



# CHAS BRISTOL

Housing Advice Service  
Annual report and  
Accounts 2020-21



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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
Temitayo Garrick	Treasurer
John Mathias	Secretary
Lucy Fairbrother	Trustee
Gary Jordan	Trustee
Alistair Clamp	Trustee
Andrew Gibbard	Trustee (Appointed 08.09.21)
Jasmin Matharu	Trustee (Appointed 08.09.21)

### Senior Manager:

Charlotte Eddisford      Director

### Registered Address

Easton Business Centre  
Felix Road  
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BS5 0HE

### Independent Examiners

Joshua Kingston, BSc, ACA  
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Old Weston Road  
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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.

*'Thank you so much – you've taken a lot of stress off my shoulders'*

*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.

*"We had lost hope of moving up [to a higher priority housing band]. We are so thankful to you and we really appreciate all your hard work"*

*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.

*"I am so happy to have further support around housing, which is often a cause of significant stress for our families - but about which I feel powerless"*

*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

When the pandemic first hit, we used our reserves to meet the increased demand created by the pandemic. In January 2021, for instance, we received 162% more enquiries than the previous January.

We moved to home working and telephone / online appointments in March 2020 with no interruption to service. We increased the hours in our advice team to respond to the demand, and the increasingly complex array of issues clients were presenting to us. We were also able to support clients more holistically: we helped clients to secure food and essentials, contacted clients struggling with severe mental health issues, supported immune-suppressed clients in shared accommodation to access self-contained housing, and helped clients access emergency accommodation.

We also conducted a number of outreach projects, including: creating and distributing housing advice leaflets with ACFA, creating a Covid-19 Housing Support Handbook with Caring in Bristol, and delivering advice sessions to community groups.

As we emerge from successive lockdowns, the pressure on Bristol's housing remains high. While job retention schemes are being wound down, there are still many people reliant on them. When these conclude in September, many families will lose income, and could struggle to keep their homes. In addition, demand for social housing still outweighs supply – a problem that existed long before the pandemic. This, plus the end of the evictions ban in May, means we are likely to see the effects of the pandemic on housing and homelessness escalating further.

Having moved out of lockdown and away from the initial crisis response, CHAS is focused on helping our clients and the community recover from the pandemic. We want to help build resilience in community organisations by equipping them with housing knowledge, so

that we have the strength to deal with the longer-term effects of Covid-19 on housing.

Maintaining our increased capacity to meet demand, as well as expanding our partnerships, is essential to achieving this.



# 162%

increase in enquiries Jan  
2021 vs Jan 2020

### Projects & Partnerships 2020/21

This year, we have developed several new projects, as well as continuing to achieve excellent outcomes with existing ones.

In addition to our Covid-19 emergency outreach and our main housing advice and casework service, these partnerships allow us to reach more people. They also mean we can find innovative ways to support people with their housing problems, and the issues that compound them.

# 234

*People engaged through  
Projects and Partnerships*

## HomeFull

Our HomeFull project, funded by Nationwide, is a collaboration with Bristol Children's Centres and Talking Money. The project allows us to reach families in need of housing and money advice & support in inner city Bristol who may not know where to turn.

This partnership with Talking Money works with families in central Bristol children's centres, supporting parents with issues such as debt, housing and benefits. This collaboration means our advisers can both pass on their experience to the family support workers & ensure families receive effective and early preventative advice - which is even more important in this moment of housing crisis.

In 2020/21, Homefull:

- Helped **49** families
- Improved the mental health & stress levels of **87%** of clients
- Successfully reached out to groups we know are less likely to access advice (**78%** BAME, **51%** speak English as an additional language, **90%** female)

*Mo, his family, and one of our caseworkers*



### ***Mo's Story: A Helping Hand from HomeFull***

Mo and his family were referred to CHAS through our HomeFull project by Cath, a family support worker at St Paul's Children's Centre. They were living in privately rented accommodation, with just one bedroom for the whole family to sleep in: Mum, Dad, and their three young children (including a newborn baby). Their home was overcrowded, very cold, and had issues with mice and rats. The condition of the home was so poor that a visiting midwife voiced her concern for how it could affect their health. Furthermore, the overcrowding and the state of the home was causing great distress for the family, particularly damaging Mum's mental health.

While the family were on the waiting list for a council property, they were on too low a priority band to be moved any time soon. It was clear, however, that they desperately needed to leave. To address the situation, the caseworker at CHAS got the council's private housing team to conduct an overcrowding assessment on Mo's home. The council found that it was indeed overcrowded, which meant that the family qualified for a higher priority band for rehousing.

Even on the higher priority band, however, the waiting list was long. The desperation of Mo and his family meant that our caseworker had to take a different route. They assisted the family with a homelessness application, and a two-bed temporary accommodation was quickly found for them instead. Our caseworker supported the family every step of the way, ensuring that they could move in as quickly as possible. Mo and his family have since moved into their new temporary home, and they are high priority for a more permanent one.

**They now have more room, warmth, and a home that is safe for their children.**

## Other Projects

# BHPP

Our early intervention partnership

An exciting new outreach project for CHAS and Caring, under development in 2020/21



# Aashyana

Our South Asian community outreach project



A partnership with Wellspring Settlement, Talking money. BRAVE



Supported 24 clients in 2020/21

# BOOST

Our drop-in advice sessions @ Barton Hill Settlement



Supported 176 people in 2020/21

Delivered holistic advice on debt, immigration & benefits to community groups

# CCAP

Our Coronavirus Community Advice Project



## Ella's Story

When Ella was threatened with homelessness, she was very panicked and stressed. She was living at a friend's house when she was given 10 days' notice to leave. Ella had nowhere else to go: the lockdown at the time made her situation even more difficult. On top of this, she was also struggling with ongoing mental health issues.

Ella contacted CHAS, and we were there to help. Our caseworker initially assisted her to make a homelessness application, but when her 10 days' notice expired, the application was still processing. Ella was forced to leave her home without anywhere to go that night, facing the prospect of rough sleeping.

She called the council's homelessness prevention team in the morning to try and access emergency accommodation. Unfortunately, they said they were busy and would call her back. But by the afternoon, Ella was still yet to hear anything: waiting in a park, she was increasingly upset and anxious about where she was going to sleep.

She reached out to our caseworker Esme and informed her of the situation. Esme immediately advocated on her behalf with the council, ensuring that they took action. As a result of our intervention, instead of having to sleep rough that night, Ella was housed in hotel accommodation. Since then, we have been working closely with both Ella and the council to get her into settled accommodation. Our caseworker has been there every step of the way, making sure that Ella gets the support she needs, and a home she can feel safe in.

*"Thank you so much, you're the only person that's really helped me, everyone else just used red tape. You've been amazing, so I really thank you very much."*

*Client feedback*

## Helen's Story

Helen came to us for help with re-housing as she was facing a number of issues in her current home. She was under-occupying and subject to the bedroom tax, as a result she was unable to buy essentials such as food. Her mental health was suffering as her son had recently died in their home, Helen's PTSD in relation to this was made worse by remaining in the same house. This was triggering occasional psychotic episodes. Helen is a wheelchair user and, when she approached us for advice, the chairlift she used to access her home was broken so she could not leave.

CHAS was the only service Helen was engaged with, so the first thing we offered was an understanding and listening ear. We then referred her to Bristol City Council's Disabled adaptations team, to get Helen's chair lift repaired. There was a long wait so we also informed her Social Housing Officer of the severity of the situation, so they could expediate repairs. As a result she was able to come and go again.

We also helped to address Helen's financial situation; we worked with North Bristol Advice Centre to get Helen a Discretionary Housing Payment, to cover the cost of the bedroom tax and increase her income. We also helped Helen with foodbank referrals when she has been unable to afford food.

Next we explained the long-term impact of the housing situation to Home Choice, and through these appeals were able to secure Helen an award of Band 1, the highest priority for rehousing. Helen struggles with technology and digital exclusion; she is unable to place bids herself, so we called Helen up each week to discuss what was available and place bids on suitable properties.

Helen's requirements are very particular. She needs a wheelchair accessible bungalow. Because there are so few of these in the city, it has taken a long time for Helen to bid successfully, even on Band 1. Throughout this time CHAS has remained in close contact with Helen, providing support and encouragement.

*"Thanks for the effort and persistency in aiding me to resolve my housing situation I do appreciate it so much, words can't describe."*

*Client feedback*

**In your words**

*"Thank you so much for all your help as without your assistance he wouldn't have been successful in bidding for this property. **Steve is so grateful and keeps saying that he feels like he's won the lottery!** ... Thank you again for your assistance as I'm very aware that Steve could easily have ended up on the streets or dead because of his vulnerabilities".*

*"We had lost the hope of moving. We are so thankful to you, and we really appreciate all your hard work. **I have told a few people who are struggling on home choice about you, I hope they get help as well.** I must say you are best person I came across. If possible let me know, I and my husband want to come and thank you personally.*

*"Thank you Esme, I really appreciate your time, support and all your hard work with my situation.*

*And I want to say to your organisation also that you are best employee they have. Thanks a lot for everything."*

*As a mum who has Hearing Impairment/ Mental Health/ violent relationship and 2 children who have additional needs, I would like to say how grateful I am for Esme's support and trying her best by going an extra mile to sort out housing situation for me, when the council would not support an additional bedroom. With Esme's support I can now bid on a bigger property for my family, I am hoping it will improve my mental health and offer a new start in a new home. **Without Esme's support I think I would of given up hope."***

*"I would like to really thank you for your help because I know **without your help this would have never happened.** It's been a long process for me to get here now so I would really like to thank you so much.*

*You're the only person who actually decided to help us. Me and my 2 kids thank you so much.*

*Thanks again"*

*"I just wanted to send a message to properly thank you for all the help you gave regarding Sam's tenancy issues. She is doing really well at the moment and feels that she is **'basking in the light at the end of the tunnel'**.*

***"Your organisation has helped me out in difficult times.** Please say my special thanks to Charlie one of your managers, she helped me lot."*

*She still has not tried getting her money back but does not want to do this right now. She is working on her garden and applying for lifetime tenancy at her new Curo home. I just wanted to let you know as this wouldn't have been possible without your help. Take care and have a great week."*

***"I cannot express in words how grateful we are for your kind help"***

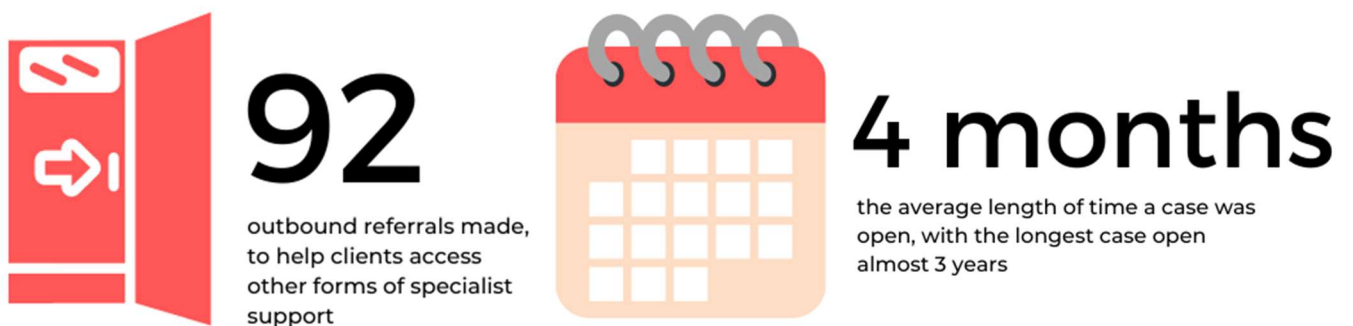
*"I want to thank you for your support in my housing situation. **Your help has given my family a home.** I cannot thank you enough. I am now liaising with a lettings officer and we have an estimated moving in date."*

***"I'm all moved into the new place so hopefully I'm all good now. Thanks so much for all your help."***

***"Hey Jack, thank you for everything you did.... You did a lot for me and my daughter."***

## Our Impact

## In 2020-21:



## Presenting issues

<sup>1</sup> 248 brief advice cases, 192 casework cases

<sup>2</sup> Outcome percentages reflect casework cases only



People approach us for many reasons, often reflecting complex individual circumstances. They often have more than one issue they need help with (therefore, the below percentages equal greater than 100%).



*“Thank goodness organisations like yours still exist... just knowing that you are there is a boost to my morale”*

Client feedback

As well as achieving housing outcomes for our clients, we also equip them with skills, confidence & knowledge. Across all the clients we worked with, following our support 83% felt they now know where to find advice and support if needed, a further 69% felt they were better able to manage their own affairs, and 92% had a better understanding of their options, duties and rights.

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.

Who we supported this year

Our clients 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.



22% have physical health issues



39% have mental health issues



51% are BAME



66% identify as women



29% speak English as an additional language



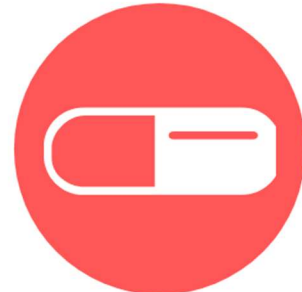
28% are not British nationals



51% have dependent children



64% renting  
34% homeless



25% are long-term sick



85% receive benefits



22% are full-time carers

## Strategic goals: what we've achieved this year

In FY21 we continued to work in line with our strategic review, identifying four strategic goals. 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.

- ✓ Implemented a new organisational structure which included an Operational and Development Manager
- ✓ Implemented a new HR system to support efficient processes
- ✓ Completed a Digital Strategy
- ✓ Moved office premises to an accessible venue, remaining within our primary BS5 neighbourhood
- ✓ Outsourced our finance to refine efficient reporting
- ✓ Improved staff wellbeing, support and connection

## Trusted & Timely

Providing the right support at the right time.

- ✓ Refreshed our triage process, so that people can access advice quicker
- ✓ Increased capacity for holistic support (food, basic essentials, charity grants)
- ✓ Developed our partnership with Caring in Bristol to support homelessness prevention
- ✓ Accepted on to the Frontline Immigration Advice Project to work towards accreditation for Immigration Advice (OISC Level 1)

## Community Impact

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

- ✓ Continued our outreach project with Central Children's Centres, providing holistic advice to low-income families
- ✓ Launched online drop-in advice sessions with social prescribing forums
- ✓ Delivered a weekly Housing Advice Session (Boost project) via remote means
- ✓ Hosted community conversations and knowledge sharing with local groups.

## Local Influence

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

- ✓ Increased use of social media to reach new audiences (Twitter, Facebook)
- ✓ Active members of ACFA, and local groups such as the Community Connectors
- ✓ Contributed to housing, homelessness and mental health policy meetings with the local authority and advice partners

## 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 grateful to have received funding from the following:

Quartet Community Foundation

John James Bristol Foundation

The St Stephen and St James Trust

The Henry Smith Charity

The Access to Justice Foundation  
(Community Justice Fund)

The Singer Foundation

National Lottery Community Fund/  
Coronavirus Community Support Fund

The Nisbet Trust

Burges Salmon Charitable Trust

Pat Newman Memorial Trust

The Burden Trust

Souter Charitable Trust

Sir Harold Hood's Charitable Trust

The University of Bristol

Crisis

Clothworkers' Foundation

Centre for the Acceleration of Social Technology/  
National Lottery Community Fund

Postcode Neighbourhood Trust

Clarion Housing

Albert Hunt Trust





## Financial review

During the year, we were once again successful in raising funds, with income from donations, charitable trusts, and partnerships generating £278,614 (2019: £190,144). Expenditure increased to £228,296 (2019: 207,110). There was a surplus of £50,318.

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 £74,309 and £148,618.

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 31<sup>st</sup> March 2021, reserves amounted to £128,780, of which £11,333 were restricted. (see note 13 to the accounts). Trustees did not elect to designate funds in FY20, £117,237 remained as free reserves.

This is sufficient to cover four and a half months running costs of our FY22 budget (£297,235).

## 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 & 2022, we intend to:

- Enhance the sustainability of our organisation, through longer term funding.
- Refresh our branding and digital offer.
- Increase service user engagement in how we plan new activities and manage our charity.
- Expand our outreach projects with community partners.

# Structure, Governance and Management

## Organisational structure

On 31 March 2021, the staff team consisted of nine staff members. The Director manages strategic development, supported by a Communications and Fundraising Assistant and Senior Manager. The Advice Service Lead oversees the Advice Service, supported by Housing Advice Caseworkers. The Operations and Development Manager oversees the day-to-day running of the charity, supported by a Project Co-ordinator and Impact and Quality Lead.

## 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.

The Director, Advice Service Lead and Operations and Development Manager form the staff Senior Leadership team, who meet on a bi-weekly basis to review operational and strategic priorities.

## Trustee board

On 31 March 2021, CHAS was governed by a board consisting of seven 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 to the Finance and Fundraising committee, including approval of budgets and fundraising contracts, monitoring of financial performance fundraising, and managing the liquidity of the charity. The committee meet regularly, quarterly at a minimum, in advance of trustee meetings.

## 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 25<sup>th</sup> 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.

DocuSigned by:

*Joe Kane Smith*

FFB8FB542770447...

Joe Kane-Smith

**Chair**

DocuSigned by:

*Louise Jones*

A90D78A3DAAD40C...

Louise Jones

**Vice Chair**

**Date:** 30 September 2021

# 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 2021.

## 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.

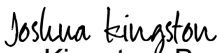
## Independent examiner's statement

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.

DocuSigned by:



Joshua Kingston, Bsc., ACA

Burton Sweet Limited

The Clock Tower

5 Farleigh Court

Old Weston Road

Flax Bourton

Bristol BS48 1UR

Date: 30 September 2021



**CHURCHES HOUSING AID SOCIETY**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**YEAR ENDED 31 MARCH 2021**



	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £ (Restated)
<b>Income from:</b>					
Donations and legacies	2	155,126	72,576	227,702	171,272
Charitable activities	3	50,912	-	50,912	18,567
Investments		-	-	-	305
<b>Total income</b>		<u>206,038</u>	<u>72,576</u>	<u>278,614</u>	<u>190,144</u>
<b>Expenditure on:</b>					
Raising funds	4	12,000	-	12,000	8,205
Charitable activities	5	155,053	61,243	216,296	198,905
<b>Total expenditure</b>		<u>167,053</u>	<u>61,243</u>	<u>228,296</u>	<u>207,110</u>
<b>Net income/(expenditure) before transfers</b>	6	38,985	11,333	50,318	(16,966)
<b>Total funds at start of year</b>	12	78,252	-	78,252	95,218
<b>Total funds at end of year</b>	12	<u>117,237</u>	<u>11,333</u>	<u>128,570</u>	<u>78,252</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 2021**

Company no: 10675390

Charity number: 1180341

	Note	2021 £	2020 £
<b>Current assets</b>			
Debtors	10	17,303	26,121
Cash at bank and in hand		139,793	82,439
		<u>157,096</u>	<u>108,560</u>
<b>Liabilities</b>			
Creditors : amounts falling due within one year	11	(28,526)	(30,308)
<b>Net current assets</b>		<u>128,570</u>	<u>78,252</u>
<b>Net assets</b>		<u><u>128,570</u></u>	<u><u>78,252</u></u>
<b>FUNDS</b>			
<b>Unrestricted funds</b>			
General funds	13	117,237	78,252
<b>Restricted funds</b>	13	11,333	-
<b>Total funds</b>		<u><u>128,570</u></u>	<u><u>78,252</u></u>

For the year ending 31 March 2021 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 30 September 2021 and are signed on their behalf by:

DocuSigned by:

FFB8FB542770447...

Joe Kane-Smith

Chair

DocuSigned by:

A90D78A3DAAD40C...

Louise Jones

Vice Chair

**CHURCHES HOUSING AID SOCIETY**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2021**

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**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.

**CHURCHES HOUSING AID SOCIETY**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2021**



**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 date 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**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total Funds 2021</b>
<b>Current year</b>	<b>£</b>	<b>£</b>	<b>£</b>
Donations	4,363	-	4,363
Grants received	150,763	72,576	223,339
	<u>155,126</u>	<u>72,576</u>	<u>227,702</u>

In the prior year the charity received a government grant of £2,778 from Bristol City Council for the Trailblazer project. The charity did not receive any government grants in the current year.



**CHURCHES HOUSING AID SOCIETY**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2021**



**2 Income from: Donations and legacies (continued)**

Prior year comparatives	Unrestricted Funds (Restated) £	Restricted Funds £	Total Funds 2020 (Restated) £
Donations	1,934	-	1,934
Grants received	144,338	25,000	169,338
	146,272	25,000	171,272

Grants received	2021 £	2020 £
Henry Smith Charity	25,000	25,000
Community Justice Fund	43,513	-
Centre for Sustainable Energy (BEIS)	-	25,000
Talking Money (Nationwide)	-	23,520
Nisbet Charitable Trust	20,000	20,000
National lottery/Covid-19 Community Advice Project	29,030	-
Postcode Lotter Trust	17,000	-
Garfield Weston Foundation	-	18,000
John James Bristol Foundation	15,000	15,000
Singer Foundation	10,000	10,000
St Stephen & St James Trust	15,000	10,000
Bristol City Council	-	2,778
Quartet Community Foundation/net DCMS Fund	10,996	-
Quartet Community Foundation/Coronavirus Response Fund	5,000	-
Crisis	5,000	-
Clothworkers' Foundation	3,850	-
Centre for the Acceleration of Social Technology/National Lottery Community Fund	10,000	-
Other grants	18,313	20,040
	227,702	169,338

**3 Income from: Charitable activities**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Internships	5,208	-	5,208
Grants received	45,704	-	45,704
	50,912	-	50,912

**CHURCHES HOUSING AID SOCIETY**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2021**



**3 Income from: Charitable activities (continued)**

	<b>Unrestricted Funds £ (Restated)</b>	<b>Restricted Funds £</b>	<b>Total Funds 2020 £ (Restated)</b>
Internships	1,724	-	1,724
Grants received	16,843	-	16,843
	18,567	-	18,567

**4 Expenditure on: Raising funds**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2021 £</b>	<b>Total Funds 2020 £</b>
Fees to Fundraiser	12,000	-	12,000	8,205
	12,000	-	12,000	8,205

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

**CHURCHES HOUSING AID SOCIETY**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2021**



**5 Expenditure on: Charitable activities**

<b>Current year</b>	<b>Direct Costs £</b>	<b>Support Costs £</b>	<b>Governance Costs £</b>	<b>Total Funds 2021 £</b>
Salaries including NI & Pension	166,888	-	-	166,888
Rent	-	3,947	-	3,947
Travel expenses	5	-	-	5
Interpreting	2,394	-	-	2,394
Telephone	3,696	-	-	3,696
Insurance	-	539	-	539
IT Costs	3,745	2,750	-	6,496
Postage, printing and Stationery	-	1,406	-	1,406
Refreshments	-	291	-	291
Legal and Professional fees	3,265	3,480	127	6,872
Training	-	3,464	-	3,464
Payroll service	-	856	-	856
Subscriptions	-	2,687	-	2,687
Venue hire	46	-	-	46
Recruitment	1,514	-	-	1,514
Other staff costs	-	2,513	-	2,513
Accounts and independent examination	-	-	4,314	4,314
St Pauls' Advice Centre - National Lottery/ Covid 19 Community Advice Project	8,368	-	-	8,368
	<b>189,921</b>	<b>21,934</b>	<b>4,441</b>	<b>216,296</b>
<b>Prior year</b>	<b>Direct Costs £</b>	<b>Support Costs £</b>	<b>Governance Costs £</b>	<b>Total Funds 2020 £</b>
Salaries including NI & Pension	156,726	10,682	-	167,408
Rent	-	3,700	-	3,700
Travel expenses	19	709	-	728
Interpreting	203	-	-	203
Telephone	-	2,056	-	2,056
Insurance	-	694	-	694
IT Costs	-	2,539	-	2,539
Postage, printing and Stationery	-	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	-	160	-	160
Recruitment	-	310	-	310
Accounts and independent examination	-	-	2,177	2,177
BEIS/ Private Rented Energy Project	1,565	-	-	1,565
	<b>163,378</b>	<b>32,518</b>	<b>3,009</b>	<b>198,905</b>

**CHURCHES HOUSING AID SOCIETY**  
**NOTES TO THE FINANCIAL STATEMENTS**  
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**6 Net income/(expenditure) for the year**

This is stated after charging:

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Independent Examiner's fee	1,600	1,500
Current year		
Prior year under/over accrual	540	-
Accountancy support	2,342	677
Trustees' meeting and training expenses	114	832
	<u>166,888</u>	<u>180,795</u>

No Trustees have been reimbursed for their out of pocket travel expenses (2020: none). No Trustee received any remuneration during the year.

Aggregate donations from Trustees, key management personnel, and other related parties was £nil (2020:

**7 Staff costs and numbers**

The aggregate payroll costs were:

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Wages & salaries	153,048	150,822
Social security costs	7,752	8,445
Pension contributions	6,088	8,141
Redundancy costs	-	13,387
	<u>166,888</u>	<u>180,795</u>

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

The average number of employees during the year was 7 (2020: 7), calculated on the basis of average headcount. The total employment benefits received by key management personnel (trustees and charity director) including employer national insurance contributions and employer pension contributions were

**8 Taxation**

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

**CHURCHES HOUSING AID SOCIETY**  
**NOTES TO THE FINANCIAL STATEMENTS**  
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**9 Statement of Financial Activities comparative figures**

<b>For the year ended 30 March 2020</b>	<b>Unrestricted Funds £ (Restated)</b>	<b>Restricted Funds £</b>	<b>Total Funds 2020 £ (Restated)</b>
<b>Income from:</b>			
Donations and legacies	146,272	25,000	171,272
Charitable activities	18,567	-	18,567
Investments	305	-	305
<b>Total income</b>	<u>165,144</u>	<u>25,000</u>	<u>190,144</u>
<b>Expenditure on:</b>			
Raising funds	8,205	-	8,205
Charitable activities	167,851	31,054	198,905
<b>Total expenditure</b>	<u>176,056</u>	<u>31,054</u>	<u>207,110</u>
<b>Net income/(expenditure) for the year and net movement in funds</b>	(10,912)	(6,054)	(16,966)
<b>Total funds at start of year</b>	89,164	6,054	95,218
<b>Total funds at end of year</b>	<u>78,252</u>	<u>-</u>	<u>78,252</u>

**10 Debtors**

<b>Due in less than one year:</b>	<b>2021 £</b>	<b>2020 £</b>
Prepayments and accrued income	8,303	2,601
Other debtors	9,000	23,520
	<u>17,303</u>	<u>26,121</u>

**CHURCHES HOUSING AID SOCIETY**  
**NOTES TO THE FINANCIAL STATEMENTS**  
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**11 Creditors: amounts falling due within one year**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Trade creditors	10,475	2,923
Other creditors	9,853	25,834
Accruals and deferred income	8,198	1,551
	<u>28,526</u>	<u>30,308</u>

**12 Movement in funds**

**For the year ended 31 March 2021**

	<b>At 1 April</b>				<b>At 31 March</b>
	<b>2020</b>	<b>Income</b>	<b>Expenditure</b>	<b>Transfers</b>	<b>2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Restricted funds</b>					
Centre for the Acceleration of Social Technology/National Lottery Community Fund	-	10,000	(10,000)	-	-
Community Justice Fund	-	1,700	(1,700)	-	-
Clothworkers' Foundation	-	3,850	(3,850)	-	-
Postcode Neighbourhood Trust	-	17,000	(5,667)	-	11,333
Quartet community Foundation/Coronavirus NET DCMS Fund	-	10,996	(10,996)	-	-
National Lottery/Covid 19 Community Advice Project	-	29,030	(29,030)	-	-
<b>Total restricted Funds</b>	<u>-</u>	<u>72,576</u>	<u>(61,243)</u>	<u>-</u>	<u>11,333</u>
<b>Unrestricted funds</b>					
General funds	78,252	206,038	(167,053)	-	117,237
<b>Total unrestricted Funds</b>	<u>78,252</u>	<u>206,038</u>	<u>(167,053)</u>	<u>-</u>	<u>117,237</u>
<b>Total funds</b>	<u>78,252</u>	<u>278,614</u>	<u>(228,296)</u>	<u>-</u>	<u>128,570</u>

**Restricted funds**

Centre for the Acceleration of Social Technology/National Lottery Community Fund - funding received to support the development of the charity's digital strategy

Community Justice Fund - this was funding to establish our Operations and Development Manager position.

Clothworkers' Foundation- this funding was used to fund IT and office equipment costs.

Postcode Neighbourhood Trust - this was funding received for the Charity's Advice Service Lead.



**CHURCHES HOUSING AID SOCIETY**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2021**



**12 Movement in funds (continued)**

Quartet Community Foundation / Coronavirus NET DCMS Fund - this was funding received for increased capacity to respond to the increased winter demand for the Charity's service.

National Lottery/Covid 19 Community Advice Project - this was funding received for the Charity's community outreach project supporting people in inner city Bristol in partnership with St Pauls Advice Centre.

**For the year ended 31 March 2020**

	At 1 April 2019 £	Income £	Expenditure £	Transfers £	At 31 March 2020 £
<b>Restricted funds</b>					
	-	-	-	-	-
Bristol Community Energy Fund	6,054	-	(6,054)	-	-
BEIS - Prep Pilot	-	25,000	(25,000)	-	-
	<u>6,054</u>	<u>25,000</u>	<u>(31,054)</u>	<u>-</u>	<u>-</u>
<b>Unrestricted funds</b>					
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>
<b>General Funds</b>	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>-</u>	<u>78,252</u>
<b>Total funds</b>	<u>95,218</u>	<u>190,144</u>	<u>(207,110)</u>	<u>-</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.

**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.

**CHURCHES HOUSING AID SOCIETY**  
**NOTES TO THE FINANCIAL STATEMENTS**  
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**13 Analysis of net assets between funds**

	<b>Restricted Funds</b>	<b>Unrestricted Designated Funds</b>	<b>Unrestricted General Funds</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>As at 31 March 2021</b>				
Net assets	11,333	-	117,237	128,570
	<u>11,333</u>	<u>-</u>	<u>117,237</u>	<u>128,570</u>
<b>As at 31 March 2020</b>				
Net assets	-	-	78,252	78,252
	<u>-</u>	<u>-</u>	<u>78,252</u>	<u>78,252</u>

**14 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.

**15 Prior year restatement**

The prior year comparatives have been restated to recognise grants received of £16,843 as charitable activity rather than under the heading of donations and legacies.