

# CANTERBURY HOUSING ADVICE CENTRE

England & Wales · Charity number 1006386

## Details

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**Other names** C H A C

**Status** Registered

**Legal form** Charitable company

**Company number** [02642776](#)

**Registered** 1991-11-27

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Canterbury Housing Advice Centre  
2nd FLOOR  
24 Burgate  
Canterbury  
CT1 2HA

**Phone** 01227762605

**Email** [adviceteam@chac.co.uk](mailto:adviceteam@chac.co.uk)

**Website** [www.chac.co.uk](http://www.chac.co.uk)

## Activities

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**Objects:** TO RELIEVE POVERTY AND HOMELESSNESS AMONG PERSONS IN NEED WITHIN CANTERBURY AND ITS SURROUNDING AREAS AND ASSIST THOSE PERSONS WHO ARE DISPOSSESSED OF THEIR ACCOMMODATION FOR WHATEVER REASON FIND ALTERNATIVE ACCOMMODATION.

**Activities:** PROVISION OF AN ADVICE SERVICE ON HOUSING ISSUES INCLUDING MATTERS OF HOUSING LAW

## Classification

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- **How:** Provides Advocacy/advice/information
- **What:** Accommodation/housing
- **Who:** Other Defined Groups

## Geography

- **Area of benefit:** CANTERBURY AND ITS SURROUNDING AREAS
- Kent

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£143,973	£139,036	-	-
2024-03-31	£138,041	£129,831	-	-
2023-03-31	£96,250	£128,361	-	-
2022-03-31	£111,606	£118,739	-	-
2021-03-31	£165,051	£126,701	-	-

## Trustees

Name	Role	Appointed
John Andrew Wightman		2023-02-06
NICK JACKSON		
Sarah Elizabeth Slowe		2019-03-25
Teresa Pearce		2024-10-07
Tessa Louise O'Sullivan		2017-11-20
Vivien Ruth Gambling		2015-11-16

**CANTERBURY HOUSING ADVICE CENTRE**

England & Wales - Charity number 1006386

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# Accounts

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Charity Registration No. 1006386

Company Registration No. 02642776 (England and Wales)

**CANTERBURY HOUSING ADVICE CENTRE**

**ANNUAL REPORT AND UNAUDITED FINANCIAL  
STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2025**

# **CANTERBURY HOUSING ADVICE CENTRE**

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# **CANTERBURY HOUSING ADVICE CENTRE**

## **LEGAL AND ADMINISTRATIVE INFORMATION**

### **Trustees**

V Gambling  
N S R Jackson  
J King  
T L O'Sullivan  
T Pearce  
S E Slowe  
J A Wightman

(Resigned 12 August 2024)

(Appointed 7 October 2024)

### **Charity number**

1006386

### **Company number**

02642776

### **Key management personnel**

P Wilkinson - Manager

### **Registered office**

2<sup>nd</sup> Floor  
24 Burgate  
Canterbury  
Kent  
CT1 2HA

### **Independent Examiner**

M Wilkes FCA  
Azets Audit Services  
2<sup>nd</sup> floor  
32-33 Watling Street  
Canterbury  
Kent  
CT1 2AN

### **Bankers**

CAF Bank Limited  
25 Kings Hill Avenue  
West Malling  
ME19 4JQ

# **CANTERBURY HOUSING ADVICE CENTRE**

## **TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025**

The Trustees present their report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

### **OBJECTIVES AND ACTIVITIES**

#### **Policies and objectives**

To relieve poverty and homelessness among persons in need within Canterbury and its surrounding areas and assist those persons who are dispossessed of their accommodation for whatever reason to find alternative accommodation.

#### **Main activities undertaken to further the charity's purposes for the public benefit**

All of our charitable activities focus on helping to relieve poverty and homelessness and are undertaken to further our charitable purpose for the public benefit.

### **ACHIEVEMENTS AND PERFORMANCE**

#### **Review of activities**

In this year we helped and advised 2,757 people to resolve their housing problems including finding new accommodation compared to a total of 3,169 people in the previous year. 23% of our service users were families with dependent children and 7% were families with non-dependents; 47% were disabled (of which 55% said that they had mental health problems); 47% were long term sick or unemployed and 16% were employed.

Of these 2,757 people we did homelessness prevention work with 2,572 people. We prevented homelessness by enabling people to keep their accommodation wherever possible by resolving landlord and tenant problems, especially rent arrears, through negotiation and / or representation. 43% of our work was preventing service users from losing their existing accommodation or helping them with problems where they lived.

Where it was not possible to help people to keep their accommodation, we advised and helped them to move into alternative accommodation in the private rented, voluntary or social housing sectors. 34% of our service users were looking for accommodation.

We reduced poverty by maximising incomes and ensuring that our service users claimed all of the benefits that they were entitled to and 23% of our work involved welfare benefits.

The estimated annualised financial gains to our 2,757 service users totalled £401,534.

The estimated annualised savings to Canterbury City Council and, consequently to the taxpayer, were £334,501 through reduced council rent arrears, increased council tax revenue and monies saved through not having to accommodate homeless people in Bed & Breakfast or other temporary accommodation.

#### **FINANCIAL REVIEW**

Income for the year was £143,973 (2024: £138,041). Expenditure for the year was £139,036 (2024: £129,831) resulting in a surplus for the year of £4,937 (2024: Surplus of £8,210).

The balance sheet shows net assets of £106,727 (2024: £101,841), but includes £12,506 (2024: £11,923) of restricted fund income to be spent in future years.

# **CANTERBURY HOUSING ADVICE CENTRE**

## **TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025**

### **Going concern**

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. As Trustees we make the following assessment in respect of a period of one year from the date of approval of these financial statements.

Throughout the 2024/2025 year we reviewed our budget and looked at contingency plans. We applied for, and successfully secured, various funding awards. Although fundraising was difficult in 2024/2025, we still secured funding of £139,725.

### **Reserves policy**

It is CHAC's policy to maintain a reserve of between three months' and six months budgeted core expenditure. This is in addition to funds held for closure costs (should the need arise); together, these are designated as unrestricted funds. In addition, there are restricted funds (eg income received in one year which is ring fenced for expenditure in the next).

The amounts in each category at March 31st 2025 were as follows:

#### Unrestricted funds:

Closure costs £59k (2024: £56k)

Reserve £33,335, 24% of expenditure in 2024-25 (2024: £30,867, 24% of expenditure in 2023/24)

#### Restricted funds

£12,506 (2024: £11,923).

Total funds at 31 March 2025 were £106,727 (2024: £101,841).

### **Future Developments**

The consequences of the war in Ukraine from February 2022 resulted in substantial rises in energy costs, general and food inflation in 2024/2025, although not as extreme as in the 2022 to 2024 period, still severely impacted our service users. This, together with high interest rates and rapidly rising rent levels, has led not only to a continuing cost of living crisis but also to a continuing housing crisis. These crises impacted our service users very negatively resulting in another year of high demand for our services in 2024-25.

The annual grant received from Canterbury City Council via Canterbury & District Citizens' Advice had been frozen in cash terms (£57,862) since 1 April 2015 and now covers less than half of CHAC's annual expenditure. This has meant that we have had to raise at least as much again each year in order to remain sustainable. We have, in the past, generally succeeded in doing this, and in some years (notably during Covid) managed to raise more than needed for expenditure in year, enabling us to build up some reserves. However, these are vulnerable each year to being wiped out if fundraising falls short of expenditure. We are pleased that this grant was increased by just under 10% (£63,622 per annum) from 1 July 2024 and we anticipate a further 9% increase in this grant from 1 July 2025. In order to place funding on a more solid footing, we have this year (2024-25) applied for more substantial grants which run over a number of years, with increased success. We aim to continue with this approach.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Constitution**

Canterbury Housing Advice Centre is a company limited by guarantee and is governed by its Articles of Association. It is registered as a charity with the Charity Commission.

### **Method of appointment or election of Trustees**

Appointment of Trustees is made at the annual general meeting by election. According to the needs of Canterbury Housing Advice Centre Trustees may also be co-opted in the period between annual general meetings. Any Trustee so appointed shall hold office only until the next annual general meeting and then shall be eligible for re-election.

# **CANTERBURY HOUSING ADVICE CENTRE**

## **TRUSTEES' REPORT**

### **FOR THE YEAR ENDED 31 MARCH 2025**

#### **Policies adopted for the induction and training of Trustees**

When a new Trustee joins Canterbury Housing Advice Centre they are first introduced to the existing Trustees and staff members. The Trustees are informed of what is expected of them and made aware of their legal obligations. To assist them they are issued with a copy of the latest edition of "The Essential Trustee: What you need to know" to give them a guide of what is expected. A copy of "The Essential Trustee" is also given to existing trustees as and when a new edition is updated.

#### **Organisational structure and decision making**

The company was incorporated on 3 September 1991 and registered as a charity on 27 November 1991. The company was established under a Memorandum of Association, as amended by special resolution on 4 May 1994, which established the object and powers of a charitable company and is governed under the Articles of Association.

#### **Risk management**

The Trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. A Register of Risks was adopted during 2024/2025.

#### **TRUSTEES' RESPONSIBILITIES STATEMENT**

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales 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 charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2015 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable 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 charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In preparing this report, the Trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

This report was approved by the Trustees on 11 August 2025 and signed on their behalf by:

  
J Wightman  
Trustee

# **CANTERBURY HOUSING ADVICE CENTRE**

## **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CANTERBURY HOUSING ADVICE CENTRE**

I report to the charity trustees on my examination of the accounts of Canterbury Housing Advice Centre for the year ended 31 March 2025 which are set out on pages 6 to 13.

### **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 financial statements 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:

- accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- the accounts do not accord with those records; or
- 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
- 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 to the UK (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 financial statements to be reached.



**M A Wilkes (FCA)**  
Azets Audit Services  
2<sup>nd</sup> Floor  
32-33 Watling Street  
Canterbury  
CT1 2AN

Date: 9 September 2025

# CANTERBURY HOUSING ADVICE CENTRE

## Statement of Financial Activities (Including Income and Expenditure account) For the year ended 31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
<b>Income from:</b>					
Donations and legacies		1,420	-	1,420	24,090
Charitable activities:	<b>2</b>	38,000	100,305	138,305	110,481
Investments - Bank interest		4,248	-	4,248	3,470
<b>Total income</b>		<b>43,668</b>	<b>100,305</b>	<b>143,973</b>	<b>138,041</b>
<b>Expenditure on:</b>					
Charitable activities	<b>3</b>	39,314	99,722	139,036	129,831
<b>Net movement in funds</b>		<b>4,354</b>	<b>583</b>	<b>4,937</b>	<b>8,210</b>
<b>Reconciliation of funds:</b>					
As at 1 April 2023		89,867	11,923	101,790	93,580
<b>As at 31 March 2024</b>		<b>94,221</b>	<b>12,506</b>	<b>106,727</b>	<b>101,790</b>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

# CANTERBURY HOUSING ADVICE CENTRE

## Comparative Statement of Financial Activities (Including Income and Expenditure account) For the year ended 31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 £
<b>Income from:</b>				
Donations and legacies		7,090	17,000	24,090
Charitable activities:	<b>2</b>	18,421	92,060	110,481
Investments - Bank interest		3,470	-	3,470
<b>Total income</b>		<b>28,981</b>	<b>109,060</b>	<b>138,041</b>
<b>Expenditure on:</b>				
Charitable activities	<b>3</b>	30,396	99,435	129,831
<b>Net movement in funds</b>		<b>(1,415)</b>	<b>9,625</b>	<b>8,210</b>
<b>Reconciliation of funds:</b>				
As at 1 April 2023		91,282	2,298	93,580
<b>As at 31 March 2024</b>		<b>89,867</b>	<b>11,923</b>	<b>101,790</b>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

## CANTERBURY HOUSING ADVICE CENTRE

### BALANCE SHEET

As at 31 March 2025

	Notes	2025 £	2025 £	2024 £	2024 £
<b>Current assets</b>					
Debtors	6	9,386		7,500	
Cash at bank and in hand		<u>101,372</u>		<u>97,835</u>	
		110,758		105,335	
<b>Creditors: amounts falling due within one year</b>	7	<u>(4,031)</u>		<u>(3,545)</u>	
Net current assets			<u>106,727</u>		<u>101,790</u>
<b>Net assets</b>			<u><u>106,727</u></u>		<u><u>101,790</u></u>
<b>Funds</b>					
Restricted funds	8		12,506		11,923
Unrestricted funds			<u>94,221</u>		<u>89,867</u>
	12		<u><u>106,727</u></u>		<u><u>101,790</u></u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025.

The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 11 August 2025 and were signed on its behalf by:

  
J Wightman  
Trustee

Company Registration No. 02642776

# CANTERBURY HOUSING ADVICE CENTRE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

### 1. Accounting policies

#### a. Charity information

Canterbury Housing Advice Centre is a company limited by guarantee in the United Kingdom. In the event of the charitable company being wound up, the liability in respect of the guarantee is limited to £1 per member. The address of the registered office is given in the charity information on page 1 of these financial statements and the nature of the operations and principal activities are set on page 2.

#### b. Basis of preparation of financial statements

The charity constitutes a public benefit entity as defined by FRS 102. The Trustees present their report and financial statements for the financial year ending 30 June 2024. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

#### c. Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### d. Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

#### e. Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid is recognised at the time of the donation.

Grants and service delivery contracts are recognised once receivable.

#### f. Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

Charitable activities comprise those costs incurred by the charitable company in the delivery of its activities and for its beneficiaries. It includes both costs allocated directly to such services activities and those costs of an indirect nature necessary to support them.

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, administrative payroll costs. They are allocated on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on the basis of estimates of the proportion of time spent by staff on those activities.

# **CANTERBURY HOUSING ADVICE CENTRE**

## **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025**

### **g. Cash and cash equivalents**

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

### **h. Operating leases**

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

### **i. Financial instruments**

The has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

### **j. Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

### **k. Corporation Tax**

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

### **l. Critical accounting estimates and judgements**

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

# CANTERBURY HOUSING ADVICE CENTRE

## NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

2. Grants receivable	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Canterbury & District Citizens Advice	-	62,182	62,182	57,862
Coyler Ferguson	-	17,500	17,500	16,500
Furley Page Foundation	-	1,000	1,000	-
Henry Smith Charity	10,000	-	10,000	-
Kent Community Foundation	-	2,000	2,000	9,000
London Legal Support Trust	10,000	-	10,000	10,000
Mrs Smith & Mount Trust	-	17,623	17,623	-
National Lottery	-	-	-	12,119
Phillip & Connie Phillips Fund	8,000	-	8,000	5,000
South East Consortium Foundation	10,000	-	10,000	-
	<u>38,000</u>	<u>100,305</u>	<u>138,305</u>	<u>110,481</u>

3. Expenditure on charitable activity:	2025 £	2025 £	2024 £	2024 £
<i>Relief of poverty and homelessness</i>				
Staff costs		111,979		108,895
Direct costs		2,568		2,002
		<u>114,547</u>		<u>110,897</u>
<b>Support costs:</b>				
Rent	12,320		7,500	
Utility costs	1,792		1,653	
Travel and accommodation	-		132	
Computer costs	530		501	
Insurances	2,112		296	
Printing, postage and stationery	627		364	
Telephone costs	2,762		4,166	
Professional fees	313		773	
Office costs	303		395	
Publications	358		-	
Sundry expenditure	60		34	
<u>Governance costs:</u>				
Independent Examiner's Fee	3,312		3,120	
		<u>24,489</u>		<u>18,934</u>
		<u>139,036</u>		<u>129,831</u>

4. Employees	2025 £	2024 £
<b>Employment costs</b>		
Wages and salaries	105,436	102,924
Social security costs	5,783	5,249
Pension costs	760	722
	<u>111,979</u>	<u>108,895</u>

The average monthly number of employees during the year was 3 (2024: 3).

There were no employees whose annual remuneration was £60,000 or more.

The remuneration of the key management personnel totalled £42,696 (2024: £41,184).

# CANTERBURY HOUSING ADVICE CENTRE

## NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

### 5. Trustees

The Trustees did not receive any remuneration, benefits or received reimbursed of expenses in either the current or previous year.

### 6. Debtors

	2025 £	2024 £
Other debtors	5,000	5,000
Prepayments and accrued income	4,386	2,500
	9,386	7,500
	9,386	7,500

### 7. Creditors: amounts falling due within one year

	2025 £	2024 £
Other creditors	-	118
Accruals and deferred income	4,031	3,427
	4,031	3,545
	4,031	3,545

### 8. Restricted funds

	Balance at 1 Apr 24 £	Income £	Expenditure £	Balance at 31 Mar 25 £
<b>CURRENT YEAR</b>				
Canterbury & District Citizens Advice Grant	-	62,182	(62,182)	-
Canterbury City Council Deposit Fund	2,298	-	-	2,298
Prevention of homelessness and reducing poverty	9,625	38,123	(37,540)	10,208
	11,923	100,305	(99,722)	12,506
	11,923	100,305	(99,722)	12,506
<b>PRIOR YEAR</b>				
Canterbury & District Citizens Advice Grant	-	57,862	(57,862)	-
Canterbury City Council Deposit Fund	2,298	-	-	2,298
Prevention of homelessness and reducing poverty	-	51,198	(41,573)	9,625
	2,298	109,060	(99,435)	11,923
	2,298	109,060	(99,435)	11,923

#### Canterbury & District Citizens Advice Grant

This grant is towards our running costs to provide a housing advice service for residents in the Canterbury City Council district.

#### Canterbury City Council Deposit Fund

Used to enable homeless people, or people threatened with homelessness, to get accommodation usually by providing money for a deposit but also for other financial help to achieve this aim.

#### Prevention of homelessness and reducing poverty

Grants received from Colyer Fergusson Charitable Trust, Mrs Smith & Mount Trust, The Atherton Grassroots Fund through Kent Community Foundation and Furley Page Foundation (Prior year : Kent Community Foundation, Colyer Ferguson, National Lottery and Phillip & Connie Phillips Fund) to cover salary cost of Caseworkers and other costs to prevent homelessness and to reduce poverty, disadvantage and social exclusion for residents in the Canterbury City Council district.

# CANTERBURY HOUSING ADVICE CENTRE

## NOTES TO THE FINANCIAL STATEMENTS

### For the year ended 31 March 2025

#### 9. Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

#### 10. Company limited by guarantee

The charity is limited by guarantee and accordingly has no share capital. The liability guaranteed by each member is £1. At 31 March 2025 the membership was 7 (2024: 7).

#### 11. Operating lease commitments

##### Lessee

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, as follows:

	2025 £	2024 £
<b>Due:</b>		
Within one year	10,000	10,000
Two to five years	-	10,000
	10,000	20,000
	10,000	20,000

#### 12. Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total £
<b>Fund balances at 31 March 2025 are represented by:</b>			
Debtors	7,500	1,886	9,386
Cash at bank and in hand	90,033	11,339	101,372
Creditors: amounts falling due within one year	(3,312)	(719)	(4,031)
	94,221	12,506	106,727
	94,221	12,506	106,727
<b>Fund balances at 31 March 2024 are represented by:</b>			
Debtors	7,500	-	7,500
Cash at bank and in hand	85,912	11,923	97,835
Creditors: amounts falling due within one year	(3,545)	-	(3,545)
	89,867	11,923	101,790
	89,867	11,923	101,790

**CANTERBURY HOUSING ADVICE CENTRE**

England & Wales - Charity number 1006386

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# Accounts

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Charity Registration No. 1006386

Company Registration No. 02642776 (England and Wales)

**CANTERBURY HOUSING ADVICE CENTRE**

**ANNUAL REPORT AND UNAUDITED FINANCIAL  
STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2024**

# **CANTERBURY HOUSING ADVICE CENTRE**

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# **CANTERBURY HOUSING ADVICE CENTRE**

## **LEGAL AND ADMINISTRATIVE INFORMATION**

### **Trustees**

J D Flanagan	(Resigned 19 June 2023)
V Gambling	
N S R Jackson	
J King	(Resigned 12 August 2024)
T L O'Sullivan	
S E Slowe	
J A Wightman	
T Pearce	(Appointed 7 October 2024)

### **Charity number**

1006386

### **Company number**

02642776

### **Key management personnel**

P Wilkinson - Manager

### **Registered office**

2<sup>nd</sup> Floor  
24 Burgate  
Canterbury  
Kent  
CT1 2HA

### **Independent Examiner**

M Wilkes FCA  
Azets Audit Services  
2<sup>nd</sup> floor  
32-33 Watling Street  
Canterbury  
Kent  
CT1 2AN

### **Bankers**

CAF Bank Limited  
25 Kings Hill Avenue  
West Malling  
ME19 4JQ

# **CANTERBURY HOUSING ADVICE CENTRE**

## **TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2024**

The Trustees present their report and financial statements for the year ended 31 March 2024.

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

### **OBJECTIVES AND ACTIVITIES**

#### **Policies and objectives**

To relieve poverty and homelessness among persons in need within Canterbury and its surrounding areas and assist those persons who are dispossessed of their accommodation for whatever reason to find alternative accommodation.

#### **Main activities undertaken to further the charity's purposes for the public benefit**

All of our charitable activities focus on helping to relieve poverty and homelessness and are undertaken to further our charitable purpose for the public benefit.

### **ACHIEVEMENTS AND PERFORMANCE**

#### **Review of activities**

In this year we helped and advised 3,169 people to resolve their housing problems including finding new accommodation compared to a total of 3,300 people in the previous year. 23% of our service users were families with dependent children and 8% were families with non-dependents; 46% were disabled (of which 50% said that they had mental health problems); 47% were long term sick or unemployed and 17% were employed.

Of these 3,169 people we did homelessness prevention work with 2,896 people. We prevented homelessness by enabling people to keep their accommodation wherever possible by resolving landlord and tenant problems, especially rent arrears, through negotiation and / or representation. 48% of our work was preventing service users from losing their existing accommodation or helping them with problems where they lived.

Where it was not possible to help people to keep their accommodation, we advised and helped them to move into alternative accommodation in the private rented, voluntary or social housing sectors. 33% of our service users were looking for accommodation.

We reduced poverty by maximising incomes and ensuring that our service users claimed all of the benefits that they were entitled to and 24% of our work involved welfare benefits.

The estimated annualised financial gains to our 3,169 service users totalled £414,374.

The estimated annualised savings to Canterbury City Council and, consequently to the taxpayer, were £320,875 through reduced council rent arrears, increased council tax revenue and monies saved through not having to accommodate homeless people in Bed & Breakfast or other temporary accommodation.

#### **FINANCIAL REVIEW**

Income for the year was £138,041 (2023 - £96,250). Expenditure for the year was £129,831 (2023 - £128,361) resulting in a surplus for the year of £8,210 (2023 – Deficit of £32,111).

The balance sheet shows net assets of £101,790 (2023: £93,580), but includes £11,923 (2023 - £2,298) of restricted fund income to be spent in future years.

# **CANTERBURY HOUSING ADVICE CENTRE**

## **TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2024**

### **Going concern**

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. As Trustees we make the following assessment in respect of a period of one year from the date of approval of these financial statements.

In our original budget for the financial year 2023-24, we did not know how much further the diminishing consequences of COVID was going to affect us nor how much more the chronic cost-of-living crisis from April 2022 was going to impact our services and our service users. Throughout the year we reviewed our budget and looked at contingency plans. We applied for, and successfully secured, various funding awards. Although fundraising was difficult in 2023/2024 we still secured funding of £134,571.

### **Reserves policy**

It is the policy of the charity that it should maintain funds, which are neither restricted nor designated for a specific use, at a level equivalent to at least three months' budgeted expenditure and ideally to six months' budgeted expenditure which is between £35k and £70k (2023 - £33k to £65k). In addition to funds formally designated as restricted (see below) such funds are to cover redundancies and dilapidations, should the need arise are estimated at £59k (2023 - £56k). The policy is that expenditure will be based on a pro-rata of our current financial year's expenditure budget. The Trustees consider that reserves at this level of £130k (2023 - £120k) will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. Reserves were maintained throughout 2023-24 at a level equivalent to at least three months' budgeted expenditure.

Unrestricted funds at 31 March 2024 totalled £89,867 (2023: £91,282).

Restricted funds at 31 March 2024 totalled £11,923 (2023: £2,298).

Total funds at 31 March 2024 totalled £101,790 (2023: £93,580).

### **Future Developments**

Although all remaining covid-19 restrictions were lifted in February 2022 the consequences of the pandemic, including reduced incomes, increased poverty and rent arrears, continued to have an effect on some of our service users. Then in 2022/2023 the cost-of-living crisis sparked by the war in Ukraine arrived. The rise in energy costs, general and food inflation in 2023/2024, although not as extreme as in 2022/2023, severely impacted our service users. This, together with high interest rates and rapidly rising rent levels, led not only to a worsening cost of living crisis but also to a worsening housing crisis. These crises impacted our service users very negatively resulting in another year of high demand for our services in 2023-24.

The annual grant received from Canterbury City Council via Canterbury & District Citizens' Advice has been frozen in cash terms (£57,862) since 1 April 2015 and now covers less than half of CHAC's annual expenditure. This has meant that we have had to raise at least as much again each year in order to remain sustainable. We have, in the past, succeeded in doing this, and in some years (notably during Covid) managed to raise more than needed for expenditure in year, enabling us to build up some reserves. However, these are vulnerable each year to being wiped out if fundraising falls short of expenditure. We are pleased that this grant has been increased by just under 10% (£63,622.08p pa) from 1 July 2024. In an attempt to place funding on a more solid footing, we have this year (2024-25) applied for more substantial grants which run over a number of years, with increased success. We aim to continue with this approach.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Constitution**

Canterbury Housing Advice Centre is a company limited by guarantee and is governed by its Articles of Association. It is registered as a charity with the Charity Commission.

### **Method of appointment or election of Trustees**

Appointment of Trustees is made at the annual general meeting by election. According to the needs of Canterbury Housing Advice Centre Trustees may also be co-opted in the period between annual general meetings. Any Trustee so appointed shall hold office only until the next annual general meeting and then shall be eligible for re-election.

# **CANTERBURY HOUSING ADVICE CENTRE**

## **TRUSTEES' REPORT**

### **FOR THE YEAR ENDED 31 MARCH 2023**

#### **Policies adopted for the induction and training of Trustees**

When a new Trustee joins Canterbury Housing Advice Centre they are first introduced to the existing Trustees and staff members. The Trustees are informed of what is expected of them and made aware of their legal obligations. To assist them they are issued with a copy of the latest edition of "The Essential Trustee: What you need to know" to give them a guide of what is expected. A copy of "The Essential Trustee" is also given to existing trustees as and when a new edition is updated.

#### **Organisational structure and decision making**

The company was incorporated on 3 September 1991 and registered as a charity on 27 November 1991. The company was established under a Memorandum of Association, as amended by special resolution on 4 May 1994, which established the object and powers of a charitable company and is governed under the Articles of Association.

#### **Risk management**

The Trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

#### **TRUSTEES' RESPONSIBILITIES STATEMENT**

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales 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 charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2015 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable 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 charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In preparing this report, the Trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

This report was approved by the Trustees on 2 December 2024 and signed on their behalf by:



**J Wightman**  
Trustee

# **CANTERBURY HOUSING ADVICE CENTRE**

## **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CANTERBURY HOUSING ADVICE CENTRE**

I report to the charity trustees on my examination of the accounts of Canterbury Housing Advice Centre for the year ended 31 March 2024 which are set out on pages 6 to 13.

### **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 financial statements 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:

- accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- the accounts do not accord with those records; or
- 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
- 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 to the UK (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 financial statements to be reached.

*Azets Audit Services*

### **M A Wilkes (FCA)**

Azets Audit Services  
2<sup>nd</sup> Floor  
32-33 Watling Street  
Canterbury  
CT1 2AN

Date: 4 December 2024

# CANTERBURY HOUSING ADVICE CENTRE

## Statement of Financial Activities (Including Income and Expenditure account) For the year ended 31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
<b>Income from:</b>					
Donations and legacies		7,090	17,000	24,090	1,149
Charitable activities:	<b>2</b>	18,421	92,060	110,481	93,858
Investments - Bank interest		3,470	-	3,470	1,243
<b>Total income</b>		<b>28,981</b>	<b>109,060</b>	<b>138,041</b>	<b>96,250</b>
<b>Expenditure on:</b>					
Charitable activities	<b>3</b>	30,396	99,435	129,831	128,361
<b>Net movement in funds</b>		<b>(1,415)</b>	<b>9,625</b>	<b>8,210</b>	<b>(32,111)</b>
<b>Reconciliation of funds:</b>					
As at 1 April 2023		91,282	2,298	93,580	125,691
<b>As at 31 March 2024</b>		<b>89,867</b>	<b>11,923</b>	<b>101,790</b>	<b>93,580</b>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

# CANTERBURY HOUSING ADVICE CENTRE

## Comparative Statement of Financial Activities (Including Income and Expenditure account) For the year ended 31 March 2023

	Notes	Unrestricted funds £	Restricted funds £	2023 £
<b>Income from:</b>				
Donations and legacies		1,149	-	1,149
Charitable activities:	<b>2</b>	22,371	71,487	93,858
Investments - Bank interest		1,243	-	1,243
<b>Total income</b>		<b>24,763</b>	<b>71,487</b>	<b>96,250</b>
<b>Expenditure on:</b>				
Charitable activities	<b>3</b>	56,874	71,487	128,361
<b>Net movement in funds</b>		<b>(32,111)</b>	<b>-</b>	<b>(32,111)</b>
<b>Reconciliation of funds:</b>				
As at 1 April 2022		123,393	2,298	125,691
<b>As at 31 March 2023</b>		<b>91,282</b>	<b>2,298</b>	<b>93,580</b>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

# CANTERBURY HOUSING ADVICE CENTRE

## BALANCE SHEET

As at 31 March 2024

	Notes	2024 £	2024 £	2023 £	2023 £
<b>Current assets</b>					
Debtors	6	7,500		2,500	
Cash at bank and in hand		<u>97,835</u>		<u>93,701</u>	
		105,335		96,201	
<b>Creditors: amounts falling due within one year</b>	7	<u>(3,545)</u>		<u>(2,621)</u>	
Net current assets			<u>101,790</u>		<u>93,580</u>
<b>Net assets</b>			<u><u>101,790</u></u>		<u><u>93,580</u></u>
<b>Funds</b>					
Restricted funds	8		11,923		2,298
Unrestricted funds			<u>89,867</u>		<u>91,282</u>
	12		<u><u>101,790</u></u>		<u><u>93,580</u></u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2024.

The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 2 December 2024 and were signed on its behalf by:



**J Wightman**  
Trustee

**Company Registration No. 02642776**

# CANTERBURY HOUSING ADVICE CENTRE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

### 1. Accounting policies

#### a. Charity information

Canterbury Housing Advice Centre is a company limited by guarantee in the United Kingdom. In the event of the charitable company being wound up, the liability in respect of the guarantee is limited to £1 per member. The address of the registered office is given in the charity information on page 1 of these financial statements and the nature of the operations and principal activities are set on page 2.

#### b. Basis of preparation of financial statements

The charity constitutes a public benefit entity as defined by FRS 102. The Trustees present their report and financial statements for the financial year ending 30 June 2024. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

#### c. Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### d. Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

#### e. Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid is recognised at the time of the donation.

Grants and service delivery contracts are recognised once receivable.

#### f. Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

Charitable activities comprise those costs incurred by the charitable company in the delivery of its activities and for its beneficiaries. It includes both costs allocated directly to such services activities and those costs of an indirect nature necessary to support them.

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, administrative payroll costs. They are allocated on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on the basis of estimates of the proportion of time spent by staff on those activities.

# **CANTERBURY HOUSING ADVICE CENTRE**

## **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024**

### **g. Cash and cash equivalents**

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

### **h. Operating leases**

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

### **i. Financial instruments**

The has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

### **j. Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

### **k. Corporation Tax**

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

### **l. Critical accounting estimates and judgements**

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

# CANTERBURY HOUSING ADVICE CENTRE

## NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

2. Grants receivable	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
Access to Justice Foundation Community Justice Fund Wave 3	-	-	-	12,196
Canterbury & District Citizens Advice	-	57,862	57,862	57,862
Co-operative Community Fund	-	-	-	-
Kent Community Foundation	-	9,000	9,000	5,000
London Legal Support Trust	10,000	-	10,000	10,175
Coyler Ferguson	-	16,500	16,500	-
National Lottery	8,421	3,698	12,119	-
Phillip & Connie Phillips Fund	-	5,000	5,000	8,625
	<u>18,421</u>	<u>92,060</u>	<u>110,481</u>	<u>93,858</u>
<b>3. Expenditure on charitable activity:</b>	<b>2024</b>	<b>2024</b>	<b>2023</b>	<b>2023</b>
<b><i>Relief of poverty and homelessness</i></b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Staff costs		108,895		100,028
Direct costs		2,002		4,388
		<u>110,897</u>		<u>104,416</u>
<b>Support costs:</b>				
Rent	7,500		10,031	
Building maintenance	-		598	
Utility costs	1,653		1,347	
Travel and accommodation	132		603	
Computer costs	501		382	
Insurances	296		4,118	
Printing, postage and stationery	364		737	
Telephone costs	4,166		3,094	
Professional fees	773		85	
Office costs	395		958	
Sundry expenditure	34		72	
<b>Governance costs:</b>				
Independent Examiner's Fee	3,120		1,920	
		<u>18,934</u>		<u>23,945</u>
		<u>129,831</u>		<u>128,361</u>
<b>4. Employees</b>			<b>2024</b>	<b>2023</b>
<b>Employment costs</b>			<b>£</b>	<b>£</b>
Wages and salaries			102,924	95,020
Social security costs			5,249	4,842
Pension costs			722	166
			<u>108,895</u>	<u>100,028</u>

The average monthly number of employees during the year was 3 (2023: 3).

There were no employees whose annual remuneration was £60,000 or more.

The remuneration of the key management personnel totalled £39,186 (2023: £37,261).

# CANTERBURY HOUSING ADVICE CENTRE

## NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

### 5. Trustees

The Trustees did not receive any remuneration, benefits or received reimbursed of expenses in either the current or previous year.

6. Debtors	2024 £	2023 £
Other debtors	5,000	2,500
Prepayments and accrued income	2,500	-
	7,500	2,500
	7,500	2,500

7. Creditors: amounts falling due within one year	2024 £	2023 £
Other creditors	118	343
Accruals and deferred income	3,427	2,278
	3,545	2,621
	3,545	2,621

8. Restricted funds	Balance at 1 Apr 23 £	Income £	Expenditure £	Balance at 31 Mar 24 £
<b>CURRENT YEAR</b>				
Canterbury & District Citizens Advice Grant	-	57,862	(57,862)	-
Canterbury City Council Deposit Fund	2,298	-	-	2,298
Prevention of homelessness and reducing poverty	-	51,198	(41,573)	9,625
	2,298	109,060	(99,435)	11,923
	2,298	109,060	(99,435)	11,923
<b>PRIOR YEAR</b>				
Canterbury & District Citizens Advice Grant	-	57,862	(57,862)	-
Canterbury City Council Deposit Fund	2,298	-	-	2,298
Prevention of homelessness and reducing poverty	-	13,625	(13,625)	-
	2,298	71,487	(71,487)	2,298
	2,298	71,487	(71,487)	2,298

#### Canterbury & District Citizens Advice Grant

This grant of £57,862 is towards our running costs to provide a housing advice service for residents in the Canterbury City Council district.

#### Canterbury City Council Deposit Fund

Used to enable homeless people, or people threatened with homelessness, to get accommodation usually by providing money for a deposit but also for other financial help to achieve this aim.

#### Prevention of homelessness and reducing poverty

Grants received from Kent Community Foundation, Colyer Ferguson, National Lottery and Phillip & Connie Phillips Fund to cover salary cost of Caseworkers and other costs to prevent homelessness and to reduce poverty, disadvantage and social exclusion for residents in the Canterbury City Council district.

# CANTERBURY HOUSING ADVICE CENTRE

## NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

### 9. Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

### 10. Company limited by guarantee

The charity is limited by guarantee and accordingly has no share capital. The liability guaranteed by each member is £1. At 31 March 2024 the membership was 7 (2023: 7).

### 11. Operating lease commitments

#### Lessee

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, as follows:

	2024	2023
	£	£
<b>Due:</b>		
Within one year	10,000	10,000
Two to five years	10,000	20,000
	<u>20,000</u>	<u>30,000</u>

### 12. Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total £
<b>Fund balances at 31 March 2024 are represented by:</b>			
Debtors	-	7,500	7,500
Cash at bank and in hand	11,923	85,912	97,835
Creditors: amounts falling due within one year	-	(3,545)	(3,545)
	<u>11,923</u>	<u>89,867</u>	<u>101,790</u>
	Unrestricted funds £	Restricted funds £	Total £
<b>Fund balances at 31 March 2023 are represented by:</b>			
Debtors	-	2,500	2,500
Cash at bank and in hand	2,298	91,403	93,701
Creditors: amounts falling due within one year	-	(2,621)	(2,621)
	<u>2,298</u>	<u>91,282</u>	<u>93,580</u>

**CANTERBURY HOUSING ADVICE CENTRE**

England & Wales - Charity number 1006386

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# Accounts

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Charity Registration No. 1006386

Company Registration No. 02642776 (England and Wales)

**CANTERBURY HOUSING ADVICE CENTRE**

**ANNUAL REPORT AND UNAUDITED FINANCIAL  
STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2023**

# **CANTERBURY HOUSING ADVICE CENTRE**

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# **CANTERBURY HOUSING ADVICE CENTRE**

## **LEGAL AND ADMINISTRATIVE INFORMATION**

### **Trustees**

J D Flanagan	(Appointed 6 February 2023)	(Resigned 19 June 2023)
V Gambling		
N S R Jackson		
J King		
T L O'Sullivan		
N Piska		(Resigned 6 December 2022)
S E Slowe		
J A Wightman	(Appointed 6 February 2023)	

### **Charity number**

1006386

### **Company number**

02642776

### **Key management personnel**

P Wilkinson - Manager

### **Registered office**

2<sup>nd</sup> Floor  
24 Burgate  
Canterbury  
Kent  
CT1 2HA

### **Independent Examiner**

M Wilkes FCA  
Azets Audit Services  
Delandale House  
2<sup>nd</sup> floor  
32-33 Watling Street  
Canterbury  
Kent  
CT1 2AN

### **Bankers**

CAF Bank Limited  
25 Kings Hill Avenue  
West Malling  
ME19 4JQ

# **CANTERBURY HOUSING ADVICE CENTRE**

## **TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2023**

The Trustees present their report and financial statements for the year ended 31 March 2023.

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

### **OBJECTIVES AND ACTIVITIES**

#### **Policies and objectives**

To relieve poverty and homelessness among persons in need within Canterbury and its surrounding areas and assist those persons who are dispossessed of their accommodation for whatever reason to find alternative accommodation.

#### **Main activities undertaken to further the charity's purposes for the public benefit**

All of our charitable activities focus on helping to relieve poverty and homelessness and are undertaken to further our charitable purpose for the public benefit.

### **ACHIEVEMENTS AND PERFORMANCE**

#### **Review of activities**

In this year we helped and advised 3,300 people to resolve their housing problems including finding new accommodation compared to a total of 2,803 people in the previous year. 26% of our service users were families with dependent children; 50% were disabled (of which 54% said that they had mental health problems); 45% were long term sick or unemployed and 15% were employed.

Of these 3,300 people we did homelessness prevention work with 2,960 people. We prevented homelessness by enabling people to keep their accommodation wherever possible by resolving landlord and tenant problems, especially rent arrears, through negotiation and / or representation. 48% of our work was preventing service users from losing their existing accommodation or helping them with problems where they lived.

Where it was not possible to help people to keep their accommodation, we advised and helped them to move into alternative accommodation in the private rented, voluntary or social housing sectors. 28% of our service users were looking for accommodation.

We reduced poverty by maximising incomes and ensuring that our service users claimed all of the benefits that they were entitled to and 24% of our work involved welfare benefits.

The estimated annualised financial gains to our 3,300 service users totalled £403,647.

The estimated annualised savings to Canterbury City Council and, consequently to the taxpayer, were £226,100 through reduced council rent arrears, increased council tax revenue and monies saved through not having to accommodate homeless people in Bed & Breakfast or other temporary accommodation.

#### **FINANCIAL REVIEW**

Income for the year was £96,250 (2022 - £111,606). Expenditure for the year was £128,361 (2022 - £118,739) resulting in a deficit for the year of £32,111 (2022 – Deficit of £7,133).

The Balance sheet shows net assets of £93,580 (2022: £125,691, but includes £2,298 (2022 - £2,298) of restricted fund income to be spent in future years.

# **CANTERBURY HOUSING ADVICE CENTRE**

## **TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2023**

### **Going concern**

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. As Trustees we make the following assessment in respect of a period of one year from the date of approval of these financial statements.

In our original budget for the financial year 2022-23, we did not know how much further the ongoing consequences of COVID was going to affect us nor how much more the cost-of-living crisis from April 2022 was going to impact our services and our service users. Throughout the year we reviewed our budget and looked at contingency plans. We applied for, and successfully secured, various funding awards. Although fundraising was difficult in 2022/2023 we still secured funding of £95,007.

### **Reserves policy**

It is the policy of the charity that unrestricted funds, which have not been designated for a specific use, should be maintained at a level equivalent to at least three months' budgeted expenditure and ideally to six months' budgeted expenditure, which is approximately £65k (2022 - £63k), together with amounts to cover redundancies and dilapidations, should the need arise (Estimated at £55k (2022 - £45k)). The policy is that expenditure will be based on a pro-rata of our current financial year's expenditure budget. The Trustees consider that reserves at this level (£120k (2022 - £108k)) will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves was maintained throughout 2022-23.

Unrestricted funds at 31 March 2023 totalled £91,282 (2022: £123,393).

Restricted funds at 31 March 2023 totalled £2,298 (2022: £2,298).

Total funds at 31 March 2023 totalled £93,580 (2022: £125,691).

### **Future Developments**

Although all remaining covid-19 restrictions were lifted in February 2022 the consequences of the pandemic, including reduced incomes, increased poverty and rent arrears, continued to affect many of our service users. In 2022/2023 the cost-of-living crisis sparked by the war in Ukraine arrived. Throughout this year the highest ever energy costs; seven months of double-digit general inflation between September 2022 and March 2023 peaking at 11.1% in October 2022; food inflation at a yearly average of 16.9%; rapidly increasing interest rates and rent levels; led not only to a worsening cost of living crisis but also to a continuing housing crisis. These crises impacted our service users very negatively resulting in an increasing demand for our services throughout 2022-23 leading to us having our busiest year ever.

The grant received from Canterbury City Council via Canterbury & District Citizens' Advice has been frozen in cash terms (£57,862) since 1 April 2015 and now covers less than half of CHAC's annual expenditure. This has meant that we have had to raise at least as much again each year in order to remain sustainable. We have, in the past, succeeded in doing this, and in some years (notably during Covid) managed to raise more than needed for expenditure in year, enabling us to build up some reserves. However, these are vulnerable each year to being wiped out if fundraising falls short of expenditure. In an attempt to place funding on a more solid footing, we have this year (2023-4) applied for substantial grants which run over a number of years, with some success. We aim to continue with this approach.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Constitution**

Canterbury Housing Advice Centre is a company limited by guarantee and is governed by its Articles of Association. It is registered as a charity with the Charity Commission.

### **Method of appointment or election of Trustees**

Appointment of Trustees is made at the annual general meeting by election. According to the needs of Canterbury Housing Advice Centre Trustees may also be co-opted in the period between annual general meetings. Any Trustee so appointed shall hold office only until the next annual general meeting and then shall be eligible for re-election.

# **CANTERBURY HOUSING ADVICE CENTRE**

## **TRUSTEES' REPORT**

### **FOR THE YEAR ENDED 31 MARCH 2023**

#### **Policies adopted for the induction and training of Trustees**

When a new Trustee joins Canterbury Housing Advice Centre they are first introduced to the existing Trustees and staff members. The Trustees are informed of what is expected of them and made aware of their legal obligations. To assist them they are issued with a copy of the latest edition of "The Essential Trustee: What you need to know" to give them a guide of what is expected. A copy of "The Essential Trustee" is also given to existing trustees as and when a new edition is updated.

#### **Organisational structure and decision making**

The company was incorporated on 3 September 1991 and registered as a charity on 27 November 1991. The company was established under a Memorandum of Association, as amended by special resolution on 4 May 1994, which established the object and powers of a charitable company and is governed under the Articles of Association.

#### **Risk management**

The Trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

## **TRUSTEES' RESPONSIBILITIES STATEMENT**

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales 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 charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2015 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable 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 charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In preparing this report, the Trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

This report was approved by the Trustees on 4 December 2023 and signed on their behalf by:

**J Wightman**  
Trustee

# **CANTERBURY HOUSING ADVICE CENTRE**

## **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CANTERBURY HOUSING ADVICE CENTRE**

I report to the charity trustees on my examination of the accounts of Canterbury Housing Advice Centre for the year ended 31 March 2023 which are set out on pages 6 to 14.

### **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 financial statements 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:

- accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- the accounts do not accord with those records; or
- 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
- 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 to the UK (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 financial statements to be reached.

**M A Wilkes (FCA)**  
Azets Audit Services  
2<sup>nd</sup> Floor  
32-33 Watling Street  
Canterbury  
CT1 2AN

Date: 18 December 2023

# CANTERBURY HOUSING ADVICE CENTRE

## Statement of Financial Activities (Including Income and Expenditure account) For the year ended 31 March 2023

	Notes	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
<b>Income from:</b>					
Donations and legacies		1,149	-	1,149	3,826
Charitable activities:					
Grants receivable	2	22,371	71,487	93,858	107,750
Investments - Deposit account interest		1,243	-	1,243	30
<b>Total income</b>		<b>24,763</b>	<b>71,487</b>	<b>96,250</b>	<b>111,606</b>
<b>Expenditure on:</b>					
Charitable activities	3	56,874	71,487	128,361	118,739
<b>Net movement in funds</b>		<b>(32,111)</b>	<b>-</b>	<b>(32,111)</b>	<b>(7,133)</b>
<b>Reconciliation of funds:</b>					
As at 1 April 2022		123,393	2,298	125,691	132,824
<b>As at 31 March 2023</b>		<b>91,282</b>	<b>2,298</b>	<b>93,580</b>	<b>125,691</b>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

# CANTERBURY HOUSING ADVICE CENTRE

## Comparative Statement of Financial Activities (Including Income and Expenditure account) For the year ended 31 March 2022

	Notes	Unrestricted funds £	Restricted funds £	Total £
<b>Income from:</b>				
Donations and legacies	2	3,826	-	3,826
Charitable activities:				
Grants receivable		31,972	75,778	107,750
Investments - Deposit account interest		30	-	30
<b>Total income</b>		<b>35,828</b>	<b>75,778</b>	<b>111,606</b>
<b>Expenditure on:</b>				
Charitable activities	3	7,835	110,904	118,739
<b>Net movement in funds</b>		<b>27,993</b>	<b>(35,126)</b>	<b>(7,133)</b>
<b>Reconciliation of funds:</b>				
As at 1 April 2021		95,400	37,424	132,824
<b>As at 31 March 2022</b>		<b>123,393</b>	<b>2,298</b>	<b>125,691</b>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

## CANTERBURY HOUSING ADVICE CENTRE

### BALANCE SHEET

As at 31 March 2023

	Notes	2023 £	2023 £	2022 £	2022 £
<b>Current assets</b>					
Debtors - Prepayments	6	2,500		11,179	
Cash at bank and in hand		93,701		125,339	
		96,201		136,518	
<b>Creditors: amounts falling due within one year</b>	7	(2,621)		(10,827)	
Net current assets			93,580		125,691
<b>Net assets</b>			93,580		125,691
<b>Funds</b>					
Restricted funds	8		2,298		2,298
Unrestricted funds			91,282		123,393
			93,580		125,691

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2023.

The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 4 December 2023 and were signed on its behalf by:

**J Wightman**

Trustee

**Company Registration No. 02642776**

# CANTERBURY HOUSING ADVICE CENTRE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

### 1. Accounting policies

#### a. Charity information

Canterbury Housing Advice Centre is a company limited by guarantee in the United Kingdom. In the event of the charitable company being wound up, the liability in respect of the guarantee is limited to £1 per member. The address of the registered office is given in the charity information on page 1 of these financial statements and the nature of the operations and principal activities are set on page 2.

#### b. Basis of preparation of financial statements

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006\* and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

#### c. Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### d. Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

#### e. Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid is recognised at the time of the donation.

Grants and service delivery contracts are recognised once receivable.

#### f. Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

Charitable activities comprise those costs incurred by the charitable company in the delivery of its activities and for its beneficiaries. It includes both costs allocated directly to such services activities and those costs of an indirect nature necessary to support them.

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, administrative payroll costs. They are allocated on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on the basis of estimates of the proportion of time spent by staff on those activities.

# **CANTERBURY HOUSING ADVICE CENTRE**

## **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023**

### **g. Cash and cash equivalents**

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

### **h. Operating leases**

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

### **i. Financial instruments**

The has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

### **j. Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

### **k. Corporation Tax**

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

### **l. Critical accounting estimates and judgements**

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

# CANTERBURY HOUSING ADVICE CENTRE

## NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

2. Grants receivable	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
Access to Justice Foundation Community Justice Fund Wave 3	12,196	-	12,196	-
Access to Justice Foundation Community Justice Fund and Ministry of Justice Grant	-	-	-	21,000
Canterbury & District Citizens Advice	-	57,862	57,862	57,862
Co-operative Community Fund	-	-	-	1,967
Kent Community Foundation	-	5,000	5,000	8,949
London Legal Support Trust	10,175	-	10,175	10,972
Mrs Smith & Mount Trust	-	-	-	7,000
Phillip & Connie Phillips Fund	-	8,625	8,625	-
	22,371	71,487	93,858	107,750
	22,371	71,487	93,858	107,750
<b>3. Expenditure on charitable activity:</b>	<b>2023</b>	<b>2023</b>	<b>2022</b>	<b>2022</b>
<b><i>Relief of poverty and homelessness</i></b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Staff costs		100,028		93,226
Direct costs		4,388		4,385
		104,416		97,611
<b>Support costs:</b>				
Rent	10,031		10,223	
Building maintenance	598		1,200	
Utility costs	1,347		1,115	
Travel and accommodation	603		26	
Computer costs	382		181	
Insurances	4,118		2,030	
Printing, postage and stationery	737		887	
Telephone costs	3,094		2,943	
Professional fees	85		238	
Office costs	958		204	
Sundry expenditure	72		311	
<b><u>Governance costs:</u></b>				
Independent Examiner's Fee	1,920		1,770	
		23,945		21,128
		128,361		118,739
		128,361		118,739
<b>4. Employees</b>			<b>2023</b>	<b>2022</b>
<b>Employment costs</b>			<b>£</b>	<b>£</b>
Wages and salaries			95,020	88,653
Social security costs			4,842	4,573
Pension costs			166	-
			100,028	93,226
			100,028	93,226

The average monthly number of employees during the year was 3 (2022: 3).

There were no employees whose annual remuneration was £60,000 or more.

The remuneration of the key management personnel totalled £37,261 (2022: £35,336).

# CANTERBURY HOUSING ADVICE CENTRE

## NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

### 5. Trustees

The Trustees did not receive any remuneration, benefits or received reimbursed of expenses in either the current or previous year.

6. Debtors	2023 £	2022 £
Other debtors	-	8,679
Prepayments and accrued income	2,500	2,500
	<u>2,500</u>	<u>11,179</u>

7. Creditors: amounts falling due within one year	2023 £	2022 £
Taxation and social security	-	8,679
Other creditors	343	
Accruals and deferred income	2,278	2,148
	<u>2,621</u>	<u>10,827</u>

8. Restricted funds	Balance at 1 Apr 22 £	Income £	Expenditure £	Balance at 31 Mar 23 £
<b>CURRENT YEAR</b>				
Canterbury & District Citizens Advice Grant	-	57,862	(57,862)	-
Canterbury City Council Deposit Fund	2,298	-	-	2,298
Kent Community Foundation The Frank Brake Community Fund Grant.	-	5,000	(5,000)	-
Philip & Connie Philips Foundation	-	8,625	(8,625)	-
	<u>2,298</u>	<u>71,487</u>	<u>(71,487)</u>	<u>2,298</u>
<b>PRIOR YEAR</b>				
Canterbury & District Citizens Advice Grant	-	57,862	(57,862)	-
Canterbury City Council Deposit Fund	2,298	-	-	2,298
Co-op Community Outreach Fund	126	1,967	(2,093)	-
Garfield Weston Foundation Fund	15,000	-	(15,000)	-
Kent Community Foundation - The Auston Trust Fund		3,949	(3,949)	
Kent Community Foundation - Lawson Endowment for Kent	-	5,000	(5,000)	-
Mrs Smith & Mount Trust	-	7,000	(7,000)	-
People's Postcode Lottery	20,000	-	(20,000)	-
	<u>37,424</u>	<u>75,778</u>	<u>(110,904)</u>	<u>2,298</u>

# CANTERBURY HOUSING ADVICE CENTRE

## NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

### 8. Restricted funds (continued)

#### **Canterbury & District Citizens Advice Grant**

This grant of £57,862 is towards our running costs to provide a housing advice service for residents in the Canterbury City Council district.

#### **Canterbury City Council Deposit Fund**

Used to enable homeless people, or people threatened with homelessness, to get accommodation usually by providing money for a deposit but also for other financial help to achieve this aim.

#### **Co-op Community Outreach Fund**

A grant from the Co-op as a contribution to the cost of our Outreach Project in Herne Bay. Our Outreach Project will take our outreach service to Herne Bay one morning every week on a Thursday once Covid-19 restrictions allow. This will avoid the need for residents of Herne Bay to travel to Canterbury to access our help and advice. This grant pays towards the total cost of this project including the worker's salary, the cost of hiring the premises and travel costs for the year from 1 April 2021 to 31 March 2022.

#### **Garfield Weston Foundation Fund**

This grant of £15,000 pa for three years from 1 April 2019 to 31 March 2022 was funding for half of the cost of a caseworker and other running costs to prevent homelessness and to reduce poverty, disadvantage and social exclusion for residents in the Canterbury City Council district. The target for this grant was to prevent the homelessness of 75 people every year for three years.

#### **Kent Community Foundation - The Auston Trust Fund**

This grant was towards the salary costs of one of our two caseworkers in 2021/2022 to prevent homelessness and to reduce poverty, disadvantage and social exclusion for residents in the Canterbury City Council district.

#### **Kent Community Foundation The Frank Brake Community Fund Grant.**

This grant of £5,000 was to pay part of the total salary cost of our Caseworker for the period December 2022 to 31 March 2023 to deliver our services preventing homelessness and reducing poverty, disadvantage and social exclusion for residents in the Canterbury City Council district. The target for this grant from the Frank Brake Community Fund was to prevent the homelessness of 25 people.

#### **Kent Community Foundation - Lawson Endowment for Kent**

This grant was towards the salary costs of one of our two caseworkers in 2021/2022 to prevent homelessness and to reduce poverty, disadvantage and social exclusion for residents in the Canterbury City Council district. The target for this grant from Lawson Endowment for Kent was to prevent the homelessness of 25 people.

#### **Philip & Connie Philips Foundation**

This grant of £8,625 was to pay £4,580 towards the salary costs of our Caseworker and a contribution of £4,045 to our other running costs in the period July 2022 to 31 March 2023 to deliver our services preventing homelessness and reducing poverty, disadvantage and social exclusion for residents in the Canterbury City Council district.

#### **Mrs Smith & Mount Trust**

This grant was towards the other half of the salary cost of our caseworker in 2021/2022 to prevent the homelessness of 35 vulnerable residents in the Canterbury City Council district and enable them to gain and / or sustain stable accommodation.

#### **People's Postcode Lottery**

A £20,000 grant for core costs and COVID-19 response for the period 1 December 2020 to 30 November 2021. £19,000 for salary and £1,000 for IT costs. The target for this grant is to support 95 people at risk of homelessness.

# CANTERBURY HOUSING ADVICE CENTRE

## NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

### 9. Related party transactions

There were no disclosable related party transactions during the year (2022 - none).

### 10. Company limited by guarantee

The charity is limited by guarantee and accordingly has no share capital. The liability guaranteed by each member is £1. At 31 March 2023 the membership was 7 (2022: 6).

### 11. Operating lease commitments

#### Lessee

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, as follows:

	2023	2022
	£	£
<b>Due:</b>		
Within one year	10,000	10,000
Two to five years	20,000	30,000
	<hr/>	<hr/>
	30,000	40,000
	<hr/> <hr/>	<hr/> <hr/>

**CANTERBURY HOUSING ADVICE CENTRE**

England & Wales - Charity number 1006386

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# Accounts

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Charity Registration No. 1006386

Company Registration No. 02642776 (England and Wales)

**CANTERBURY HOUSING ADVICE CENTRE**

**ANNUAL REPORT AND UNAUDITED FINANCIAL  
STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2022**

# **CANTERBURY HOUSING ADVICE CENTRE**

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# **CANTERBURY HOUSING ADVICE CENTRE**

## **LEGAL AND ADMINISTRATIVE INFORMATION**

### **Trustees**

V Gambling

N S R Jackson

J King

T L O'Sullivan

N Piska

S E Slowe

P M Wyrnne

(Resigned 6 December 2021)

### **Charity number**

1006386

### **Company number**

02642776

### **Key management personnel**

P Wilkinson - Manager

### **Registered office**

2<sup>nd</sup> Floor

24 Burgate

Canterbury

Kent

CT1 2HA

### **Independent Examiner**

M Wilkes FCA

Azets Audit Services

Delandale House

37 Old Dover Road

Canterbury

Kent

CT1 3JF

### **Bankers**

CAF Bank Limited

25 Kings Hill Avenue

West Malling

ME19 4JQ

# **CANTERBURY HOUSING ADVICE CENTRE**

## **TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2022**

The Trustees present their report and financial statements for the year ended 31 March 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011 and the 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (as amended for accounting periods commencing from 1 January 2016).

### **OBJECTIVES AND ACTIVITIES**

#### **Policies and objectives**

To relieve poverty and homelessness among persons in need within Canterbury and its surrounding areas and assist those persons who are dispossessed of their accommodation for whatever reason to find alternative accommodation.

#### **Main activities undertaken to further the charity's purposes for the public benefit**

All of our charitable activities focus on helping to relieve poverty and homelessness and are undertaken to further our charitable purpose for the public benefit.

### **ACHIEVEMENTS AND PERFORMANCE**

#### **Review of activities**

In this year we helped and advised 2,803 people to resolve their housing problems including finding new accommodation compared to a total of 2,563 people in the previous year. 26% of our service users were families with dependent children; 51% were disabled (of which 51% said that they had mental health problems); 43% were long term sick or unemployed and 16% were employed.

Of these 2803 people we did homelessness prevention work with 2556 people. We prevented homelessness by enabling people to keep their accommodation wherever possible by resolving landlord and tenant problems, especially rent arrears, through negotiation and / or representation. 53% of our work was preventing service users from losing their existing accommodation or helping them with problems where they lived.

Where it was not possible to help people to keep their accommodation, we advised and helped them to move into alternative accommodation in the private rented, voluntary or social housing sectors. 24% of our service users were looking for accommodation.

We reduced poverty by maximising incomes and ensuring that our service users claimed all of the benefits that they were entitled to and 23% of our work involved welfare benefits.

The estimated annualised financial gains to our 2803 service users totalled £488,800.

The estimated annualised savings to Canterbury City Council and, consequently to the tax payer, were £224,175 through reduced rent arrears, increased council tax revenue and monies saved through not having to accommodate homeless people in Bed & Breakfast or other temporary accommodation.

#### **FINANCIAL REVIEW**

Income for the year was £111,606 (2021 - £165,051). Expenditure for the year was £118,739 (2021 - £126,701) resulting in a deficit for the year of £7,133 (2021 – Surplus of £38,350).

The Balance sheet shows net assets of £125,691 (2021 - £132,824, but includes £2,298 (2021 - £37,424) of restricted fund income to be spent in future years.

# **CANTERBURY HOUSING ADVICE CENTRE**

## **TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2022**

### **Going concern**

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. As Trustees we make the following assessment in respect of a period of one year from the date of approval of these financial statements.

In our original budget for the financial year 2021-22, we did not know how much further COVID was going to affect us. Throughout the year we reviewed our budget and looked at contingency plans. We applied for, and successfully secured, various funding awards and as a result we now believe our fundraising will result in enough funds to stay open until at least 31 December 2023. We are confident that COVID has, once again, not impacted our income and instead, 2021-2022 has been another strong year in terms of secured funding to-date.

### **Reserves policy**

It is the policy of the charity that unrestricted funds, which have not been designated for a specific use, should be maintained at a level equivalent to at least three months' budgeted expenditure and ideally to six months' budgeted expenditure, which is approximately £63k (2021 - £63k), together with amounts to cover redundancies and dilapidations, should the need arise (Estimated at £45k (2021 - £43k)). Expenditure will be based on a pro-rata of our current financial year's expenditure budget. The Trustees consider that reserves at this level (£108k (2021 - £106k)) will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Unrestricted funds at 31 March 2022 totalled £123,393 (2021: £95,400).

Restricted funds at 31 March 2022 totalled £2,298 (2021: £37,424).

Total funds at 31 March 2022 totalled £125,691 (2021: £132,824).

### **Future Developments**

During, and after the lifting of all covid-19 restrictions, the extent to which we offer face-to-face meetings and in particular our outreach services in Herne Bay and Whitstable was kept under constant review to ensure safety to staff, volunteers and clients. While we continue to offer services remotely by telephone and email we are now seeing service users face to face at both of our outreach services on a Thursday and also in our Canterbury office every weekday. Following the end of lockdowns and the lifting of the moratorium on evictions we expected a rise in demand for our services which has happened. Following the cost of living crisis due largely to the war in Ukraine and to high inflation we are expecting a further increase in demand for our services. We also continue our move from a paper-based system to an online system, and to this end are updating our IT hardware and software as finances allow.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Constitution**

Canterbury Housing Advice Centre is a company limited by guarantee and is governed by its Articles of Association. It is registered as a charity with the Charity Commission.

### **Method of appointment or election of Trustees**

Appointment of Trustees is made at the annual general meeting by election. According to the needs of Canterbury Housing Advice Centre Trustees may also be co-opted in the period between annual general meetings. Any Trustee so appointed shall hold office only until the next annual general meeting and then shall be eligible for re-election.

### **Policies adopted for the induction and training of Trustees**

When a new Trustee joins Canterbury Housing Advice Centre they are first introduced to the existing Trustees and staff members. The Trustees are informed of what is expected of them and made aware of their legal obligations. To assist them they are issued with a copy of the latest edition of "The Essential Trustee: What you need to know" to give them a guide of what is expected. A copy of "The Essential Trustee" is also given to existing trustees as and when a new edition is updated.

# **CANTERBURY HOUSING ADVICE CENTRE**

## **TRUSTEES' REPORT**

### **FOR THE YEAR ENDED 31 MARCH 2022**

#### **Organisational structure and decision making**

The company was incorporated on 3 September 1991 and registered as a charity on 27 November 1991. The company was established under a Memorandum of Association, as amended by special resolution on 4 May 1994, which established the object and powers of a charitable company, and is governed under the Articles of Association.

#### **Risk management**

The Trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

#### **TRUSTEES' RESPONSIBILITIES STATEMENT**

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales 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 charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2015 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable 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 charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In preparing this report, the Trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

This report was approved by the Trustees on 5 December 2022 and signed on their behalf by:

**N Piska**  
Trustee

# **CANTERBURY HOUSING ADVICE CENTRE**

## **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CANTERBURY HOUSING ADVICE CENTRE**

I report to the charity trustees on my examination of the accounts of Canterbury Housing Advice Centre for the year ended 31 March 2022 which are set out on pages 6 to 14.

### **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 financial statements 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:

- accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- the accounts do not accord with those records; or
- 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
- 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 to the UK (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 financial statements to be reached.

### **M A Wilkes (FCA)**

Azets Audit Services

Delandale House, 37 Old Dover Road, Canterbury, Kent, CT1 3JF

Date: 6 December 2022

# CANTERBURY HOUSING ADVICE CENTRE

## Statement of Financial Activities (Including Income and Expenditure account) For the year ended 31 March 2022

	Notes	Unrestricted funds £	Restricted funds £	Total 2022 £	2021 £
<b>Income from:</b>					
Donations and legacies		3,826	-	3,826	2,170
Charitable activities:					
Grants receivable	2	18,175	31,713	49,888	104,927
Services provided under contract		57,862	-	57,862	57,862
Investments - Deposit account interest		30	-	30	92
<b>Total income</b>		<b>79,893</b>	<b>31,713</b>	<b>111,606</b>	<b>165,051</b>
<b>Expenditure on:</b>					
Charitable activities	3	51,900	66,839	118,739	126,701
<b>Net movement in funds</b>		<b>27,993</b>	<b>(35,126)</b>	<b>(7,133)</b>	<b>38,350</b>
<b>Reconciliation of funds:</b>					
As at 1 April 2021		95,400	37,424	132,824	94,474
<b>As at 31 March</b>		<b>123,393</b>	<b>2,298</b>	<b>125,691</b>	<b>132,824</b>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

# CANTERBURY HOUSING ADVICE CENTRE

## Comparative Statement of Financial Activities (Including Income and Expenditure account) For the year ended 31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	Total £
<b>Income from:</b>				
Donations and legacies	2	2,044	126	2,170
Charitable activities:				
Grants receivable		20,000	84,927	104,927
Services provided under contract		57,862	-	57,862
Investments - Deposit account interest		92	-	92
<b>Total income</b>		<b>79,998</b>	<b>85,053</b>	<b>165,051</b>
<b>Expenditure on:</b>				
Charitable activities	3	46,774	79,927	126,701
<b>Net movement in funds</b>		<b>33,224</b>	<b>5,126</b>	<b>38,350</b>
<b>Reconciliation of funds:</b>				
As at 1 April 2021		62,176	32,298	94,474
<b>As at 31 March</b>		<b>95,400</b>	<b>37,424</b>	<b>132,824</b>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

## CANTERBURY HOUSING ADVICE CENTRE

### BALANCE SHEET

As at 31 March 2022

	Notes	2022 £	2022 £	2021 £	2021 £
<b>Current assets</b>					
Debtors - Prepayments	6	11,179		2,500	
Cash at bank and in hand		<u>125,339</u>		<u>135,673</u>	
		136,518		138,173	
<b>Creditors: amounts falling due within one year</b>	7	<u>(10,827)</u>		<u>(5,349)</u>	
Net current assets			<u>125,691</u>		<u>132,824</u>
<b>Net assets</b>			<u><u>125,691</u></u>		<u><u>132,824</u></u>
<b>Funds</b>					
Restricted funds	8		2,298		37,424
Unrestricted funds			<u>123,393</u>		<u>95,400</u>
			<u><u>125,691</u></u>		<u><u>132,824</u></u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2022.

The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 5 December 2022 and were signed on its behalf by:

**N Piska**  
Trustee

**Company Registration No. 02642776**

# CANTERBURY HOUSING ADVICE CENTRE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

### 1. Accounting policies

#### a. Charity information

Canterbury Housing Advice Centre is a company limited by guarantee in the United Kingdom. In the event of the charitable company being wound up, the liability in respect of the guarantee is limited to £1 per member. The address of the registered office is given in the charity information on page 1 of these financial statements and the nature of the operations and principal activities are set on page 2.

#### b. Basis of preparation of financial statements

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK (FRS 102) issued on 16 July 2014, the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015 updated for bulletin 1.

The financial statements are prepared on a going concern basis under the historical cost convention.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

#### c. Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### d. Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

#### e. Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid is recognised at the time of the donation.

Grants and service delivery contracts are recognised once receivable.

#### f. Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

Charitable activities comprise those costs incurred by the charitable company in the delivery of its activities and for its beneficiaries. It includes both costs allocated directly to such services activities and those costs of an indirect nature necessary to support them.

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, administrative payroll costs. They are allocated on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on the basis of estimates of the proportion of time spent by staff on those activities.

# **CANTERBURY HOUSING ADVICE CENTRE**

## **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022**

### **g. Cash and cash equivalents**

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

### **h. Operating leases**

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

### **i. Financial instruments**

The has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

### **j. Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

### **k. Corporation Tax**

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

### **l. Critical accounting estimates and judgements**

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

# CANTERBURY HOUSING ADVICE CENTRE

## NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

2. Grants receivable	Unrestricted funds £	Restricted funds £	Total 2022 £	2021 £
Access to Justice Foundation Community Justice Fund and Ministry of Justice Grant	7,203	13,797	21,000	10,823
Canterbury City Council	-	-	-	10,000
CAF : CV-19 Emergency fund	-	-	-	5,000
CAF : Resilience fund	-	-	-	15,563
Co-operative Community Fund	-	1,967	1,967	-
Furley Page Foundation	-	-	-	500
Garfield Weston Foundation	-	-	-	-
Kent Community Foundation	-	8,949	8,949	24,564
London Legal Support Trust	10,972	-	10,972	10,000
Mrs Smith & Mount Trust	-	7,000	7,000	-
National Lottery Community Fund	-	-	-	7,045
Nationwide	-	-	-	-
People's Postcode Lottery	-	-	-	20,000
Whitehead Monckton Charitable Foundation	-	-	-	1,432
	<u>18,175</u>	<u>31,713</u>	<u>49,888</u>	<u>104,927</u>
3. Expenditure on charitable activity:	<b>2022</b>	<b>2022</b>	<b>2021</b>	<b>2021</b>
<i>Relief of poverty and homelessness</i>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Staff costs		93,226		91,099
Direct costs		4,385		4,392
		<u>97,611</u>		<u>95,491</u>
<b>Support costs:</b>				
Rent	10,223		10,415	
Building maintenance	1,200		7,468	
Utility costs	1,115		1,494	
Travel and accommodation	26		-	
Computer costs	181		1,921	
Insurances	2,030		2,102	
Printing, postage and stationery	887		1,061	
Telephone costs	2,943		2,653	
Professional fees	238		322	
Office costs	204		566	
Sundry expenditure	311		1,244	
<u>Governance costs:</u>				
Independent Examiner's Fee	1,770		1,964	
		<u>21,128</u>		<u>31,210</u>
		<u>118,739</u>		<u>126,701</u>

#### 4. Trustees

The Trustees did not receive any remuneration, benefits or received reimbursed of expenses in either the current or previous year.

# CANTERBURY HOUSING ADVICE CENTRE

## NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

### 5. Employees

Employment costs	2022 £	2021 £
Wages and salaries	88,653	86,922
Social security costs	4,573	4,177
	<u>93,226</u>	<u>91,099</u>

The average monthly number of employees during the year was 3 (2021 : 3).

There were no employees whose annual remuneration was £60,000 or more.

The remuneration of the key management personnel totalled £35,336 (2021: £34,155).

### 6. Debtors

	2022 £	2021 £
Other debtors	8,679	-
Prepayments and accrued income	2,500	2,500
	<u>11,179</u>	<u>2,500</u>

### 7. Creditors: amounts falling due within one year

	2022 £	2021 £
Taxation and social security	8,679	2,893
Accruals and deferred income	2,148	2,456
	<u>10,827</u>	<u>5,349</u>

### 8. Restricted funds

	Balance at 1 Apr 21 £	Income £	Expenditure £	Balance at 31 Mar 22 £
<b>CURRENT YEAR</b>				
Access to Justice Foundation Community Justice Fund and Ministry of Justice Grant	-	13,797	(13,797)	-
Co-op Community Outreach Fund	126	1,967	(2,093)	-
Canterbury City Council Deposit Fund	2,298	-	-	2,298
Garfield Weston Foundation Fund	15,000	-	(15,000)	-
Kent Community Foundation - Lawson Endowment for Kent	-	5,000	(5,000)	-
Kent Community Foundation - The Auston Trust Fund	-	3,949	(3,949)	-
Mrs Smith & Mount Trust	-	7,000	(7,000)	-
People's Postcode Lottery	20,000	-	(20,000)	-
	<u>37,424</u>	<u>31,713</u>	<u>(66,839)</u>	<u>2,298</u>

# **CANTERBURY HOUSING ADVICE CENTRE**

## **NOTES TO THE FINANCIAL STATEMENTS**

**For the year ended 31 March 2022**

### **8. Restricted funds (continued)**

#### **Access to Justice Foundation Community Justice Fund and Ministry of Justice Grant**

This grant was to pay part of the total salary costs of a triage worker and a contribution to our other running costs in the period August 2021 to 31 March 2022 to deliver our services preventing homelessness and reducing poverty, disadvantage and social exclusion for residents in the Canterbury City Council district.

#### **Co-op Community Outreach Fund**

A grant from the Co-op as a contribution to the cost of our Outreach Project in Herne Bay. Our Outreach Project will take our outreach service to Herne Bay one morning every week on a Thursday once Covid-19 restrictions allow. This will avoid the need for residents of Herne Bay to travel to Canterbury to access our help and advice. This grant pays towards the total cost of this project including the worker's salary, the cost of hiring the premises and travel costs for the year from 1 April 2021 to 31 March 2022.

#### **Canterbury City Council Deposit Fund**

Used to enable homeless people, or people threatened with homelessness, to get accommodation usually by providing money for a deposit but also for other financial help to achieve this aim.

#### **Garfield Weston Foundation Fund**

This grant of £15,000 pa for three years from 1 April 2019 to 31 March 2022 was funding for half of the cost of a caseworker and other running costs to prevent homelessness and to reduce poverty, disadvantage and social exclusion for residents in the Canterbury City Council district. The target for this grant was to prevent the homelessness of 75 people every year for three years.

#### **Kent Community Foundation - Lawson Endowment for Kent**

This grant was towards the salary costs of one of our two caseworkers in 2021/2022 to prevent homelessness and to reduce poverty, disadvantage and social exclusion for residents in the Canterbury City Council district. The target for this grant from Lawson Endowment for Kent was to prevent the homelessness of 25 people.

#### **Kent Community Foundation - The Auston Trust Fund**

This grant was towards the salary costs of one of our two caseworkers in 2021/2022 to prevent homelessness and to reduce poverty, disadvantage and social exclusion for residents in the Canterbury City Council district.

#### **Mrs Smith & Mount Trust**

This grant was towards the other half of the salary cost of our caseworker in 2021/2022 to prevent the homelessness of 35 vulnerable residents in the Canterbury City Council district and enable them to gain and / or sustain stable accommodation.

#### **People's Postcode Lottery**

A £20,000 grant for core costs and COVID-19 response for the period 1 December 2020 to 30 November 2021. £19,000 for salary and £1,000 for IT costs. The target for this grant is to support 95 people at risk of homelessness.

# CANTERBURY HOUSING ADVICE CENTRE

## NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

### 8. Restricted funds (continued)

	Balance at 1 Apr 20	Income	Expenditure	Balance at 31 Mar 21
	£	£	£	£
<b>PRIOR YEAR</b>				
Access to Justice Foundation Community Justice Fund and Ministry of Justice Grant	-	10,823	(10,823)	-
CAF : CV-19 Emergency Fund	-	5,000	(5,000)	-
CAF : Resilience Fund	-	15,563	(15,563)	-
Co-op Community Outreach Fund	-	126	-	126
Canterbury City Council Deposit Fund	2,298	-	-	2,298
Furley Page Foundation	-	500	(500)	-
Garfield Weston Foundation Fund	30,000	-	(15,000)	15,000
Kent Community Foundation	-	24,564	(24,564)	-
Mrs Smith & Mount Trust	-	-	-	-
National Lottery Community Fund	-	7,045	(7,045)	-
People's Postcode Lottery	-	20,000	-	20,000
Whitehead Monckton Charitable Foundation	-	1,432	(1,432)	-
	<u>32,298</u>	<u>85,053</u>	<u>(79,927)</u>	<u>37,424</u>

### 9. Related party transactions

There were no disclosable related party transactions during the year (2021 - none).

### 10. Company limited by guarantee

The charity is limited by guarantee and accordingly has no share capital. The liability guaranteed by each member is £1.

### 11. Operating lease commitments

#### Lessee

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, as follows:

	2022	2021
	£	£
<b>Due:</b>		
Within one year	10,000	11,200
Two to five years	30,000	40,000
	<u>40,000</u>	<u>51,200</u>

**CANTERBURY HOUSING ADVICE CENTRE**

England & Wales - Charity number 1006386

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# Accounts

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Charity Registration No. 1006386

Company Registration No. 02642776 (England and Wales)

**CANTERBURY HOUSING ADVICE CENTRE**  
**ANNUAL REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2021**

# **CANTERBURY HOUSING ADVICE CENTRE**

## **LEGAL AND ADMINISTRATIVE INFORMATION**

<b>Trustees</b>	P D Ash (Resigned 26 May 2020) V R Gambling N S R Jackson J King T L O'Sullivan N Piska S E Slowe P M Wrynne
<b>Charity number</b>	1006386
<b>Company number</b>	02642776
<b>Registered office</b>	2nd Floor 24 Burgate Canterbury Kent CT1 2HA
<b>Independent examiner</b>	M Wilkes FCA Azets Audit Services Delandale House 37 Old Dover Road Canterbury Kent CT1 3JF
<b>Banker</b>	CAF Bank Limited 25 Kings Hill Avenue West Malling ME19 4JQ
<b>Key management personnel</b>	P Wilkinson, Manager

# **CANTERBURY HOUSING ADVICE CENTRE**

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# **CANTERBURY HOUSING ADVICE CENTRE**

## **TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2021**

The Trustees present their annual report together with the audited financial statements of the charity for the year ended 31 March 2021. The Trustees, who are also directors of the charity for the purposes of the Companies Act 2006, confirm that the Annual Report and financial statements of the charity comply with the current statutory requirements, the requirements of the charity's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK (FRS 102) (effective 1 January 2015) as amended by Update Bulletin 1 (effective 1 January 2015).

### **OBJECTIVES AND ACTIVITIES**

#### **a. Policies and objectives**

To relieve poverty and homelessness among persons in need within Canterbury and its surrounding areas and assist those persons who are dispossessed of their accommodation for whatever reason to find alternative accommodation.

#### **b. Main activities undertaken to further the charity's purposes for the public benefit**

All of our charitable activities focus on helping to relieve poverty and homelessness and are undertaken to further our charitable purpose for the public benefit.

### **ACHIEVEMENTS AND PERFORMANCE**

#### **a. Review of activities**

In this year we helped and advised 2,563 people to resolve their housing problems including finding new accommodation : 32% were families with dependent children; 51% were disabled (of which 51% said that they had mental health problems). In this year we helped and advised 2,563 people to resolve their housing problems including finding new accommodation: 32% were families with dependent children; 51% were disabled (of which 51% said that they had mental health problems); 43% were unemployed or long term sick and 20% were employed. 1,362 were new users of our service and 1,201 were returning individuals.

Of these 2,563 people we did work preventing homelessness with 2,403 people. 50% of this work was preventing service users from losing their existing accommodation or helping them with problems where they lived. Where it was not possible to help people to keep their accommodation, we advised and helped them to move into alternative accommodation in the private rented, voluntary or social housing sectors.

The estimated annualised financial gains to our service users totalled £366,175. The estimated annualised savings to Canterbury City Council and, consequently, to the taxpayer were £237,840 through reduced rent arrears, increased council tax revenue and monies saved through not having to accommodate homeless people in Bed & Breakfast or other temporary accommodation.

### **FINANCIAL REVIEW**

Income for the year increased to £165,051 from £149,361 in 2020. Expenditure for the year was £126,701 (2020 - £116,846) resulting in a surplus for the year of £38,350 (2020 - £32,515).

The Balance sheet shows an increase in net of assets from £94,474 to £132,824, but includes £37,424 (2020 - £32,298) of restricted fund income to be spent in future years.

# **CANTERBURY HOUSING ADVICE CENTRE**

## **TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2021**

### **a. Going concern**

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements.

As Trustees we make the following assessment in respect of a period of one year from the date of approval of these financial statements.

In our original budget for the financial year 2020-21, we did not know that COVID was going to hit. Once we became aware of this, we reviewed our budget and looked at contingency plans. We applied for and successfully secured, various funding awards and as a result we now have enough funds to stay open until at least 31/03/2022. We are confident that COVID has not impacted our income and instead, 2020-2021 has been one of our strongest in terms of secured funding, to-date.

### **b. Reserves policy**

It is the policy of the charity that unrestricted funds, which have not been designated for a specific use, should be maintained at a level equivalent to at least three months' budgeted expenditure and ideally to six months' budgeted expenditure, which is approximately £50k (2020 - £50k), together with amounts to cover redundancies and dilapidations, should the need arise (Estimated at £43k (2020 - £39k)). Expenditure will be based on a pro-rata of our current financial year's expenditure budget. The Trustees consider that reserves at this level (£93k (2020 - £89k)) will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Unrestricted funds at 31 March 2021 totalled £95,400 (2020: £62,176).

Restricted funds at 31 March 2021 totalled £37,424 (2020: £32,298).

Total funds at 31 March 2021 totalled £132,824 (2020: £94,474).

### **c. Post Balance Sheet Events**

The continuation of the COVID-19 pandemic and the associated economic turmoil will continue to impact on aspects reported in the Charity's annual report, although the income for the charity comes in the form of grants to provide services and these are expected to be continued to be received in the current climate.

### **d. Future Developments**

In light of covid-19, the extent to which we offer face-to-face meetings and in particular our outreach services in Herne Bay and Whitstable is being kept under constant review to ensure safety to staff, volunteers and clients, but we continue to offer services remotely by telephone and email. As lockdowns abate and the moratorium on evictions is lifted we are expecting a rise in demand for our services. In this regard we are keeping under review extending our paid staff on a temporary basis to meet demand, and have been budgeting for this. We continue to review office protocols to move from a paper-based system to an online system, and to this end are updating our IT hardware and software as finances allow.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **a. Constitution**

Canterbury Housing Advice Centre is a company limited by guarantee and is governed by its Articles of Association. It is registered as a charity with the Charity Commission.

### **b. Method of appointment or election of Trustees**

Appointment of Trustees is made at the annual general meeting by election. According to the needs of Canterbury Housing Advice Centre Trustees may also be co-opted in the period between annual general meetings. Any Trustee so appointed shall hold office only until the next annual general meeting and then shall be eligible for re-election.

# CANTERBURY HOUSING ADVICE CENTRE

## TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2021

### c. Policies adopted for the induction and training of Trustees

When a new Trustee joins Canterbury Housing Advice Centre they are first introduced to the existing Trustees and staff members. The Trustees are informed of what is expected of them and made aware of their legal obligations. To assist them they are issued with a copy of the latest edition of "The Essential Trustee: What you need to know" to give them a guide of what is expected. A copy of "The Essential Trustee" is also given to existing trustees as and when a new edition is updated.

### d. Organisational structure and decision making

The company was incorporated on 3 September 1991 and registered as a charity on 27 November 1991. The company was established under a Memorandum of Association, as amended by special resolution on 4 May 1994, which established the object and powers of a charitable company, and is governed under the Articles of Association.

### e. Risk management

The Trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

## TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales 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 charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2015 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable 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 charity will continue in operation.

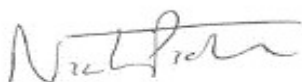
The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### Independent Examiners

On 7 September 2020 Group Audit Service Limited trading as Wilkins Kennedy Audit Services changed its name to Azets Audit Services Limited. The name they practice under is Azets Audit Services and accordingly they have signed their report in their new name.

In preparing this report, the Trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

This report was approved by the Trustees on 14 June 2021 and signed on their behalf by:



**N Piska**  
Trustee

# **CANTERBURY HOUSING ADVICE CENTRE**

## **INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 MARCH 2021**

### **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CANTERBURY HOUSING ADVICE CENTRE (the "company")**

I report on the accounts 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 financial statements 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:

- accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- the accounts do not accord with those records; or  
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  
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 to the UK (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 financial statements to be reached.

*Azets Audit Services*

**M A Wilkes (FCA)**

**Azets Audit Services**

Delandale House, 37 Old Dover Road, Canterbury, Kent, CT1 3JF

Date: 23 August 2021

## CANTERBURY HOUSING ADVICE CENTRE

### STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Year ended 31 March 2021			Year ended 31 March 2020		
		Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
		funds £	funds £		funds £	funds £	
<b>Income from:</b>							
Donations and legacies	2	22,044	85,053	107,097	28,162	63,000	91,162
Grants for services provided under contract		57,862	-	57,862	57,862	-	57,862
Investments - Deposit account interest		92	-	92	337	-	337
<b>Total income</b>		<b>79,998</b>	<b>85,053</b>	<b>165,051</b>	<b>86,361</b>	<b>63,000</b>	<b>149,361</b>
<b>Expenditure on:</b>							
Charitable activities	3	46,774	79,927	126,701	69,059	47,787	116,846
<b>Net movement in funds</b>		<b>33,224</b>	<b>5,126</b>	<b>38,350</b>	<b>17,302</b>	<b>15,213</b>	<b>32,515</b>
<b>Reconciliation of funds:</b>							
Total funds brought forward		62,176	32,298	94,474	44,874	17,085	61,959
<b>Total funds carried forward</b>		<b>95,400</b>	<b>37,424</b>	<b>132,824</b>	<b>62,176</b>	<b>32,298</b>	<b>94,474</b>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

## CANTERBURY HOUSING ADVICE CENTRE

### BALANCE SHEET AS AT 31 MARCH 2021

	Notes	2021 £	2021 £	2020 £	2020 £
<b>Current assets</b>					
Debtors - Prepayments		2,500		2,500	
Cash at bank and in hand		<u>135,673</u>		<u>95,747</u>	
		138,173		98,247	
<b>Creditors: amounts falling due within one year</b>	6	<u>(5,349)</u>		<u>(3,773)</u>	
Net current assets			<u>132,824</u>		<u>94,474</u>
<b>Net assets</b>			<u>132,824</u>		<u>94,474</u>
<b>Funds</b>					
Restricted funds	7		37,424		32,298
Unrestricted funds			<u>95,400</u>		<u>62,176</u>
			<u>132,824</u>		<u>94,474</u>

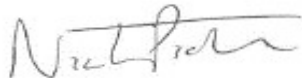
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2021.

The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 14 June 2021.



**N Piska**  
Trustee

**Company Registration No. 02642776**

# **CANTERBURY HOUSING ADVICE CENTRE**

## **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021**

### **1. Accounting policies**

#### **1.1 Charity information**

Canterbury Housing Advice Centre is a private company limited by guarantee incorporated in England and Wales. The registered office is 2nd floor, 24 Burgate Canterbury, Kent, CT1 2HA. The company is a company limited by guarantee.

#### **1.2 Basis of preparation of financial statements**

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK (FRS 102) issued on 16 July 2014, the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015 updated for bulletin 1.

The financial statements are prepared on a going concern basis under the historical cost convention.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

#### **1.3 Going concern**

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

The Trustees do not consider the impact of Covid 19 will affect the charity's ability to continue as a going concern.

#### **1.4 Charitable funds**

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

#### **1.5 Income**

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid is recognised at the time of the donation.

Grants and service delivery contracts are recognised once receivable.

#### **1.6 Expenditure**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

# **CANTERBURY HOUSING ADVICE CENTRE**

## **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021**

### **1. Accounting policies (continued)**

#### **1.6 Expenditure (continued)**

Charitable activities comprise those costs incurred by the charitable company in the delivery of its activities and for its beneficiaries. It includes both costs allocated directly to such services activities and those costs of an indirect nature necessary to support them.

#### **Support costs allocation**

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, administrative payroll costs. They are allocated on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on the basis of estimates of the proportion of time spent by staff on those activities.

#### **1.6 Cash and cash equivalents**

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

#### **1.7 Operating leases**

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

#### **1.8 Financial instruments**

The has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

#### **1.9 Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

#### **1.10 Corporation Tax**

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

#### **1.11 Critical accounting estimates and judgements**

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

## CANTERBURY HOUSING ADVICE CENTRE

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

2. Donations and legacies	Unrestricted funds £	Restricted funds £	Total 2021 £	2020 £
Donations and gifts	2,044	126	2,170	5,507
Grants receivable (see below)	20,000	84,927	104,927	85,655
	<b>22,044</b>	<b>85,053</b>	<b>107,097</b>	91,162
<b>Grants receivable</b>				
Access to Justice Foundation Community Justice Fund	-	10,823	10,823	-
Canterbury City Council	10,000	-	10,000	-
CAF : CV-19 Emergency fund	-	5,000	5,000	-
CAF : Resilience fund	-	15,563	15,563	-
Co-operative Community Fund	-	-	-	3,655
Furley Page Foundation	-	500	500	-
Garfield Weston Foundation	-	-	-	45,000
Kent Community Foundation	-	24,564	24,564	4,000
London Legal Support Trust	10,000	-	10,000	10,000
Mrs Smith & Mount Trust	-	-	-	5,000
National Lottery Community Fund	-	7,045	7,045	-
Nationwide	-	-	-	18,000
People's Postcode Lottery	-	20,000	20,000	-
Whitehead Monckton Charitable Foundation	-	1,432	1,432	-
	<b>20,000</b>	<b>84,927</b>	<b>104,927</b>	85,655
<b>3. Expenditure on charitable activity:</b>				
<b>Relief of poverty and homelessness</b>	<b>2021</b>	<b>2021</b>	2020	2020
	£	£	£	£
<b>Direct costs</b>				
Staff costs		91,099		90,652
Publications		4,392		2,952
		<b>95,491</b>		93,604
<b>Support costs:</b>				
Rent	10,415		11,407	
Building maintenance	7,468		2,000	
Utility costs	1,494		1,333	
Travel and accomodation	-		310	
Computer costs	1,921		229	
Insurances	2,102		1,956	
Printing, postage and stationery	1,061		1,441	
Telephone costs	2,653		2,515	
Professional fees	322		-	
Office costs	566		298	
Sundry expenditure	1,244		843	
<u>Governance costs:</u>				
Independent Examiner's Fee	1,964		910	
		<b>31,210</b>		23,242
		<b>126,701</b>		116,846

# CANTERBURY HOUSING ADVICE CENTRE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

### 4. Trustees

The Trustees did not receive any remuneration, benefits or received reimbursed of expenses in either the current or previous year.

### 5. Employees

#### Number of employees

The average monthly number of employees during the year was:

	2021 number	2020 number
Charitable activities	2	2
Management	1	1
	<b>3</b>	<b>3</b>

#### Employment costs

	2021 £	2020 £
Wages and salaries	86,922	85,476
Social security costs	4,177	5,176
	<b>91,099</b>	<b>90,652</b>

There were no employees whose annual remuneration was £60,000 or more.

The remuneration of the key management personnel totalled £34,155 (2020: £33,799).

### 6. Creditors: amounts falling due within one year

	2021 £	2020 £
Taxation and social security	2,893	2,893
Accruals and deferred income	2,456	880
	<b>5,349</b>	<b>3,773</b>

## CANTERBURY HOUSING ADVICE CENTRE

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

#### 7. Restricted funds

##### CURRENT YEAR

Access to Justice Foundation Community Justice Fund	-	10,823	(10,823)	-
CAF : CV-19 Emergency Fund	-	5,000	(5,000)	-
CAF : Resilience Fund	-	15,563	(15,563)	-
Co-op Community Outreach Fund	-	126	-	126
Canterbury City Council Deposit Fund	2,298	-	-	2,298
Furley Page Foundation	-	500	(500)	-
Garfield Weston Foundation Fund	30,000	-	(15,000)	15,000
Kent Community Foundation	-	24,564	(24,564)	-
National Lottery Community Fund	-	7,045	(7,045)	-
People's Postcode Lottery	-	20,000	-	20,000
Whitehead Monckton Charitable Foundation	-	1,432	(1,432)	-

	Balance at 01 Apr 20 £	Income £	Expenditure £	Balance at 31 Mar 21 £
	-	10,823	(10,823)	-
	-	5,000	(5,000)	-
	-	15,563	(15,563)	-
	-	126	-	126
	2,298	-	-	2,298
	-	500	(500)	-
	30,000	-	(15,000)	15,000
	-	24,564	(24,564)	-
	-	7,045	(7,045)	-
	-	20,000	-	20,000
	-	1,432	(1,432)	-
	<b>32,298</b>	<b>85,053</b>	<b>(79,927)</b>	<b>37,424</b>

##### PRIOR YEAR

Access to Justice Foundation Fund	7,500	-	(7,500)	-
Canterbury City Council Deposit Fund	2,298	-	-	2,298
Garfield Weston Foundation Fund	-	45,000	(15,000)	30,000
Nationwide Fund	-	18,000	(18,000)	-
Outreach Service Fund	7,287	-	(7,287)	-

	Balance at 01 Apr 19 £	Income £	Expenditure £	Balance at 31 Mar 20 £
	7,500	-	(7,500)	-
	2,298	-	-	2,298
	-	45,000	(15,000)	30,000
	-	18,000	(18,000)	-
	7,287	-	(7,287)	-
	<b>17,085</b>	<b>63,000</b>	<b>(47,787)</b>	<b>32,298</b>

## **CANTERBURY HOUSING ADVICE CENTRE**

### **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021**

#### **7. Restricted Funds (continued)**

##### **Access to Justice Foundation Community Justice Fund**

This grant of £10,823 was funding towards the cost of salaries and other running costs to prevent homelessness and reduce poverty and disadvantage for residents in the Canterbury City Council district in the period from 13 October 2020 to 31 March 2021.

##### **Canterbury City Council Deposit Fund**

Used to enable homeless people, or people threatened with homelessness, to get accommodation usually by providing money for a deposit but also for other financial help to achieve this aim.

##### **CAF : Resilience Fund**

A grant of £15,563 to pay the salary of our triage worker and a small contribution to our running costs to prevent homelessness and reduce poverty and disadvantage in the six months from 1 October 2020 to 31 March 2021. The target for this grant was to directly assist 40 people.

##### **Co-op Community Outreach Fund**

A grant from the Co-op as a contribution to the cost of our Outreach Project in Herne Bay. Our Outreach Project will take our outreach service to Herne Bay one morning every week on a Thursday once Covid-19 restrictions allow. This will avoid the need for residents of Herne Bay to travel to Canterbury to access our help and advice. This grant pays towards the total cost of this project including the worker's salary, the cost of hiring the premises and travel costs for the year from 1 April 2021 to 31 March 2022.

##### **Furley Page Foundation**

A grant of £500 to purchase publications in 2020/2021.

##### **Garfield Weston Foundation Fund**

This grant of £15,000 pa for three years from 1 April 2019 to 31 March 2022 was funding for half of the cost of a caseworker and other running costs to prevent homelessness and to reduce poverty, disadvantage and social exclusion for residents in the Canterbury City Council district. The target for this grant was to prevent the homelessness of 75 people every year for three years.

##### **Kent Community Foundation Resilience Grants Fund**

A grant of £15,000 to pay the other half of the salary of our caseworker in 2020/21 to prevent homelessness and reduce poverty. The target for this grant was to assist 75 people.

##### **Kent Community Foundation KCC Resilience Grants Fund**

A grant of £9,564 towards the salary of our manager/caseworker supervisor in the period from 1 January 2021 to 31 March 2021 preventing homelessness and reducing poverty. The target for this grant was to directly assist 50 people.

##### **Nationwide fund**

This grant of £18,000 pa was funding for half of the cost of the salary of a caseworker and other running costs to prevent homelessness and to reduce poverty, disadvantage and social exclusion for residents in the Canterbury City Council district. The target for this grant was to prevent the homelessness of 90 people for the year from 1 April 2019 to 31 March 2020.

##### **National Lottery Community Fund**

A grant of £7,045. £6,000 towards the salary of our manager/casework supervisor and a £1,045 contribution towards other running costs to prevent homelessness and reduce poverty and disadvantage for residents in the Canterbury City Council district in the period from 1 October 2020 to 31 December 2020.

##### **Outreach Service Fund**

Grant from National Lottery Awards for All to pay for our Outreach Project in Whitstable and Herne Bay every Wednesday. Our Outreach Project takes our service to these towns one day every week to avoid the need for residents of those two towns to travel to Canterbury to access our help and advice. This grant pays for the total cost of this project including the worker's salary, the cost of hiring the premises and travel costs for the year from 1 April 2019 to 31 March 2020.

# CANTERBURY HOUSING ADVICE CENTRE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

### 7. Restricted Funds (continued)

#### People's Postcode Lottery

A £20,000 grant for core costs and COVID-19 response for the period 1 December 2020 to 30 November 2021. £19,000 for salary and £1,000 for IT costs. The target for this grant is to support 95 people at risk of homelessness.

#### Whitehead Monckton Charitable Foundation

A grant of £1,432 towards the cost of our annual subscription to the Sweet & Maxwell Encyclopedia of Housing Law and Practice in 2020/2021.

### 8. Related party transactions

There were no disclosable related party transactions during the year (2020 - none).

### 9. Company limited by guarantee

The charity is limited by guarantee and accordingly has no share capital. The liability guaranteed by each member is £1.

### 10. Post balance sheet event

Subsequent to the period end, governments in Europe, China, the UK and elsewhere continue to take unprecedented measures to suppress the spread of Covid-19. The Trustees have assessed the operational and financial impact on the charity in the Trustees' Annual Report on page 3 and in the going concern statement at note 1.2.

### 11. Operating lease commitments

#### Lessee

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, as follows:

	2021	2020
	£	£
<b>Due:</b>		
Within one year	<b>11,200</b>	12,040
Two to five years	<b>40,000</b>	44,080
After Five Years	-	10,000
	<hr/> <b>51,200</b> <hr/>	<hr/> 66,120 <hr/>