

Charity Number: 1180341
Company Number: 10675390

CHAS BRISTOL

Housing Advice Service



Annual Report & Accounts
2019/20



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Reference and Administrative Information

Charity name: Churches Housing Aid Society (CHAS Bristol)

Company number: 10675390

Charity registration number: 1180341

Trustees (and Directors) at the date of signing:

Joseph Smith	Chair
Louise Jones	Vice- Chair (appointed 04.11.19)
Temitayo Garrick	Treasurer (appointed 20.03.20)
John Mathias	Secretary (appointed 04.11.19)
Lucy Fairbrother	Trustee
Gary Jordan	Trustee
Alistair Clamp	Trustee (appointed 20.03.20)
Ronald Morrison	Trustee (resigned 27.04.20)
Una di Mambro	Trustee (resigned 04.11.19)
Patrick Quinn	Trustee (resigned 04.11.19)
Trevor Watt	Trustee (resigned 04.11.19)
Sarah Hughes	Trustee (resigned 04.11.19)

Senior Manager:

Charlotte Eddisford Director

Registered Address

Easton Business Centre
Felix Road
Easton
Bristol
BS5 0HE

Operating Address

Assisi Centre
Lawfords Gate
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BS5 0RE

Independent Examiner

Joshua Kingston ACA
Burton Sweet
The Clock Tower
5 Farleigh Court
Old Weston Road
Flax Bourton
Bristol
BS48 1UR

Banker

Co-operative Bank
PO Box 101
1 Balloon Street
Manchester
M60 4EP

Objectives 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.

Our Vision and Mission

CHAS has a **vision** of society where all members of the community have a place they can call home.

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

Our Values



Dedicated

We are committed to doing whatever it takes to resolve issues



Creative

We achieve a lot with a little & work creatively to find solutions



Inclusive

We are open to everyone and strive to ensure there are no barriers to our service



People focused

We listen, we are supportive, and we put people first



Empowering

We enable people to take the first step and move forwards

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.

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.

To achieve our aims, we:

- Deliver free, impartial, confidential and quality advice and advocacy on housing & related matters.
- Provide holistic support for as long as it takes to help beneficiaries to solve their housing issues.
- Work closely with local community groups, to up-skill community members and promote early access to advice.
- Share information and work with local partners in order to achieve the above objectives.
- Use our knowledge and experience to influence local decision making, policy and practice for the benefit of people in housing need.

Our services



Trusted and Timely Advice

We provide a telephone advice line on Mondays, Wednesdays and Fridays. When people call CHAS, they get through to an advisor, rather than a receptionist, meaning they access expert advice quickly. Timely, quality advice helps to prevent crises escalating, and some problems are resolved through a short interaction with one of our advisors.

'It means a lot that someone was on our side helping at 7pm. You were there, when no one else really was'

Beneficiary



Casework and Support

Where cases cannot be solved through brief advice, our caseworkers support people for as long as it takes to solve their problems. This holistic approach can involve home visits, regular phone calls, and sustained advocacy on a beneficiary's behalf.

'Thanks for giving me hope at a time when I felt hopeless and as if no one cared or was listening. The work you're doing is tremendous'

Beneficiary



Community Partnerships

We work in close partnership with local community groups and organisations to deliver support, promote early intervention and increase community resilience. We are currently delivering advice, outreach and support through five funded partnerships in the city.

'So nice to work alongside someone with such empathy and compassion for our families'

Partner organisation

How we achieve public benefit

The charity delivers public benefit by providing support, information and advice to people in situations of poverty, focusing on those with particular needs due to age, disability, or other vulnerabilities. CHAS aims to intervene early and ensure that people have access to safe, appropriate and permanent accommodation. We work closely with local community partners, to ensure people receive the right support, at the right time. In preventing homelessness and improving housing conditions, the charity provides benefit to individuals and the wider community as a whole. All our services are free and accessible to anyone in Bristol and the surrounding area. 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.

Achievements and Performance

Local context

Even prior to the current Covid-19 crisis, homelessness in Bristol was rising at one of the fastest rates of all major cities in the UK: 0.5% of the city's population are homeless (2,900). Rents have risen at some of the fastest rates outside London, on average by 18% in 18/19, making obtaining or sustaining tenancies particularly difficult.

Since the Homelessness Reduction Act 2018, Bristol has seen some much-needed reforms to statutory homelessness legislation. However, structural factors of welfare reforms and a chronic lack of affordable housing have seen homelessness rise by 169% since 2010. Despite continued efforts and ambitious strategic plans by Bristol City Council, homelessness continues to be a major problem within our city. The waiting list for affordable council housing continues to rise: 13,000 households are now waiting to be rehoused, compounded by average house prices being 9 times higher than the average salary. This all comes as the city has seen a decline of 1,200 in social housing lettings across the past 10 years.

Covid-19

The long-term economic impact of Covid-19 in the UK as a whole is set to increase housing insecurity. Many jobs have and will be lost, benefit claims are spiking, and households living with serious financial difficulty are predicted to go from 1 million to over 3 million. Step Change, the national debt charity, announced on 12th November that there are now 1 million people in rent arrears. Locally, there are 171,000 people on furlough and 71,000 claiming the Self-Employed Income Support scheme, amounting to almost half the local population. Additionally, Universal Credit claims have doubled in the city and Bristol City Council rent arrears currently stand at

£10 million, and they are rising by £68,000 a week.

Given that regulations banning most evictions from taking place have been in force for much of the pandemic, the full impact of Covid-19 on homelessness has yet to be felt. Those most at risk are the unemployed and under-employed (people on part-time and zero hours contracts). In Bristol, there are three wards in the highest percentile of deprivation relative to the rest of the country: here, the risk of homelessness will be at critical levels.



'Those of us already struggling to keep our heads above water have often been hit the hardest [by Covid-19]'

- Joseph Rowntree Foundation, UK Poverty Report 20/21

0.5% of the city's population is homeless

169% rise in homelessness since 2010

100% increase in people claiming Universal Credit since Covid-19

Our Covid-19 Response

In response to Covid-19, CHAS moved to home working and telephone/online appointments in March '20 with no interruption of service. We have been advising clients on their rights and entitlements in relation to evictions and benefits, mediating and advocating with landlords, supporting immune-suppressed clients in shared accommodation to secure self-contained temporary housing, and advocating for several clients to access emergency accommodation.

'You have been the best agency for checking in with me, to check I am doing OK, I really appreciate it'

Beneficiary



One of our advice workers, Esme, with a beneficiary in their new home.

653

people supported by CHAS during Covid-19

132

people rehoused or prevented from becoming homeless during Covid-19

58

foodbank referrals made by our caseworkers, generating clients £1740 in savings

An enhanced service

At the start of the pandemic, we called all open case clients to see what additional support they needed. While the moratorium on evictions offered respite for some, for those living in unsuitable and unsafe accommodation, the housing system came to a halt. This left many of our beneficiaries 'trapped' in terrible conditions.

As a result of these conversations, we increased staff and volunteer capacity to deliver an enhanced service: supporting clients to secure food and essentials, and pro-actively contacting isolated clients with severe mental health issues, or those facing lockdown in cramped and unsuitable accommodation.

As well as successfully transitioning to working from home, CHAS was quick to recognise that people were becoming increasingly isolated and less able to access advice. We responded through citywide outreach to promote early interventions and launched some new project partnerships, too.

ACFA outreach project

We've been working with ACFA, a network of advice agencies, to ensure that isolated members of the community still access advice, by creating and circulating flyers to Bristol North, South, and Central. Additionally, CHAS and partners worked with community magazines Up Our Street and Vocalise to develop a Covid-19 Directory.

Housing Support Handbook

We worked with our partners Caring in Bristol to develop the Housing Support Handbook, a free emergency resource designed to combat the dual challenges presented by COVID-19:

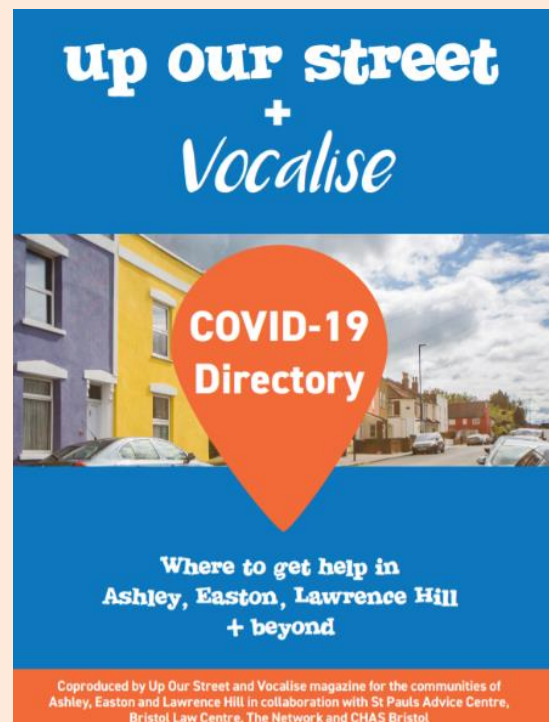
1. Increased difficulty of reaching people in need of our help.
2. Increased demand for housing advice and support services in Bristol.

COVID-19 Community Advice Project

Our COVID-19 Community Advice Project, (CCAP), in partnership with St Pauls Advice Centre, provides clients with a safety net of holistic advice covering a range of issues including housing, debt, immigration, and benefits. Grounded in research on the unmet needs of Bristol's communities, the project aims to support those facing particularly precarious circumstances where difficulties stem from complex problems of housing, finance, and immigration. The project also aims to empower communities by running direct advice and information sessions amongst community members, volunteers, and workers, to foster a stronger understanding of obstacles, options and rights throughout the turbulence of COVID-19.

HomeFull

This new partnership with Talking Money works with families in central Bristol children's centres, supporting parents with a range of issues such as debt, housing and benefits. By collaborating with family support workers, our advisers aim to pass on their experience, ensuring families receive effective and tailored advice. Much-needed advice will allow for early preventative support and a strengthened, more comprehensive knowledge of options and rights amongst families living in deprived areas of Bristol.



Covid- 19 Directory



Housing Support Handbook



ACFA leaflet

Our Impact

In financial year 2020, CHAS provided advice, advocacy, and support to a total of 292 people in housing crisis, working on 384 'discrete' cases: 146 cases were casework, requiring sustained intensive support.

In 67% of cases we provided brief advice, on average supporting these clients for just over two weeks at a time. The remaining third of our cases can be classified as casework, in which we provide ongoing holistic support and advocacy to the most complex cases, ensuring that we work with clients for as long as it takes to resolve their housing issues. This ongoing support involves regular and repeated support for an average of **3-4 months**. Within this casework, 18 cases were particularly complex, requiring intensive support for an average of **9 months**.



Happy in a new home

'I'm so grateful for everything you have done for me and can't thank [my caseworkers] enough. You have turned my life around'

Beneficiary

Presenting issues

People approach us for many reasons, often reflecting complex individual circumstances.

56% threatened with homelessness

59% seeking rehousing

21% problem with landlord/tenant

17% home in state of disrepair

12% need support with housing benefits

8% other issues- eg needing a lodger, complex legal queries...

Outcomes

We aim to provide a solution to every client's housing issue. For someone to obtain and sustain a safe, appropriate, and permanent home is a positive housing outcome, which gives that individual a chance to become settled within a community. It also provides opportunities to find work, for a stable education and ultimately, to achieve improved health and wellbeing for entire families. Through our combination of specialist advice and individual-centred support we ensure that our clients are better off having received our support and advice.

Amongst our casework clients...



46%

rehoused/had homelessness prevented



28%

had housing conditions improved



20%

empowered to take action themselves



4%

referred to specialist service



2%

disengaged

Across all the clients we worked with, following our support **92%** feel they know where to find advice and support if needed, a further **89%** felt they were able to take action themselves, and **86%** had a better understanding of their options, duties and rights.

Clients are sometimes at risk of losing their homes because of financial difficulty. This often includes issues such as unstable or low employment income, delays or reductions in welfare benefits or rent increases. Clients benefit from financial outcomes as a result of our support. This year this has included the successful reinstatement of housing and other benefit claims, the securing of additional lodger incomes, financial charity applications and discretionary housing payments. These various funds totalled **£55,784.35**.



£55,784
secured for clients

'Your help has given my family a home. I cannot thank you enough'

Beneficiary

Our beneficiaries

Our beneficiaries are a diverse group of people, and the difficulties they face in housing often reflect wider complexities in their life. There are often recurring structural and systemic barriers that prevent people from accessing the housing they need. Our beneficiary profile is as follows:



39% have physical health issues



57% have mental health issues



51% are BAME



63% identify as women



11% prefer to speak a language other than English



Nationality: 15% African, 6% Asian, 6% Eastern European



45% have dependent children



66% private renting
26% homeless
70% living in a 1 bed property



38% are long-term sick



87% depend on benefits as main source of income



40% are unemployed



26% are full-time carers

Beneficiary Stories

Suzanne

Suzanne, her partner, and her 9 children were living in an overcrowded three-bedroom house when their landlord gave them 2 months' notice to leave. Suzanne had a particularly complex case: the size and vulnerability of the family made it particularly hard for them to be rehoused and there was a risk of the family being split up or rehoused outside of the city.

Our caseworker helped Suzanne bid on Home Choice Bristol properties each week and supported Suzanne with weekly check-ins and helping deal with various problems that came up along the way, including abuse from neighbours. Negotiating with Bristol Law Centre and Suzanne's landlord, Suzanne's eviction was put off until after Christmas. During lockdown, the family were housed together within Bristol in temporary accommodation and eventually happily rehoused to a large house on Bristol's outskirts with enough space for the whole family.



Balbir

Balbir was asked to leave the room she was living in by her landlord and was registered as homeless by the council. She hoped to move to somewhere close to her friends, community and temple, but was struggling to find a property that was both in the right area and suitable given her heart problems and her difficulty with stairs.

We worked with the Council to assist Balbir throughout the rehousing process, using Punjabi interpreters to discuss the best approach to being rehoused. We supported Balbir to find a comfortable place and will look to swap her current home after a year to be even closer to her Sikh community.

Strategic goals: what we've achieved this year

In FY20 we finalised our strategic review, identifying four strategic goals to work towards. Despite the challenges of the past year, we have continued to progress against these aims:

Efficient & Effective

Investing in internal operations and external profile for sustainability.

- ✓ Concluded an internal review and implemented a new organisational structure which includes, for the first time, a Director role
- ✓ Implemented a staff handbook, Employee Assistance Programme and flexi-time.
- ✓ Increased staff team from 4.5FTE to 7.5FTE
- ✓ Migrated to One Drive and implemented a new phone system
- ✓ Launched Social Media (Twitter, Facebook) and refreshed the website

Trusted & Timely

Providing the right support at the right time.

- ✓ Recruited a fourth advisor to enhance capacity
- ✓ Refreshed our triage process, so that people can access advice quicker
- ✓ Increased capacity for holistic support (food, basic essentials, charity grants)
- ✓ Maintained our Advice Quality Standard mark in our biannual audit
- ✓ Began to trial *early intervention* approaches to preventing homelessness with partner Caring in Bristol

Community Impact

Working closely with our community and partners to better meet local needs.

- ✓ Launched an outreach project with Central Children's Centres, providing holistic advice to low-income families
- ✓ Launched the Covid-19 Community Advice Project, partnering with local community groups
- ✓ Delivered a weekly *Housing Advice Drop-in* at a local community hub (Boost project)
- ✓ Continued to support Bristol's South Asian community with the Aashyana partnership project

Local Influence

Influencing change at all levels to improve local housing conditions and reduce homelessness

- ✓ Regularly updated the website to include key information for local partners
- ✓ Active members of ACFA, and local groups such as the Community Connectors
- ✓ On the steering group of Tap for Bristol – a new city-wide initiative to help solve homelessness in the city
- ✓ Contributed to housing, homelessness and mental health policy meetings with the local authority and advice partners

Warmer, Safer Homes

In FY20 we also delivered two projects focused on improving housing conditions in the city. One project, a partnership with Shelter and Centre for Sustainable Energy, focused on engaging private tenants living in houses with low rated Energy Performance Certificates, ahead of new legislation. The other engaged people living in cold, damp homes. In addition to advocacy, we offered thermal imaging surveys to support with landlord negotiation around damp and disrepair.

We delivered an engagement programme, hosting events and community conversations, with local community groups, such as Dhek Bhal, Up Our Street, and Carers Support Centre. We also delivered a housing drop in at Barton Hill Settlement as part of Boost, and worked closely with community partners Bristol Energy Network.

Through these initiatives, we engaged **319 people**, across **24 events**, working on **34 cases** from community referrals. We were also able to fund eight thermal imaging surveys, carried out by the C.H.E.E.S.E project.

Thank you!

We are extremely grateful for the continued support of our funders, without whom our work would not be possible. In addition to our individual supporters, we are thankful to key funders: *The Henry Smith Charity, John James Bristol Foundation, The Nisbet Trust, Garfield Weston Foundation* and for the grants received from trusts and foundations including *Singer Foundation, St Stephen and St James Trust, Alec Van Berchem Charitable Trust, Pat Newman Memorial Trust, Souter Charitable Trust, Allen Lane Foundation*.



In FY 20 we continued to deliver services funded by Clarion Housing (Aashyana), and received new funding from the department for Business, Energy & Industrial Strategy (Private Rental Energy Project).

Financial review

During the year, we were once again successful in raising funds, with income from donations, charitable trusts, and partnerships generating £190,144 (2019: £162,893). Expenditure increased to £207,110 (2019: 139,520). There was a deficit of £10,912, anticipated by trustees and the result of drawing down designated funds.

The trustees have closely monitored financial performance and have considered the going concern status of the charity. They conclude that there are no material uncertainties affecting the ability of the charity to continue as a going concern. This has also been considered in the context of Covid-19, and the cash position at the date of signing along with future cash projections.

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**. This has been calculated to be between £57,308 and £114,616.

This level of reserves would cover all closing costs, including redundancy payments, if CHAS were unable to secure sufficient onward funding.

This policy is reviewed annually by trustees.

Reserves position

On 31st March 2020, unrestricted funds amounted to £78,252 (see note 14 to the accounts). The trustees did not elect to designate funds in FY20, £78,252 remained as free reserves.

This is sufficient to cover four months running costs of our FY21 budget (£229,232).

Looking Forward

We anticipate the demand for advice services will continue to grow significantly, especially after the economic effects of Covid-19 are fully realised.

In order to ensure our resources have the greatest possible impact, and that our development remains targeted and focused, CHAS has developed a three-year strategy. During 2021, we intend to:

- Enhance the sustainability of our organisation, through longer term funding.
- Refresh our branding and digital services.
- Increase our advice service capacity.
- Increase our service-user engagement.
- Expand our outreach projects with community partners.

Structure, Governance and Management

Organisational structure

On 31 March 2020, the staff team consisted of seven staff members, all part-time. The Director manages day-to-day operations and strategic development, supported by an Administrator and Co-ordinator. The Advice Service Lead oversees the Advice Service, supported by Housing Advice Caseworkers.

Management

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 Director, who is in turn accountable to the board.

Trustee board

On 31 March 2020, CHAS was governed by a board consisting of eight trustees, who bring a diverse range of skills and experience. Trustee recruitment is undertaken annually to meet skills gaps identified by the board and Director. Trustees may be elected by a simple majority vote of the members of the charity or co-opted by decision of the trustees. New posts are advertised widely through local voluntary channels and through direct invitations to ex-service users and key community members.

One third of the trustees must retire at each AGM, with those longest in office retiring first. However, they are entitled to re-election.

Governance

The trustee board meet regularly (at least quarterly) to discuss strategic matters, review the risk register, and make key decisions.

The board delegates certain responsibilities, including approval of budgets and funding contracts, monitoring of financial and fundraising performance, and managing the liquidity of the charity, to the Finance and Fundraising Committee. The Committee meet regularly, quarterly at a minimum, and provide regular reports to the trustee board.

Governing document

CHAS Bristol is a registered charity and a company limited by guarantee. The charity is governed by its articles of association adopted on 25th September 2018. CHAS Bristol has operated as a registered charity since 1965. Prior to its reconstitution as a charitable company in 2019, it operated under the charity number 233757.

In accordance with accounting regulations, the transfer of assets from the old entity to the new was treated as a merger and is documented on the register of mergers.

Statement of trustees' responsibilities

The trustees, who are also directors of CHAS (Bristol) Housing Advice Service for the purposes of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the income and expenditure of the charitable company for that period. In preparing these financial statements, the trustees follow best practice and:

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

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

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable company's auditors are unaware; and
- The trustees have taken all steps that they ought to make themselves aware of that information.

Approved by the Trustees on 29 January 2021. Signed on behalf of the Trustees by:

Louise Jones
Vice Chair

Temitayo Garrick
Treasurer

Independent examiner's report to the trustees of CHAS (Bristol) Housing Advice Service ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2020.

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.

Joshua Kingston ACA
Burton Sweet Chartered Accountants
The Clock Tower
5 Farleigh Court
Old Weston Road
Flax Bourton
Bristol BS48 1UR

Date: 29 January 2021.

CHURCHES HOUSING AID SOCIETY
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 MARCH 2020

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
Income from:					
Donations and legacies	2	163,115	25,000	188,115	154,607
Charitable activities	3	1,724	-	1,724	2,740
Other trading activities	4	-	-	-	5,201
Investments	5	305	-	305	345
Total income		<u>165,144</u>	<u>25,000</u>	<u>190,144</u>	<u>162,893</u>
Expenditure on:					
Raising funds	6	8,205	-	8,205	8,545
Charitable activities	7	167,851	31,054	198,905	130,975
Total expenditure		<u>176,056</u>	<u>31,054</u>	<u>207,110</u>	<u>139,520</u>
Net income/(expenditure) before transfers	8	(10,912)	(6,054)	(16,966)	23,373
Total funds at start of year	14	89,164	6,054	95,218	71,845
Total funds at end of year	14	<u>78,252</u>	<u>-</u>	<u>78,252</u>	<u>95,218</u>

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

All of the activities of the charity are classed as continuing.

See note 11 for the comparative Statement of Financial Activities.

CHURCHES HOUSING AID SOCIETY

BALANCE SHEET

AS AT 31 MARCH 2020

Company no: 10675390

Charity number: 1180341



	Note	2020 £	2019 £
Current assets			
Debtors	12	26,121	2,291
Cash at bank and in hand		82,439	100,437
		<u>108,560</u>	<u>102,728</u>
Liabilities			
Creditors : amounts falling due within one year	13	(30,308)	(7,510)
Net current assets		<u>78,252</u>	<u>95,218</u>
Net assets		<u><u>78,252</u></u>	<u><u>95,218</u></u>
FUNDS			
Unrestricted funds			
General funds		78,252	59,720
Designated funds		-	29,444
Restricted funds		-	6,054
Total funds		<u><u>78,252</u></u>	<u><u>95,218</u></u>

For the year ending 31 March 2020 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- The directors acknowledge their responsibilities for complying with the requirements of the Act 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.

These financial statements of Church Housing Aid Society were approved by the Board of Trustees on 29 January 2021 and are signed on their behalf by:

Louise Jones
Vice Chair

Temitayo Garrick
Treasurer

1 Accounting policies

Accounting convention

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, and in accordance with the Charities Act 2011, the Financial Reporting Standard 102 (FRS102) and the requirements of the Charities Statement of Recommended Practice based thereon.

The charity is a public benefit entity as defined under FRS102. The Trustees consider that there are no material uncertainties affecting the ability of the charity to continue as a going concern as considered in the context of Covid-19.

Income

Income from donations is included in income when these are receivable, except as follows:

- I. When donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods;
- II. When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the pre-conditions have been met.

Legacies are included on a receivable basis where charity is entitled to the income, it can be measured reliably and receipt is probable. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is not included in income but is treated as a contingent asset and disclosed if material.

Investment income is included on a receivable basis.

Donations in kind comprise donated services where the costs are measurable and the services would otherwise have to be paid for to maintain operational effectiveness.

Expenditure

Expenditure is recognised in the period in which it is incurred. Expenditure includes attributable VAT which cannot be recovered.

Raising funds

Raising funds expenditure include those costs incurred in seeking voluntary contributions, costs of goods sold and other costs which include the costs of running and participating in fundraising events and collections and cost of goods purchased for resale.

Governance costs

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity. Governance costs are included within charitable activity costs.

1 Accounting policies (continued)

Pension costs and other post-retirement benefits

The charity contributes to defined contribution pension schemes. Contributions payable to the charity's pension schemes are charged to the Statement of Financial Activities in the period to which they relate.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity. Designated funds form part of unrestricted funds and have been identified as being for particular purposes by the Trustees. They are not restricted and can be transferred to general funds at any time at the discretion of the Trustees.

Further explanation of the nature and purpose of each fund is included in note 14 of the financial statements.

Debtors

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

Cash at bank and in hand

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

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.

2 Income from: Donations and legacies

Current year	Unrestricted Funds	Restricted Funds	Total Funds 2020
	£	£	£
Donations	1,934	-	1,934
Grants received	161,181	25,000	186,181
	<u>163,115</u>	<u>25,000</u>	<u>188,115</u>

In the current year the charity received a government grant of £2,778 from Bristol City Council for the Trailblazer project.

CHURCHES HOUSING AID SOCIETY
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2 Income from: Donations and legacies (continued)

Prior year comparatives	Unrestricted Funds £	Restricted Funds £	Total Funds 2019 £
Donations	4,558	-	4,558
Grants received	142,906	7,143	150,049
	<u>147,464</u>	<u>7,143</u>	<u>154,607</u>

In the prior year the charity received a government grant of £11,111 in 2019 from Bristol City Council for the Trailblazer project.

	2020 £	2019 £
Grants received		
Henry Smith Charity	25,000	25,000
Van Neste Foundation	-	10,000
BCEF	-	7,143
Centre for Sustainable Energy (BEIS)	25,000	-
Talking Money (Nationwide)	23,520	-
Nisbet Charitable Trust	20,000	20,000
Garfield Weston Foundation	18,000	15,000
St Pauls Advice Centre	16,843	15,275
John James Bristol Foundation	15,000	15,000
Singer Foundation	10,000	-
St Stephen & St James Charity Trust	10,000	-
Bristol City Council	2,778	11,111
Other grants	20,040	31,520
	<u>186,181</u>	<u>150,049</u>

3 Income from: Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
Internships	1,724	-	1,724	2,740
	<u>1,724</u>	<u>-</u>	<u>1,724</u>	<u>2,740</u>

In the prior year, all the charitable activity income received was unrestricted in nature.

CHURCHES HOUSING AID SOCIETY
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4 Income from: Other trading activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
Fundraising events	-	-	-	5,201
	<u>-</u>	<u>-</u>	<u>-</u>	<u>5,201</u>

In the prior year, all the other trading activity income received was restricted in nature.

5 Income from: Investments

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
Interest received	305	-	305	345
	<u>305</u>	<u>-</u>	<u>305</u>	<u>345</u>

In the prior year, all the investment income received was unrestricted in nature.

6 Expenditure on: Raising funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
Event costs	-	-	-	2,045
Fees to Fundraiser	8,205	-	8,205	6,500
	<u>8,205</u>	<u>-</u>	<u>8,205</u>	<u>8,545</u>

In the prior year, all the expenditure on raising funds was out of unrestricted funds.

YEAR ENDED 31 MARCH 2020

7 Expenditure on: Charitable activities

	Direct Costs £	Support Costs £	Governance Costs £	Total Funds 2020 £
Salaries including NI & Pension	156,726	10,682	-	167,408
Rent	-	3,700	-	3,700
Travel expenses	19	709	-	728
Telephone	-	2,056	-	2,056
Insurance	-	694	-	694
IT Costs	-	2,539	-	2,539
Postage, printing and Stationary	-	1,396	-	1,396
Refreshments	-	272	-	272
Legal and Professional fees	4,840	4,642	832	10,314
Training	-	2,323	-	2,323
Payroll service	-	773	-	773
Subscriptions	-	2,262	-	2,262
Venue hire	25	-	-	25
Sundry expenses	203	160	-	363
Recruitment	-	310	-	310
Accounts and independent examination costs	-	-	2,177	2,177
Project costs	1,565	-	-	1,565
	163,378	32,518	3,009	198,905

Prior year comparatives

	Direct Costs £	Support Costs £	Governance Costs £	Total Funds 2019 £
Salaries including NI & Pension	98,804	10,978	-	109,782
Rent	-	3,300	-	3,300
Travel expenses	45	-	-	45
Telephone	-	1,899	-	1,899
Insurance	-	691	-	691
IT Costs	-	4,043	-	4,043
Postage, printing and Stationary	-	818	-	818
Refreshments	-	156	-	156
Legal and Professional fees	1,600	4,101	-	5,701
Training	-	1,175	-	1,175
Payroll service	-	377	-	377
Subscriptions	-	1,606	-	1,606
Venue hire	48	-	-	48
Sundry expenses	-	180	-	180
Recruitment	-	293	-	293
Accounts and independent examination costs	-	-	861	861
	100,497	29,617	861	130,975

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8 Net income/(expenditure) for the year

This is stated after charging:	2020	2019
	£	£
Independent Examiner's fees - Independent Examination	1,500	200
Accountancy support	677	661
Trustees' meeting and training expenses	832	-
	<u>180,795</u>	<u>109,782</u>

No Trustees have been reimbursed for their out of pocket travel expenses (2019: none). No Trustee received any remuneration during the year.

Aggregate donations from Trustees, key management personnel, and other related parties was £nil (2019: £nil).

9 Staff costs and numbers

The aggregate payroll costs were:

	2020	2019
	£	£
Wages & salaries	150,822	97,347
Social security costs	8,445	6,034
Pension contributions	8,141	6,401
Redundancy costs	13,387	-
	<u>180,795</u>	<u>109,782</u>

No employee received emoluments of more than £60,000.

The average number of employees during the year was 7 (2019: 5), calculated on the basis of average headcount. The total employment benefits received by key management personnel including employer national insurance contributions and employer pension contributions were £42,718 (2019: £60,194).

10 Taxation

The charity is exempt from corporation tax on its charitable activities.

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11 Statement of Financial Activities comparative figures

For the year ended 31 March 2019	Unrestricted Funds £	Restricted Funds £	Total Funds 2019 £
Income from:			
Donations and legacies	147,464	7,143	154,607
Charitable activities	2,740	-	2,740
Other trading activities	5,201	-	5,201
Investments	345	-	345
Total income	<u>155,750</u>	<u>7,143</u>	<u>162,893</u>
Expenditure on:			
Raising funds	8,545	-	8,545
Charitable activities	123,945	7,030	130,975
Total expenditure	<u>132,490</u>	<u>7,030</u>	<u>139,520</u>
Net income/(expenditure) for the year and net movement in funds	23,260	113	23,373
Total funds at start of year	65,903	5,942	71,845
Total funds at end of year	<u>89,163</u>	<u>6,055</u>	<u>95,218</u>

Merger accounting 2019

In the prior year, merger accounting principals were adopted as the Charity passed its trade and assets from an unincorporated entity to the new charitable company on 31 March 2019. The Charity Commission did not require the charity to file accounts for the new charitable company for this period, however accounts were filed at Companies House. The prior-year accounts that include disclosures relating to the merger can be found at Companies House.

12 Debtors

Due in less than one year:	2020 £	2019 £
Prepayments and accrued income	2,601	2,033
Other debtors	23,520	258
	<u>26,121</u>	<u>2,291</u>

CHURCHES HOUSING AID SOCIETY
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13 Creditors: amounts falling due within one year

	2020	2019
	£	£
Trade creditors	2,982	3,133
Other creditors	25,775	4,177
Accruals and deferred income	1,551	200
	<u>30,308</u>	<u>7,510</u>

14 Movement in funds

For the year ended 31 March 2020

	At 1 April				At 31 March
	2019	Income	Expenditure	Transfers	2020
	£	£	£	£	£
Restricted funds					
Bristol Community Energy Fund	6,054	-	(6,054)	-	-
BEIS - Prep Pilot	-	25,000	(25,000)	-	-
Total restricted Funds	<u>6,054</u>	<u>25,000</u>	<u>(31,054)</u>	<u>-</u>	<u>-</u>
Unrestricted funds					
Designated Funds					
Redundancy provision	15,444	-	(13,387)	(2,057)	-
Allen Lane Foundation	4,000	-	(4,000)	-	-
Van Neste Foundation	10,000	-	(10,000)	-	-
Total designated funds	<u>29,444</u>	<u>-</u>	<u>(27,387)</u>	<u>(2,057)</u>	<u>-</u>
General funds	59,720	165,144	(148,669)	2,057	78,252
Total unrestricted Funds	<u>89,164</u>	<u>165,144</u>	<u>(176,056)</u>	<u>(2,057)</u>	<u>78,252</u>
Total funds	<u>95,218</u>	<u>190,144</u>	<u>(207,110)</u>	<u>(2,057)</u>	<u>78,252</u>

Restricted funds

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

BEIS - Prep Pilot represents funding for a pilot project, with CSE and Shelter, to address energy standards for private rented properties.

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14 Movement in funds (continued)

Designated funds

The Allen Lane Foundation and Van Neste Foundation grants were raised and set aside to support the core costs of service delivery in 2019/20.

The redundancy provision is to provide for statutory redundancy payments, calculated according to current employee's length of service.

For the year ended 31 March 2019

	At 1 April 2018 £	Income £	Expenditure £	Transfers £	At 31 March 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
	<u>5,942</u>	<u>7,143</u>	<u>(7,031)</u>	<u>-</u>	<u>6,054</u>
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	<u>27,624</u>	<u>14,000</u>	<u>(14,000)</u>	<u>1,820</u>	<u>29,444</u>
General Funds	38,279	141,750	(118,489)	(1,820)	59,720
Total Unrestricted Funds	<u>65,903</u>	<u>155,750</u>	<u>(132,489)</u>	<u>-</u>	<u>89,164</u>
Total funds	<u>71,845</u>	<u>162,893</u>	<u>(139,520)</u>	<u>-</u>	<u>95,218</u>

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15 Analysis of net assets between funds

	Restricted Funds	Unrestricted Designated Funds	Unrestricted General Funds	Total
	£	£	£	£
As at 31 March 2020				
Net assets	-	-	78,252	78,252
	-	-	78,252	78,252
As at 31 March 2019				
Net assets	6,054	29,444	59,720	95,218
	6,054	29,444	59,720	95,218

16 Related party transactions

There are no transactions with trustees or other related parties other than those disclosed as required by the Charity SORP elsewhere in the financial statements.