whole.



## Achievements and Performance

### The context of our work

In 2018/19 CHAS continued its long history of delivering high-quality housing advice and advocacy to the local community. Demand for our services has increased year on year, as the local housing and homelessness crisis escalates.

With the sixth highest level of rough sleeping nationally, Bristol is consistently amongst those UK local authorities reporting the highest incidence of statutory homelessness prevention and relief. The need for social housing far outweighs supply, rising rents exclude those on low incomes from the expanding private rental sector and increasing numbers of people are falling into poverty, exacerbated by benefits changes.

In these challenging times, where demand for crisis services and housing outstrips supply, our aim wherever possible is to prevent homelessness through early intervention.

*Freezes in benefit rates and rising rents: Local Housing Allowance has fallen to £250+ below market rents across Bristol*

*2762 Bristol households have had their housing benefit reduced due to the 'bedroom tax'*

*265% increase in Bristol households (mostly families) in temporary accommodation (2012 –2017)*

*12,000 households on Bristol City Council's waiting list for rehousing\**

### Our Impact

290  
clients

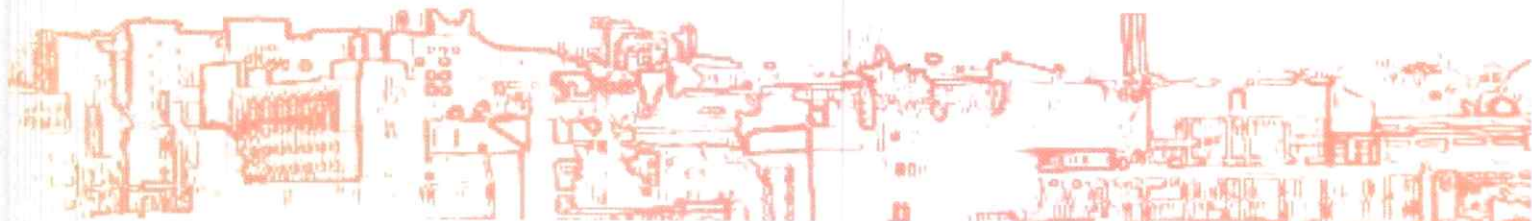
402 cases

Last year CHAS provided advice, advocacy and support to 290 clients in housing crisis, working on 402 discrete 'cases'. Of the 335 new cases worked on, 115 were 'complex', requiring intensive casework and support.

In 40% of all cases, clients were facing homelessness, 49% were seeking re-housing because their housing did not meet their needs, 16% were living in poor housing conditions and 22% were experiencing issues with their landlord. CHAS provides specialist advice on complex housing issues, but just as important is our welcoming and supportive approach. We work with clients for as long as it takes to get their housing issues resolved.

We consistently achieve good outcomes for the majority of people we help. In 2018/19 we resolved 334 cases. Of these **38% were empowered** to take action themselves, **18% were rehoused** or had **homelessness prevented**, **22% had their housing conditions improved** and **16% were referred** to on for specialist advice. As a result of our support, 22 families were rehoused last year, and **78% of our clients' better understand their rights and responsibilities.**

\* Source: Homelessness Review 2018 - Homelessness and Rough Sleeping Evidence Base (Bristol City Council)



# The people we work with and the issues they face

Of our 290 clients...

41% had mental health issues

41% were BAME

38% were aged 35-49

46% had children

56% were renting privately

Of our 334 'closed' cases...

Homelessness was a presenting problem in 40% of cases

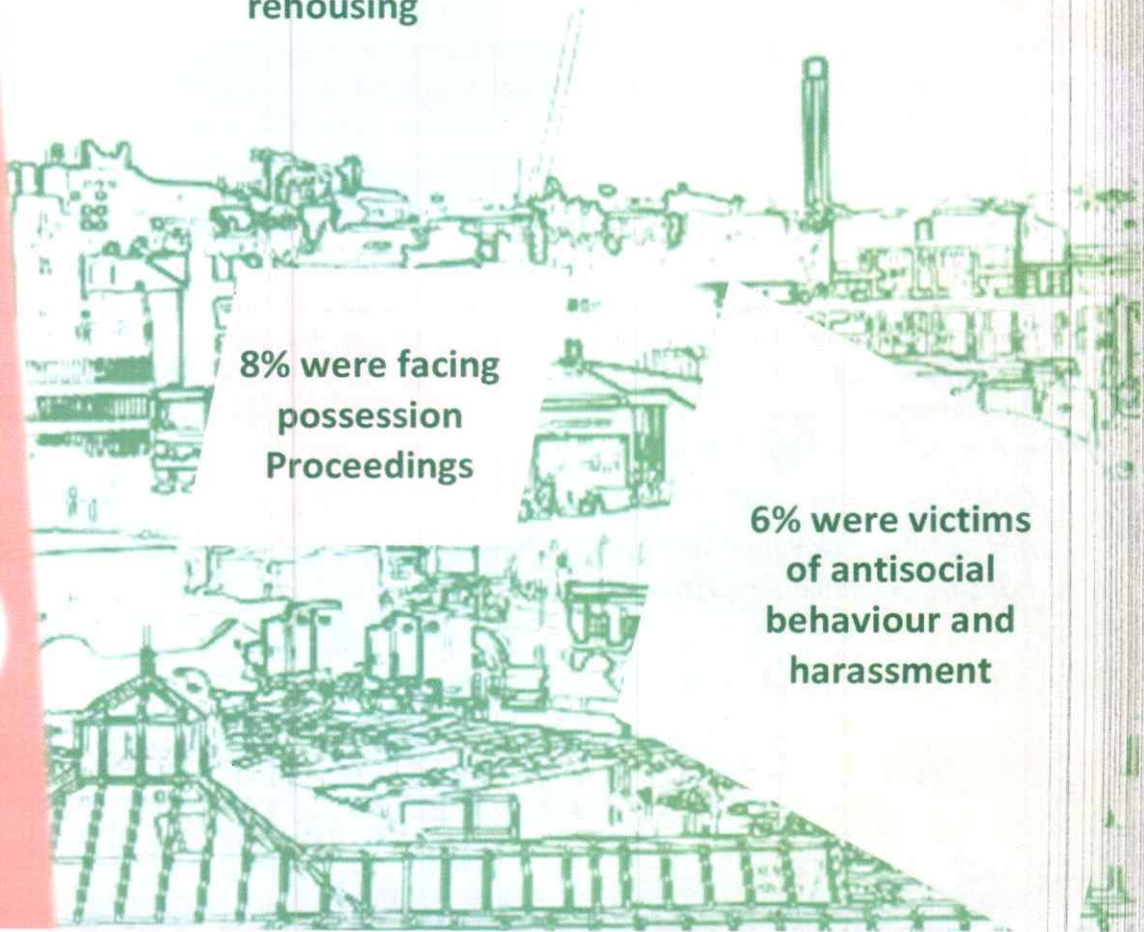
16% were living in poor housing conditions and disrepair

22% faced landlord and tenant issues

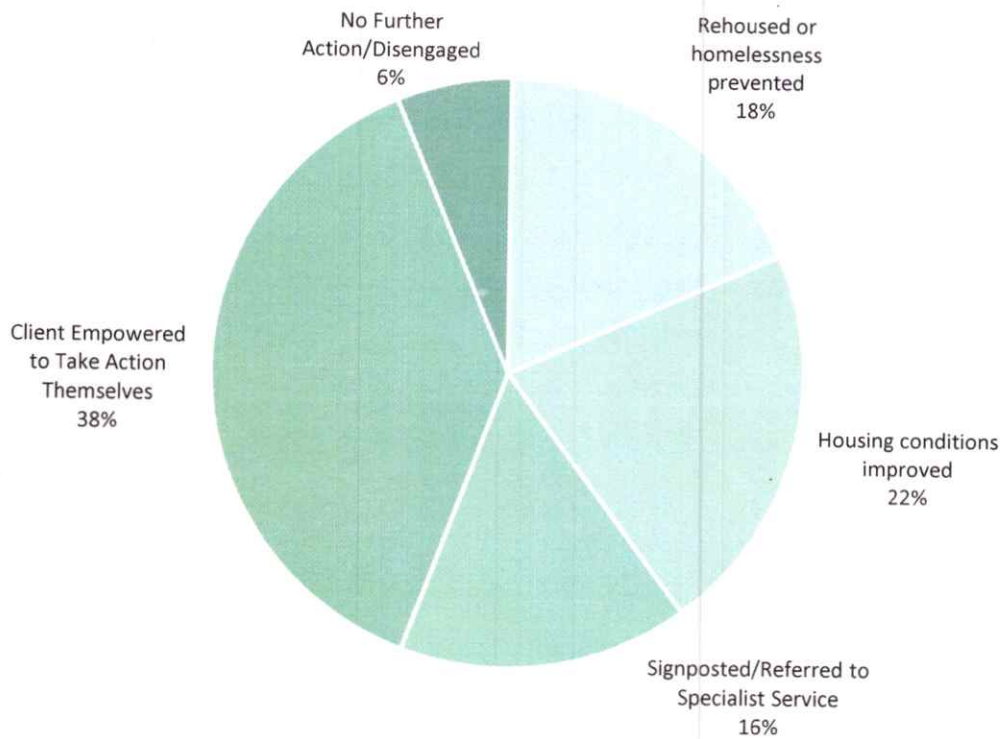
49% were seeking rehousing

8% were facing possession Proceedings

6% were victims of antisocial behaviour and harassment



## Outcomes 2018/19



22 families rehoused

£42,603 raised for clients

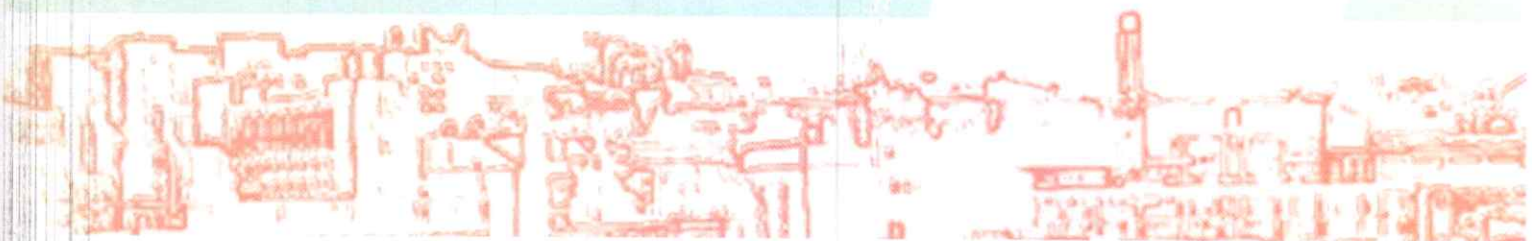
Clients are sometimes at risk of losing their homes because of financial difficulty. Unstable or low employment income, delays or reductions in welfare benefits or rent increases can result in issues meeting payments.

We achieve financial outcomes for clients as a result of our support, such as successful housing benefit claims, additional lodger incomes or charity applications for emergency rent grants. In 2018/19 we supported clients to access funds totalling £42,603.

We aim to help provide a solution to every client's housing crisis. To obtain and sustain a safe, appropriate and permanent home is a positive housing outcome that gives people the chance to become settled within in a community, bringing with it the opportunity to find work, for a stable education and ultimately to achieve improved health and wellbeing for entire families.

78% of clients better understand their rights

*CHAS supported Jenny to secure a permanent housing association home, reuniting her with her family: "Never thought I'd be here a year ago, I was in such a mess and now I'm on the right track, moved into my new house, the kids are settled and everything's good."*



## Client stories

### Keeping a home

When Thomas first came to CHAS he was facing imminent homelessness due to rent arrears. His zero hours contract meant he did not have a steady income and his lodgers were forced to leave during possession proceedings. This reduced his income further and made him liable for bedroom tax on his two empty rooms. We worked with Thomas to suspend the possession warrant, gain an emergency charity grant for that month's rent, secure a long term repayment plan and find new lodgers. Thomas still lives in his home, and is now securely in control of his finances.

*"You have done something amazing for us. Thank you, thank you"*



Saiful and his family in their new home

*"I don't know how to give thanks for everything you've done for me"*



Thomas at home

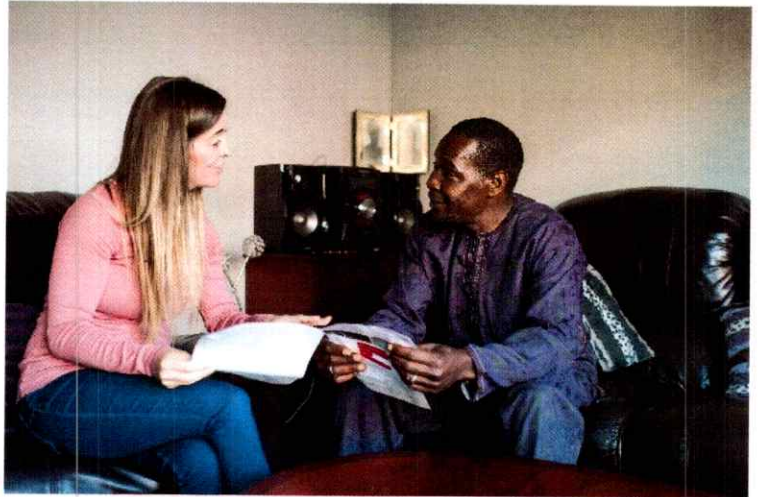
### A place of safety

When Saiful first came to CHAS he and his wife were sleeping in the living room of their one bed property, to ensure their daughter had somewhere to study. In addition to overcrowding, they were experiencing harassment from Saiful's ex-employer following a tribunal case. As a result of CHAS's support and advocacy, the family have recently been rehoused. They now have a safe, spacious, comfortable home; and their daughter is thriving at college.



## Partnerships and Projects

CHAS has continued to foster strong referral links with partners. In 2018/19, 42% of our referrals were from other advice agencies, 30% from local voluntary sector agencies, and 15% were from health agencies and organisations. To build the capacity of local agencies we delivered housing advice and homelessness awareness to staff and volunteers from a range of organisations including mental health services, carers groups and local support services.



*“Thank you ever so much Harriet, you have been amazing, what a positive outcome!!”*  
Support Worker, Bristol Mind

*“Thank you for taking the time to come and talk to the team. We really appreciate you taking the time out of your busy schedule, and the team found the session very useful.”*  
Parent Carer Support Officer, Carers Support Centre



In 2018/19 CHAS launched two projects aimed at improving housing conditions. Our **No More Cold Homes** project supports clients living in cold or damp housing conditions via thermal imaging surveys, mediation and advocacy. We also partnered with Shelter and the Centre for Sustainable Energy to support tenants living in rental properties with poor energy performance ratings. These new projects have enabled us to recruit a third Housing Advice Caseworker and to expand our programme of community engagement and outreach.

We continued to work alongside Bristol City Council and other local advice agencies on the **Trailblazer** project championing innovative approaches to homeless prevention.

2018/19 was another successful year for **Aashyana Advice**. This partnership with Citizen's Advice and St Pauls Advice Centre provides targeted support for Bristol's South Asian community with housing, benefits and money issues. In 2018/19 the partnership supported 124 clients, with 421 cases, generating almost £330,000 of income for clients (e.g. in benefits, lodger income and charity grants).





## Organisational and Operational Development

2018/19 has been a time of further change and development for CHAS. We recruited a third Housing Caseworker who leads our project work as well as carrying caseload of clients. With funding from Lloyds Bank Foundation, we implemented our new case management system which has had a transformative effect on our casework and reporting.

We continued our programme of internal development: bringing financial processes in house, updating IT systems and improving internal processes and policies. We also finalised our constitutional changes, converting from an unincorporated association into a charitable company limited by guarantee.

Despite these positive developments, the year has not been without its challenges, with our long standing Advice Service Manager unwell for much of the year. Thanks to the dedication and skills of our staff team, we were able to maintain continuity of service with no client turned away.

## Funding

In 2018/19 we are grateful for the continued support of the Henry Smith Charity and the John James Bristol Foundation, and for grants received from trusts and foundations including the Garfield Weston Foundation, Nisbet Trust, the Van Neste Foundation, St Stephen and St James Trust, Allen Lane Foundation, Third House and the Singer Foundation. We continued to deliver contracts for services funded by Bristol City Council (*Trailblazer*), Clarion Housing (*Aashyana*) and secured new funding from the Department for Business, Energy and Industrial Strategy (*Private Rental Energy Project*).



## Looking Forward

We anticipate that the demand for our services will continue to rise, and we intend to respond to that growing need. In order to ensure our modest resources have the greatest impact, CHAS has been undertaking an internal and external review this year, to inform our three year strategy. While this process is still underway, we anticipate expanding our partnership work in 19/20 and increasing our focus on early intervention and prevention, in order to achieve our aims.

*We would like to thank all of our wonderful funders for their confidence in us and their support for our work.*



## Financial Review

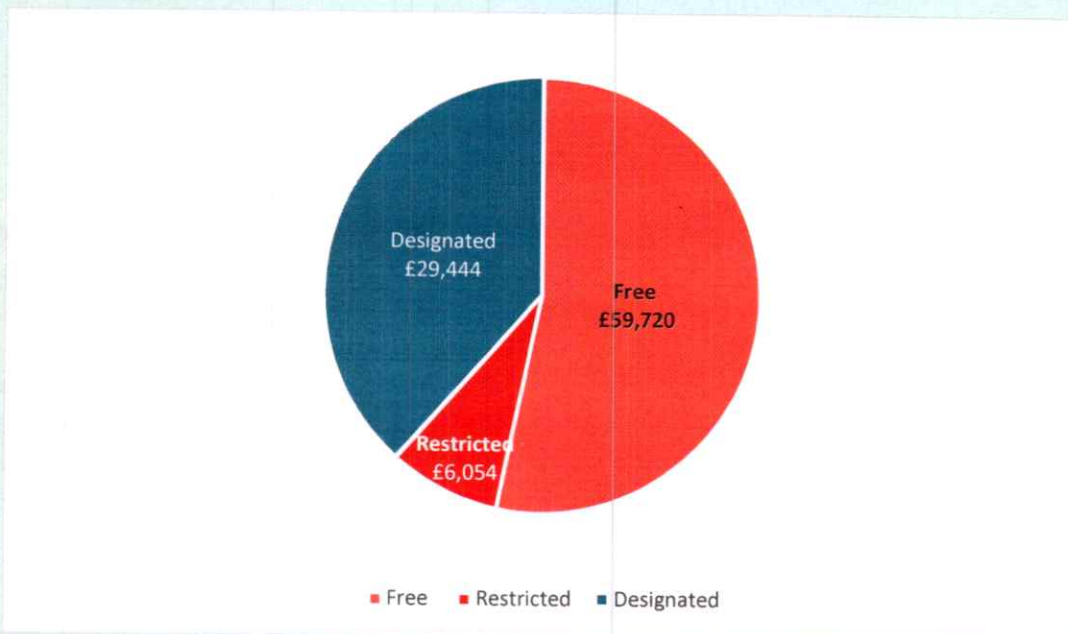
During the year, we were once again successful in raising funds, with income from charitable trusts, contracts, and partnerships generating £162,893. There was a surplus of £23,261 on unrestricted funds during the year. This surplus was anticipated by trustees, to ensure we have sufficient funds to sustain the charity as it expands to meet increasing need.

The funds held at 31st March 2019 were transferred to the new charitable company (see notes 1a and 13 in Notes to the Accounts) which was created in order to protect the trustees from the risks associated with an unincorporated association. With adequate funding in place, the trustees are satisfied that the new charity remains a going concern.

## Reserves Policy

The trustees have established a policy whereby the free reserves should be sufficient to cover the charity's operating costs for between three and six months. On the basis of projected expenditure for 2018/19 (£183,179) this would constitute a minimum of £45,795 and a maximum of £91,589.

At the date of transfer to the new charitable company (31<sup>st</sup> March 2019) restricted\* funds amounted to £6,054. Unrestricted funds amounted to £89,164, of which £29,444 was designated\* and £59,720 remained as free reserves.



## Statement of Responsibilities of the Trustees

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

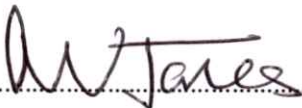
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures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

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011.

They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

Approved by the trustees on 16<sup>th</sup> December 2019 and signed on their behalf by:



..... Louise Jones, Vice Chair



..... Gary Jordan, Trustee



## Independent Examiner's report to the trustees of Churches Housing Aid Society

I report on the accounts of the company for the year ended 31st March 2019 which are set out on pages 13 to 22.

### Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

### Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



..... 18<sup>th</sup> December 2019

Rupert Taylor  
Easton Business Centre, Felix Road  
Bristol BS5 0HE



**Churches Housing Aid Society**  
**Statement of Financial Activities**  
**(incorporating Income & Expenditure Account)**  
**Year to 31st March 2019**

		Restricted funds 2019	Unrestricted funds 2019	Total funds 2019	Total funds 2018 [see Note 12]
	Notes	£	£	£	£
<b>Income:</b>					
Donations	[2]	-	4,558	4,558	2,191
Charitable activities	[3]	7,143	145,646	152,789	89,364
Income from other trading activities:					
Fundraising events		-	5,201	5,201	70
Investments		-	345	345	357
<b>Total Income</b>		<b>7,143</b>	<b>155,750</b>	<b>162,893</b>	<b>91,982</b>
<b>Expenditure:</b>					
Costs of raising funds	[4]	-	8,545	8,545	6,240
Charitable activities	[5]	7,030	123,944	130,975	95,807
<b>Total Expenditure</b>		<b>7,030</b>	<b>132,489</b>	<b>139,520</b>	<b>102,047</b>
<b>Net Income / (Expenditure)</b>		<b>113</b>	<b>23,261</b>	<b>23,373</b>	<b>(10,065)</b>
Transfers between funds	[9]	-	-	-	-
<b>Net Movement in Funds</b>		<b>113</b>	<b>23,261</b>	<b>23,373</b>	<b>(10,065)</b>
Total funds brought forward		5,942	65,903	71,845	81,910
<b>Total funds carried forward</b>		<b>6,054</b>	<b>89,164</b>	<b>95,218</b>	<b>71,845</b>



**Churches Housing Aid Society**  
**Balance Sheet**  
**As at 31st March 2019**

Charity no: 1180341  
 Company no: 10675390

	Notes	2019 £	2018 £
<b>Fixed Assets</b>	[6]	-	-
<b>Current Assets</b>			
Debtors and prepayments	[7]	2,298	13,917
Cash at bank and on hand		100,436	68,669
		-----	-----
		102,734	82,586
<b>Current Liabilities</b>			
Creditors and accruals	[8]	7,516	10,741
		-----	-----
<b>Net Current Assets</b>		95,218	71,845
		-----	-----
<b>Net Assets</b>		<b>95,218</b>	<b>71,845</b>
<b>The funds of the charity:</b>			
<b>Unrestricted funds:</b>			
General funds	[9]	59,720	38,279
Designated funds	[9]	29,444	27,624
<b>Restricted funds</b>	[9]	6,054	5,942
		-----	-----
		<b>95,218</b>	<b>71,845</b>

The company is exempt from the requirements relating to preparing audited accounts in accordance with Section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Approved by the trustees on 16<sup>th</sup> December 2019 and signed on their behalf by



.....  
 Louise Jones  
 Vice Chair



.....  
 Gary Jordan  
 Trustee



## Churches Housing Aid Society

### Notes to the Accounts

#### Year to 31st March 2019

##### [1] Principal Accounting Policies

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

##### (a) Basis of preparation

The financial statements have been prepared in accordance with the Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015), as amended by Update Bulletin 1 issued on 2nd February 2016, the Companies Act 2006, and the Charities Act 2011. Churches Housing Aid Society meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The establishment of the new charitable company to replace the previous unincorporated association has been accounted for as a merger in line with the SORP (para. 27.12), on the grounds that the new charitable company serves the same beneficiaries, that its charitable objects are identical to those of the old charity, that the funds are applied for the same purposes, and that the trustee body is not significantly changed (para. 27.13). For analysis of the respective charities' funds, see Note 13.

##### b) Preparation of the accounts on a going concern basis

The charity generated a surplus during the year, current funding levels are stable, and sufficient reserves are held to provide for any unexpected drop in funding, as per the charity's Reserves Policy.

Therefore the trustees are satisfied that the charity is a going concern on an ongoing basis.

##### c) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the items of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance of activities is deferred until the criteria for income recognition have been met.

##### d) Donated services and facilities

Donated professional services and facilities are recognised as income when the charity has control over the item, conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity is probable and that economic benefit can be measured reliably. There were no such donations during the year in question. In accordance with the Charities SORP (FRS 102), the general volunteer time of trustees and volunteers is not recognised with any monetary value.



## Churches Housing Aid Society Notes to the Accounts (continued)

Year to 31st March 2019

e) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

f) Fund Accounting

- i. Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.
- ii. Designated funds are unrestricted funds set aside by the trustees for particular purposes.
- iii. Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

g) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. As the charity is not registered for VAT, all expenditure is expressed inclusive of VAT which is charged as a cost against the activity for which the expenditure was incurred.

Expenditure is classified under the following activity headings:

- i. Costs of raising funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes.
- ii. Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities, and those costs of an indirect nature necessary to support them.
- iii. Other expenditure represents those items not falling into any other heading. There were no such costs during the year in question.

h) Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. These include office costs, finance, personnel, payroll and governance costs which support the charity's charitable activities.

i) Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or Section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

j) Fixed Assets

Tangible fixed assets are written off over the expected useful life of the asset, at 25% per annum on the reducing balance method. Individual items costing less than £1,000 are not treated as fixed assets.

k) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered





## Churches Housing Aid Society Notes to the Accounts (continued)

Year to 31st March 2019

l) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar

m) Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

n) Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

	2019	2018
[2] <u>Income from donations</u>	£	£
Donations from churches and community groups	819	1,000
Individual donations	1,767	592
Corporate donations	1,850	500
Gift Aid	121	99
	-----	-----
	4,558	2,191
[3] <u>Income from charitable activities</u>	2019	2018
Grants from:	£	£
John James Bristol Foundation	15,000	10,000
Henry Smith Charity	25,000	15,000
Van Neste Foundation	10,000	10,000
St Pauls Advice Centre	15,275	15,101
Lloyds Enable	-	10,763
Garfield Weston Foundation	15,000	-
Nisbett Charitable Trust	20,000	-
BCEF	7,143	-
Other charitable trusts	31,520	18,500
Bristol City Council	11,111	10,000
	-----	-----
Total Grants	150,049	89,364
Internships	2,740	-
	-----	-----
Total income from charitable activities	152,789	89,364

The charity received a government grant of £11,111 during the year (2018 £10,000). This is funding was from Bristol City Council for the Trailblazer project.



## Churches Housing Aid Society Notes to the Accounts (continued)

### Year to 31st March 2019

#### [4] Analysis of fundraising costs

	2019	2018
	£	£
Fundraising event costs	2,045	-
Fees to fundraiser	6,500	6,240
	-----	-----
	8,545	6,240

#### [5] Analysis of expenditure on charitable activities

	Direct costs	Support costs	Governance	Total	Total
	2019	2019	2019	2019	2018
	£	£	£	£	£
Direct costs:					
Salaries including NI & pension	98,804	10,978	-	109,782	81,884
Rent	-	3,300	-	3,300	3,500
Travel expenses	45	-	-	45	411
Telephone	-	1,899	-	1,899	1,170
Insurance	-	691	-	691	504
IT costs	-	4,045	-	4,045	2,030
Postage, printing & stationery	-	818	-	818	665
Refreshments	-	156	-	156	198
Legal & professional fees	1,600	4,762	-	6,362	3,792
Training	-	1,175	-	1,175	289
Payroll service	-	377	-	377	88
Subscriptions	-	1,606	-	1,606	416
Venue hire	48	-	-	48	12
Trustees expenses	-	-	-	-	34
Sundry expenses	-	180	-	180	289
Recruitment	-	293	-	293	325
Independent Examiner's fee	-	-	200	200	200
	-----	-----	-----	-----	-----
	100,496	30,278	200	130,975	95,807

As all of the charity's activity during the year comprised its work with people with housing related problems, support costs have not been apportioned between activities.

#### [6] Tangible Fixed Assets

Cost	Equipment
	£
Opening balance	-
Additions during the year	-
	-----
	-
Depreciation	
Opening balance	-
Charge for the year	-
	-----
Net Book Value at 31/03/19:	-
Net Book Value at 31/03/18:	-



## Churches Housing Aid Society Notes to the Accounts (continued)

### Year to 31st March 2019

[7] <u>Debtors and prepayments</u>	2019	2018			
	£	£			
Trade debtors	-	11,287			
Prepayments	2,033	2,630			
Other debtors	264	-			
	-----	-----			
	2,298	13,917			
[8] Creditors	2019	2018			
Amounts due within 12 months:	£	£			
Trade creditors	3,132	3,850			
Tax & National Insurance	3,779	1,734			
Pension liability	405	2,564			
Accruals	200	2,593			
	-----	-----			
	7,516	10,741			
[9] Movements in funds [for previous year, see Note 12]	Balance at 31/03/2018	Income	Expenditure	Transfers between funds	Balance at 31/03/2019
	£	£	£	£	£
Restricted Funds:					
Lloyds Enable fund	4,430	-	(4,430)	-	-
St Stephen & St James Trust	1,512	-	(1,512)	-	-
Bristol Community Energy Fund	-	7,143	(1,089)	-	6,054
	-----	-----	-----	-----	-----
	5,942	7,143	(7,030)	-	6,054
Unrestricted Funds:					
Designated Funds:					
Redundancy provision	13,624	-	-	1,820	15,444
Allen Lane Foundation	4,000	4,000	(4,000)	-	4,000
Van Neste Foundation	10,000	10,000	(10,000)	-	10,000
	-----	-----	-----	-----	-----
Total Designated Funds	27,624	14,000	(14,000)	1,820	29,444
General Funds	38,279	141,750	(118,489)	(1,820)	59,720
	-----	-----	-----	-----	-----
Total Unrestricted Funds	65,903	155,750	(132,489)	-	89,164
	-----	-----	-----	-----	-----
Total Funds	71,845	162,893	(139,520)	-	95,218

#### Restricted Funds:

The Lloyds Enable fund is to review and improve the monitoring, reporting and evaluation systems of the charity.

The St Stephens & St James Charity Trust contribute to funding a second housing advice worker.

The Bristol Community Energy Fund is a project aimed at engaging local community groups and improving housing conditions.

#### Designated Funds

The Allen Lane Foundation and Van Neste Foundation grants were raised to support the core costs of service delivery during the following year.

The Redundancy Provision is to provide for statutory redundancy payments in the event of closure, and is calculated according to current employees' length of service.



## Churches Housing Aid Society Notes to the Accounts (continued)

### Year to 31st March 2019

- [10] Payments to trustees and related party transactions  
No trustees received remuneration during the year (2018 nil).  
No trustees received expense payments during the year (2018 £34 to one trustee).

There were no other related party transactions during the year.

[11] <u>Staff costs</u>	2019	2018
	£	£
Gross salaries	97,347	72,852
Employer's National Insurance	6,034	2,735
Employer pension contributions	6,401	6,297
	-----	-----
	109,782	81,884

The average number of staff employed during the year was 5 (2018 3.8) and the average full time equivalent number of posts was 3.6 (2018 2.7). No employee earned over £60,000 per annum during the year.

The key management personnel of the charity comprise the trustees, the Advice Service Manager, and the Partnership and Development Manager

The total employee benefits paid to the key management personnel during the year was £60,194 (2018 £35,310).

- [12] Detailed comparison with previous year

#### Statement of Financial Activities

	Restricted funds	Unrestricted funds	Total funds
	2018	2018	2018
	£	£	£
<b>Income:</b>			
Donations	-	2,191	2,191
Charitable activities	15,763	73,601	89,364
Income from other trading activities:			
Fundraising events	-	70	70
Investments	-	357	357
	-----	-----	-----
<b>Total Income</b>	<b>15,763</b>	<b>76,219</b>	<b>91,982</b>
<b>Expenditure:</b>			
Costs of raising funds	-	6,240	6,240
Charitable activities	19,521	76,285	95,807
	-----	-----	-----
<b>Total Expenditure</b>	<b>19,521</b>	<b>82,525</b>	<b>102,047</b>
	-----	-----	-----
<b>Net Income / (Expenditure)</b>	<b>(3,758)</b>	<b>(6,307)</b>	<b>(10,065)</b>
Transfers between funds	-	-	-
	-----	-----	-----
<b>Net Movement in Funds</b>	<b>(3,758)</b>	<b>(6,307)</b>	<b>(10,065)</b>
Total funds brought forward	5,942	65,903	71,845
	-----	-----	-----
<b>Total funds carried forward</b>	<b>2,184</b>	<b>59,596</b>	<b>61,780</b>



## Churches Housing Aid Society

### Notes to the Accounts (continued)

#### Year to 31st March 2019

[12] Detailed comparison with previous year (continued)

<u>Movements in funds</u>	Balance at 31/03/2017 £	Income £	Expenditure £	Transfers between funds £	Balance at 31/03/2018 £
<b>Restricted Funds:</b>					
Lloyds Enable fund	-	10,763	(6,333)	-	4,430
SW Legal Support Trust	4,700	-	(4,700)	-	-
St Stephen & St James Trust	-	5,000	(3,488)	-	1,512
The Singer Foundation	5,000	-	(5,000)	-	-
	9,700	15,763	(19,521)	-	5,942
<b>Unrestricted Funds:</b>					
<b>Designated Funds:</b>					
Redundancy provision	17,556	-	-	(3,932)	13,624
Closing costs provision	2,000	-	-	(2,000)	-
Allen Lane Foundation	4,000	4,000	(4,000)	-	4,000
Van Neste Foundation	10,000	10,000	(10,000)	-	10,000
Total Designated Funds	33,556	14,000	(14,000)	(5,932)	27,624
General Funds	38,654	62,219	(68,525)	5,932	38,279
Total Unrestricted Funds	72,210	76,219	(82,525)	-	65,903
Total Funds	81,910	91,982	(102,047)	-	71,845

[13] Disclosures relating to the merger [see Note 1(a)].

The assets and liabilities of Churches Housing Aid Society (Charity no. 233757) were transferred to Churches Housing Aid Society (Charity no. 1180341) on 31/03/19.

All figures above are for both charities; the table below shows how the totals relate to the respective charities.

Analysis of principal SoFA components for the year to 31st March 2019

	Charity no. 233757 (pre-merger)	Charity no. 1180341 (pre-merger)	Charity no. 1180341 (post-merger)	Combined total
Income	162,893	-	-	162,893
Expenditure	(139,520)	-	-	(139,520)
Net income / (expenditure)	23,373	-	-	23,373
Other gains / (losses)	-	-	-	-
Net movement in funds	23,373	-	-	23,373



## Churches Housing Aid Society Notes to the Accounts (continued)

Year to 31st March 2019

[13] Disclosures relating to the merger (continued)

### Analysis of principal SoFA components for the year to 31st March 2018

	Charity no. 233757	Charity no. 1180341	Combined total
	£		£
Income	91,982	-	91,982
Expenditure	(102,047)	-	(102,047)
Net income / (expenditure)	(10,065)	-	(10,065)
Other gains / (losses)	-	-	-
Net movement in funds	(10,065)	-	(10,065)

### Analysis of net assets at the date of merger (31/03/2019)

	Charity no. 233757	Charity no. 1180341	Combined total
Net assets	-	95,218	95,218
Represented by:			
Unrestricted funds	-	89,164	89,164
Restricted income funds	-	6,054	6,054
Endowment funds	-	-	-
Net movement in funds	-	95,218	95,218

