



CHAS

BRISTOL

Housing Advice Service

**Churches Housing Aid Society
Trustees Report and Financial Statements
Year to 31st March 2017**

Charity number: 233757

Churches Housing Aid Society Trustees' Annual Report Year to 31st March 2017

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Reference and Administrative Information

Charity name:	Churches Housing Aid Society
Charity registration number:	233757
Principal Address:	PO Box 2219, Bristol BS6 9LG

Trustees 2016-17

Una Di Mambro (Chair)
Patrick Quinn (Secretary)
Maura Laporta (Treasurer)
Sara Marsh
Lucy Fairbrother (appointed 8th November 2016)
Sandeep Sond (appointed 24th January 2017, resigned 31st May 2017)
Gary Jordan (appointed 10th March 2017)
Sharon McHugh (appointed 10th March 2017)
Trevor Watt (appointed 6th March 2017)

Structure, Governance and Management

The organisation is an unincorporated association, registered as a charity on 9th June 1965. Its governing document is the Constitution adopted on 17th January 1964, as amended on 26th February 1965 and 1st September 2004. The trustees consider the board of trustees as comprising the key management personnel of the charity in charge of directing and controlling the charity. During the year the trustees delegated the day to day operation of the charity to the Housing Manager, Mike Mills.

Recruitment and Appointment of Trustees

All trustees are elected by a simple majority vote at the AGM. One third of the trustees must retire at each AGM, those longest in office retiring first; however they are entitled to re-election. A skills and capacity assessment ensures that trustees are selected according to the skills and experience they can offer CHAS. To ensure that new trustee appointments are representative of the communities CHAS serves, new posts are advertised widely through local voluntary channels, local press and radio, and through direct invitations to ex-service users and key community members.

Objects and Activities

Charitable Objects

For the relief of poverty, in particular, but not exclusively by:

- 1) Providing advice on and assistance with housing and related matters including welfare benefits;
- 2) Providing household items and other amenities for persons in necessitous circumstances upon terms appropriate to their means.

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 monthly. The day-to-day management of the charity is delegated to the Advice Service Manager, who is supported by a part-time Administrator and a Partnerships and Development Manager.

How our Activities Deliver Public Benefit

The Trustees have had regard to the Charity Commission's guidance on public benefit and endeavour to implement them 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 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

Our Impact

In 2016/17 CHAS continued its long history of delivering high-quality housing advice and advocacy to the Bristol community. The demand for our service has continued to rise due to a number of external factors. Bristol has seen cases of statutory homelessness rise by over 300% in the last three years, with numbers of rough sleepers increasing tenfold during the same period. Welfare reform, low incomes and increasingly competitive rental markets have made obtaining and maintaining good quality housing an increasingly difficult task. Since changes were made to legal aid in 2012/13, most housing cases are now outside the scope of legal aid and funding for local support and advice services has reduced. It is now more difficult than ever for people in crisis to get help with housing and homelessness issues.

Enquiries reached an all-time high this year; CHAS helped 610 clients, almost double the number we helped prior to the legal aid cuts.

Year	2012/13	2013/14	2014/15	2015/16	2016/17
Number of clients	379	403	428	533	610

Of the 610 households supported, we provided one-off information and advice to 470 people who called with new enquiries and took on 61 new cases (clients needing intensive or sustained support) involving 293 'presenting problems'. We also continued to help 79 clients from the previous year. Homelessness, the threat of homelessness or street homelessness was a presenting problem in 66% of cases, and the primary problem in 38% of all cases.

Our evaluation process involves contacting 'closed case' clients from the past year, to determine outcomes as a result of our intervention. Of the 2016/17 cases closed to date, 48% were rehoused or had homelessness prevented, 36% were able to sustain their tenancy as a result of having their conditions improved, 10% were referred to a solicitor for specialist advice, and 5% saw their income raised/outgoings reduced. These results are consistent with those of previous years.

Our aim for every client is to help them achieve a lasting solution to their housing crisis which results in a safe, permanent home that is appropriate for their needs and that they are able to sustain. Positive housing outcomes give people the chance to put down roots in a community, e.g. finding and sustaining work, entering training, settled schooling, and achieving improved health and wellbeing for entire families.

In addition to casework, we provided housing advice and homelessness awareness training to over 70 members of staff and volunteers from domestic abuse, refugee and carers support services. As members of Advice UK, Advice Centres for Avon (ACFA) and the Tenants Advocates Group, we continued to use our experience and local and national connections to influence good practice and policy development.

Clients' stories

Insecurities in private sector renting

In 2016/17, 30% of our clients were living in private rented accommodation; an increasingly insecure market due to Bristol's rising rents (18% in 16/17) and house price increases (9.6% in 16/17). We supported Sarah, a 38-year-old mother of five children (two with severe disabilities) who was living in an overcrowded private rented house. Their landlord wanted to sell the property and issued a Notice Requiring Possession, threatening the family with imminent homelessness. We negotiated with her landlord to delay the eviction and advocated on her behalf to increase her priority for emergency rehousing. As a result of our support the family were rehoused to a permanent council house and homelessness was prevented.

Sarah: "I would like to say a big thank you for all you've done. I could never have done this without you. You have been fantastic through all this."

A place of safety

Last year, 18% of our clients sought help due to domestic abuse. An example of a positive outcome for one of these cases involved Elena, a pregnant mother of three who fled her home because of domestic violence. The Council refused to pay housing benefit on her home while she was in a temporary accommodation. As a result, she was evicted due to £3,000 rent arrears and blocked from rehousing. CHAS successfully represented Elena at tribunal; her housing benefit claim was paid, rent arrears cleared and her rehousing application was reinstated. Further advocacy from CHAS ensured that she received the highest priority for rehousing and she moved into a permanent Housing Association home just before Christmas last year. **Elena's mother: "thank you so much for all your help with this, you have been an absolute catalyst in this process and we are for ever in your debt"**.

Retaining independence

In 2016/17, 39% of our clients suffered from mental, physical, or complex health problems. Aisha, a disabled woman with mental and physical health problems, urgently needed transfer to larger accommodation so that she could retain her independence by having a carer stay overnight. We supported her to apply for rehousing and achieve the correct priority so that she secured a long-term council tenancy.

Aisha: "CHAS is an invaluable organisation which has supported me through many housing issues that have caused considerable distress for a disabled lady like myself. The dedication from the staff of CHAS is inspiring and humbling. Thank you for your help."

Partnerships and projects

We have continued to foster strong referral links with partners. In 2016/17 69% of our referrals were from organisations working with vulnerable people including Social Workers, Advice Services, Voluntary and Community Groups, Health Services, Churches, Schools, Disability Organisations, Bristol County Court and many other organisations and individuals.

"Your information has been invaluable, thank you. Really appreciate your help on this matter." Deborah Coad, Occupational Therapist Aide, Bristol City Council

"I can't thank you enough for your help today! It has already made a big difference and gave my clients and I a bit of hope." Ramona Amuza, Community Engagement Worker, Wellspring Health Living Centre

“The advice you have offered as well as your calls to the team have enabled this man to pursue his claim with confidence ... Thank you so much. The client is very grateful and relieved, as you can imagine.” Kath Fryer, Support Worker, Cerebra

The Aashyana Advice Project a new partnership project between CHAS, Citizen’s Advice and St Pauls Advice Centre was launched in June 2016 with the aim of providing targeted support for Bristol’s South Asian community with housing, benefits and money issues.

In December 2016 CHAS was invited to join a new collaboration between six local advice agencies and Bristol City Council to deliver homelessness prevention. We are delighted to be part of this project, *Trailblazer*, which will trial innovative approaches to homelessness prevention.

Organisational and Operational Development

2016/17 was a year of growth and development for CHAS. Following a strategic review in 2014/15 we appointed a ‘Partnership and Development Manager’ to focus on organisational development and sustainable growth.

We implemented new IT and phone systems, strengthened our governance and increased capacity, as our trustee board doubled in size from four to eight. A second successful bid to Lloyds Bank Foundation (*Enable*) in December 2016 secured funding for a review of monitoring and evaluation processes and implementation of a new case management system.

Funding

2016/17 was another successful year in fundraising terms. We are grateful for the continued support of the Henry Smith Charity and the John James Bristol Foundation, and for the grants received from various Trusts and Foundations including the Nisbet Trust, the South West Legal Support Trust, Oliver Borthwick Memorial Trust, and the Singer Foundation. In addition to the new contracts we have secured with Affinity Sutton and Bristol City Council, we also secured several multi-year Trust grants that will help to sustain and develop our service in 2017/18 and beyond. We thank all of our funders for their confidence in us and their support for our work.

Looking Forward

We anticipate that welfare reform, low incomes, ever-decreasing social housing stock and increasingly insecure and unaffordable private rental sector will result in increased demand for our services.

To help us meet the need, the Trustees have resolved to increase capacity and recruit a second Advice Worker in 2017/18 In addition to expanding our staff team we will further develop and streamline internal processes, introducing new technologies and ways of working to enable us to maximise our effectiveness.

Next year, CHAS will enter its first Bristol City Council contract for services as part of the Trailblazer Homelessness Prevention project. We will continue to initiate and develop partnerships in order to bid for joint projects and contracts that make the best use of resources and support our sustainability whilst ensuring that clients get all the help they need.

CHAS will also make some constitutional changes in 2017/18, amending its structure by converting from an unincorporated association into a charitable company limited by guarantee. This will limit the liability of the Trustees, and support the growth of the charity.

Financial Review

During the year, success in raising funds from charitable trusts resulted in a surplus, enabling the charity to expand its activities in 2017-18 to meet the increasing demand. With adequate funding in place, the trustees are satisfied that the charity remains a going concern.

Reserves Policy

The trustees have established a policy whereby the free reserves should be sufficient to continue the charity's operating costs for between three and six months. On the basis of projected expenditure for 2017/18 this would constitute a minimum of £29,748 and a maximum of £58,916.

At the balance sheet date restricted* funds amounted to £9,700. Unrestricted funds amounted to £72,210, of which £33,556 was designated* and £38,654 remained as free reserves. (*see note 8 in Notes to the Accounts).

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:

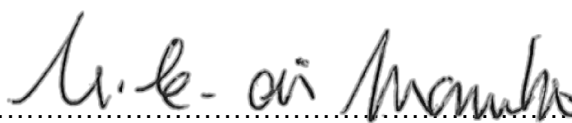
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures 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 27th November 2017 and signed on their behalf by:

 Una di Mambro, Trustee

 Patrick Quinn, Trustee

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

I report on the accounts of the charity for the year ended 31st March 2017 which are set out on pages 10 to 15.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The 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.

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
- 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 you as 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 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records, and comply with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities (2015)

have not been met; or

2 to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.



..... 29th November 2017
Rupert Taylor
31 Lena St
Bristol BS5 6DB

Churches Housing Aid Society
Statement of Financial Activities
(incorporating Income & Expenditure Account)
Year to 31st March 2017

		Restricted funds 2017	Unrestricted funds 2017	Total funds 2017	Total funds 2016
	Notes	£	£	£	£
Income:					
Donations	[2]	-	2,113	2,113	2,041
Charitable activities	[3]	10,000	72,441	82,441	69,700
Income from other trading activities:					
Fundraising events		-	5,210	5,210	14,432
Investments		-	437	437	388
Total Income		10,000	80,200	90,200	86,561
Expenditure:					
Costs of raising funds		-	4,734	4,734	7,294
Charitable activities	[4]	5,061	52,586	57,648	51,227
Total Expenditure		5,061	57,320	62,381	58,521
Net Income / (Expenditure)		4,939	22,880	27,819	28,040
Transfers between funds	[8]	-	-	-	-
Net Movement in Funds		4,939	22,880	27,819	28,040
Total funds brought forward		4,761	49,329	54,091	26,051
Total funds carried forward		9,700	72,210	81,910	54,091

Churches Housing Aid Society
Balance Sheet
As at 31st March 2017

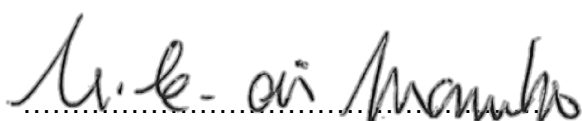
	Notes	2017 £	2016 £
Fixed Assets	[5]	-	-
Current Assets			
Debtors and prepayments	[6]	966	608
Cash at bank and on hand		86,333	55,230
		-----	-----
		87,299	55,838
Current Liabilities			
Creditors and accruals	[7]	5,389	1,747
		-----	-----
Net Current Assets		81,910	54,091
		-----	-----
Net Assets		81,910	54,091

The funds of the charity:

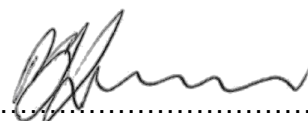
Unrestricted funds:

General funds	[8]	38,654	10,463
Designated funds	[8]	33,556	38,866
Restricted funds	[8]	9,700	4,761
		-----	-----
		81,910	54,091

Approved by the trustees on 27th November 2017 and signed on their behalf by



Una di Mambro
Trustee



Patrick Quinn
Trustee

Churches Housing Aid Society

Notes to the Accounts

Year to 31st March 2017

[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 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, 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).

(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.

(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.

Churches Housing Aid Society

Notes to the Accounts (continued)

Year to 31st March 2017

(k) Debtors

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

(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 account.

(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.

	2017	2016
	£	£
[2] <u>Income from donations</u>		
Donations from churches and charities	1,766	1,730
Individual donations	307	198
Gift Aid	40	113
	-----	-----
	2,113	2,041

	2017	2016
	£	£
[3] <u>Income from charitable activities</u>		
Grants from:		
John James Bristol Foundation	10,000	10,000
Henry Smith Charity	15,000	15,000
Van Neste Foundation	10,000	-
St Pauls Advice Centre	11,441	-
Lloyds Bank Foundation	-	11,300
Other charitable trusts	36,000	28,400
Bristol City Council	-	5,000
	-----	-----
	82,441	69,700

The charity received no government grants during the year (2016 £5,000),

[4] Analysis of expenditure on charitable activities

	Direct costs	Support costs	Governance	Total	Total
	2017	2017	2017	2017	2016
	£	£	£	£	£
Direct costs:					
Salaries including NI & pension	39,185	4,354	-	43,539	36,551
Rent	-	2,500	-	2,500	2,500
Travel expenses	246	-	-	246	107
Telephone	-	3,227	-	3,227	1,389
Insurance	-	781	-	781	748
IT costs	-	1,792	-	1,792	1,144
Postage, printing & stationery	-	443	-	443	663
Refreshments	-	90	-	90	51
Legal & professional fees	-	3,200	-	3,200	5,455
Training	-	276	-	276	125
Accountancy	-	16	-	16	154
Subscriptions	-	1,056	-	1,056	1,137
Venue hire	119	-	-	119	693
Trustees expenses	-	28	-	28	32
Sundry expenses	-	110	-	110	278
Recruitment	-	25	-	25	-
Independent Examiner's fee	-	-	200	200	200
	-----	-----	-----	-----	-----
	39,549	17,898	200	57,648	51,227

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.

Churches Housing Aid Society
Notes to the Accounts (continued)
Year to 31st March 2017

[5] Tangible Fixed Assets

	Equipment
<u>Cost</u>	£
Opening balance	-
Additions during the year	-

	-
<u>Depreciation</u>	
Opening balance	-
Charge for the year	-

	-

Net Book Value at 31/03/17:	-
Net Book Value at 31/03/16:	-

[6] Debtors and prepayments

	2017	2016
	£	£
Prepayments	431	608
Accrued income	535	-
	-----	-----
	966	608

[7] Creditors

	2017	2016
Amounts due within 12 months:	£	£
Trade creditors	2,016	660
Tax & National Insurance	910	800
Pension liability	7	-
Accruals	2,455	287
	-----	-----
	5,389	1,747

Churches Housing Aid Society
Notes to the Accounts (continued)
Year to 31st March 2017

[8] Movements in funds

	Balance at 31/03/2016	Income	Expenditure	Transfers between funds	Balance at 31/03/2017
	£	£	£	£	£
Restricted Funds:					
Lloyds Enable fund	2,761	-	(2,761)	-	-
Harold Hood fund	2,000	-	(2,000)	-	-
SW Legal Support Trust	-	5,000	(300)	-	4,700
The Singer Foundation	-	5,000	-	-	5,000
	4,761	10,000	(5,061)	-	9,700
Unrestricted Funds:					
Designated Funds:					
Contingency fund	25,000	-	-	(25,000)	-
Redundancy provision	11,866	-	-	5,690	17,556
Closing costs provision	2,000	-	-	-	2,000
Allen Lane Foundation	-	4,000	-	-	4,000
Van Neste Foundation	-	10,000	-	-	10,000
Total Designated Funds	38,866	14,000	-	(19,310)	33,556
General Funds	10,463	66,200	(57,320)	19,310	38,654
Total Unrestricted Funds	49,329	80,200	(57,320)	-	72,210
Total Funds	54,091	90,200	(62,381)	-	81,910

Restricted Funds:

The Lloyds Enable fund was for a Sustainability Review to help secure the charity's future.

The Harold Hood fund was for referrals from the Catholic Church.

The SW Legal Support Trust and Singer Foundation contribute to funding a second housing advice worker.

Designated Funds

The Contingency fund is no longer Designated, but is contained within General Funds, as per our reserves policy page 7.

The Allen Lane Foundation and Van Neste Foundation grants were raised in 2016-17 to support the core costs of delivering an expanded service in 2017-18.

The Redundancy Provision is to provide for redundancies in the event of closure, taking into account staff length of service.

The Closing Costs Provision fund is to provide for early termination of contracts in the event of closure.

[9] Payments to trustees and related party transactions

No trustees received remuneration during the year (2016 nil).

One trustee received payments totalling £28 during the year (2016 £32 to one trustee).

These were reimbursements of postage incurred on behalf of the charity during the fulfilment of its charitable objects.

There were no other related party transactions during the year.

	2017	2016
	£	£
Gross salaries	39,814	32,199
Employer's National Insurance	115	817
Employer pension contributions	3,610	3,536
	43,539	36,551

The average number of staff employed during the year was 2.6 (2016 1.4) and the average full time equivalent number of posts was 1.5 (2016 1.2). No employee earned over £60,000 per annum during the year.

The key management personnel of the charity comprise the trustees and the full time Advice Service Manager. The total employee benefits paid to the key management personnel during the year was £32,715 (2016 £32,711).