Churches Housing Action Team (Devon) Ltd

England & Wales · Charity number 1049478

Details

Other names	CHURCHES HOUSING ACTION TEAM (MID DEVON) LIMITED, CHURCHES HOUSING ACTION TEAM (MID, DEVON) LIMITED, CHURCHES HOUSING ACTION TEAM (TIVERTON, DEVON) LIMITED, C H A T, CHAT
Status	Registered
Legal form	Charitable company
Company number	03096996
Registered	1995-09-27
Register	View on the Charity Commission register

Contact

Address	Churches Housing Action Team Coggans Well House Phoenix Lane Tiverton EX16 6LU
Phone	01884255606
Email	theoffice@chatmid.co.uk
Website	www.chatmid.org

Activities

Objects: To relieve either generally or individually persons within the local authority area of Mid Devon without discrimination of sex or of political, religious or other opinions who are in conditions of need, hardship or distress by making grants of money or providing or paying for items services or facilities calculated to reduce the need, hardship, or distress of such persons and in particular to relieve persons who are homeless or threatened with homelessness or who are without secure permanent accommodation.

Activities: Provision of relief from homelessness

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Classification

- **How:** Makes Grants To Individuals, Provides Services, Provides Advocacy/advice/information
- **What:** Accommodation/housing
- **Who:** Other Defined Groups

Geography

- **Area of benefit:** 13 MILE RADIUS OF THE TOWN HALL TIVERTON, DEVON
- Devon

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£488,697	£543,820	-	-
2024-03-31	£612,817	£565,203	£271,021	13
2023-03-31	£470,563	£436,874	-	-
2022-03-31	£393,988	£370,067	-	-
2021-03-31	£401,104	£342,877	-	-

Trustees

Name	Role	Appointed
Clive Martin Williams	Chair	2024-07-25
Benjamin Luke Maynard		2025-06-16
Emma Victoria Weaver		2025-06-16
Jane Alexandra Wardle		2023-07-25
Roderick Martin Hewson		2020-07-30
STEPHEN DAVID PAUL DAYKIN		2021-07-29
Shelagh Maureen Eastwood		2024-11-04
Simon Anthony Cooper		2026-04-17
TERENCE RALPH NORRIS		2018-07-02
Vivienne Kay Brewster		2018-07-02

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Churches Housing Action Team (Devon) Ltd

England & Wales - Charity number 1049478

Accounts

CHAT

30 years of bringing hope

SINCE 1995 CHAT

Annual Report

Trustees Report

for the year ended 31st March 2025

The trustees present their report and financial statements for the year ended 31st March 2025 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2015).

Charitable Objectives

To relieve either generally or individually persons within the local authority area of Mid Devon without discrimination of sex or of political, religious or other opinions who are in conditions of need, hardship or distress by making grants of money or providing or paying for items services or facilities calculated to reduce the need, hardship, or distress of such persons and in particular to relieve persons who are homeless or threatened with homelessness or who are without secure permanent accommodation.

Public Benefit

The charity acknowledges the requirement to demonstrate that it has charitable aims and purposes that are for the public benefit. As the only charitable organisation in Mid Devon that exists solely to respond to and prevent homelessness, we work to help individuals and families in crisis find their way back to suitable accommodation or keep the tenancy they have. The service is free and accessible to anyone living in the Mid Devon area and the trustees believe that the work of CHAT in homelessness and homeless prevention issues, debt advice, the foodbank and hardship relief clearly demonstrate that our charitable aims are indeed for the benefit of the public and that trustees have complied with Section 4 of the Charities Act 2011 and benefits the wider community as a whole.

Vision and Values

Our vision is for no one in Mid Devon to be homeless or hungry and our values of Compassion, Justice, Advocacy and Dignity are at the heart of everything we do.

CHAT is founded on Christian principles and is accessible to all those in need, regardless of their background.

A Letter from the Chair

I was thrilled and very proud to become CHAT's new Chair in July 2024.

Having been a volunteer and a trustee at CHAT for a few years I know of the tremendous work it does in the local community and how it gives hope to those in need – a role it has filled for the past 30 years.

Whenever, I spend time in the CHAT office, I am moved and humbled by the incredible dedication of our staff – employees and volunteers. Their knowledge and compassion is deeply rooted in empathy for the people we serve and the communities in which they live.

This vital and precious work continues to take place in extremely challenging circumstances both for our clients and for the charity itself and as I write this it would seem likely that the position will only deteriorate further.

In 2024-25 we faced significant financial pressures that tested our resilience and flexibility. Economic instability, continued grant funding pressures and increased energy costs all posed challenges. I'm pleased to say that we took steps to mitigate the impact of these factors, and ended the year in a good financial position.

Our updated strategy combines a strong commitment to continuing to deliver our vital services as well as a drive to demonstrate impact.

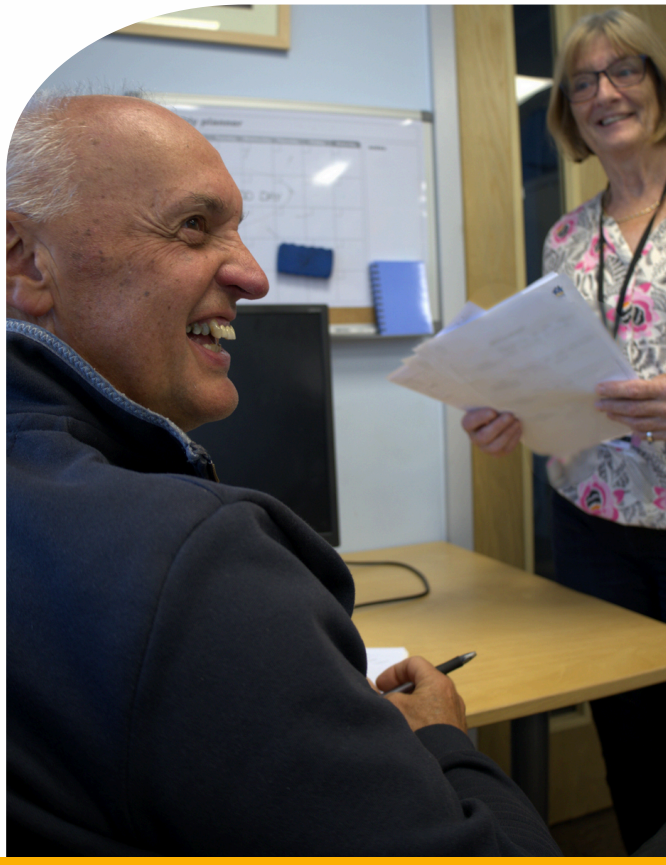
We have a strong management team under the leadership of Alison Padfield, our CEO, and a strong sense of togetherness and a commitment to excellence in everything we do. I believe that CHAT demonstrates every day that it is an outstanding charity and one I am very proud to be involved in.

We are also fortunate to have an excellent Board of Trustees who bring a wide range of skills and play a key role in helping CHAT achieve the highest possible standards.

As we enter our 31st year as a charity we seek to attract a new generation of supporters and partners who will stay with us in the long term. That will ensure that we can continue our vital work of providing support to all those in need in the Mid-Devon area and to offer hope to those with none.

Clive

Clive Williams, Chair



Review of Activities

Support and Advice

During the year the team of staff and volunteers at CHAT have assisted a total of 1763 clients (an 11% rise from last year). Homelessness and financial challenges are often complex and are often an indication of underlying problems. We work with the client to identify root causes and work with clients to address both immediate needs and underlying issues.

1,763 clients

22% increase in clients supported with advice overall compared to last year

2,533 advice sessions have conducted, over 61% face to face

358 clients supported with debt

175 people welcomed into Tiverton Hub every week (average)

We have a weekly presence at Uffculme, Crediton and Cullompton for appointments and drop-in face-to-face advice and support.

"Before using the CHAT pantry I had £20 a week for food and the cupboards would have nothing in them by Friday. Now when I open the cupboard I have a choice of what to eat and you've no idea of the difference that makes."
Pantry client June 2024

We hold the Advice Quality Standard after demonstrating that we are easily accessible effectively managed and have a team with the skills and knowledge to meet the needs of our clients. The team received training on many subjects including Safeguarding, GDPR, housing law, suicide prevention, economic abuse, hoarding, Equality, Diversity and inclusion, benefits, PIP, UC and coaching techniques to ensure we stay up to date with the latest legislation.

Housing and Tenancy

We have opened 720 new housing and tenancy support cases this year, assisting 599 different households with a wide range of issues. We have supported clients to find more suitable housing, negotiate with landlords, helping those who are homeless into accommodation, assistance with understanding court paperwork and processes, rent arrears and preventing evictions. We work closely with other agencies - and in particular Mid Devon District Council's Housing Options Team. We also work with a local landlord giving support to 4 men who were homeless in a shared house, helping them to become 'tenancy ready'.

245 looking for new accomodation

12 tents given out

Provided **80** showers and **69** loads of washing

249 clients sleeping rough/ sofa surfing/temp accomodation

225 supported to stay in their current tenancy

13 households supported through Assisted Tenancy Scheme

Supporting people to stay in their current tenancy is a key strategy in prevention of homelessness. We we have supported 225 households to secure their tenancy (private and social) and to make their house a secure home for their family.

Bringing Hope: Stephen's Fresh Start

Stephen* came to us with his daughter after receiving a Section 21 eviction notice. He had finished work a few months ago, but he was a few months off pensionable age, so had fallen behind with his rent. His private tenancy was larger than he needed, and he couldn't afford it. The rent arrears were £3,000 but he had paid all his other bills. His daughter wanted to help, but work and family commitments made it difficult to help her Dad with all the appointments, and they were both finding the situation very stressful and overwhelming.

With eviction proceedings underway and no council housing available, we met them both and started to understand the whole story. Letting agents and landlords were hesitant to let him a property due to the arrears, but we advocated for Stephen, highlighting how he had paid all other bills and how his financial situation would change when the pension began.

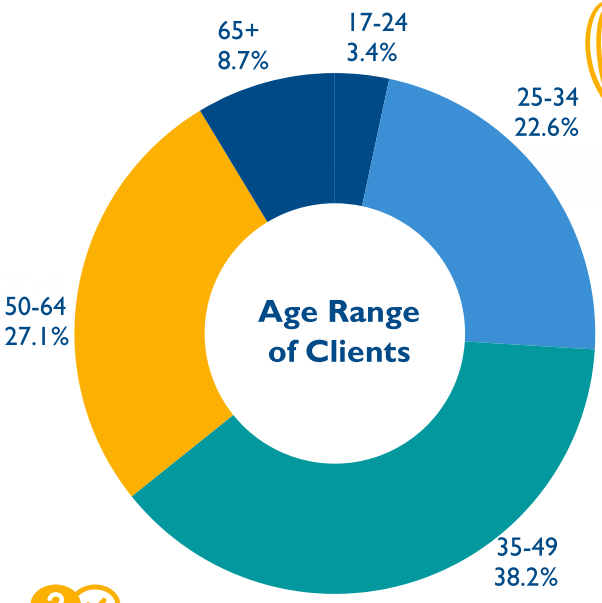
**Name changed*

We offered him the Assisted Tenancy Scheme and a local landlord agreed to give him a chance. We supported Stephen with the paperwork and deposit. He was determined to clear his debt, and set up a payment plan with his former landlord. Over winter, when he struggled without the winter fuel payment, we provided an electric blanket and referred him for energy advice.

Now, Stephen is settled in an affordable home and keeping up with his rent. He and his daughter thanked our advisor for the care and reassurance he had shown, and for advocating on Stephens behalf, They said the support they received from CHAT made all the difference.

Debt and *Money Advice*

Specialist debt advice is provided by specially trained staff and volunteers. We work with clients at every stage, from help with budgeting to bankruptcy, and we continue to work with those clients who have been through a debt solution to manage their new budget and remain debt-free.



358 clients

225 face to face advice sessions

9 trained debt advice volunteers

£3,157,518 Total debt identified/ managed

Face-to-face support is crucial for those vulnerable clients who find it difficult to talk about personal and upsetting situations or to understand complex issues over the phone or online. Meeting in person helps us build trust and provide support in a way that is more accessible and effective for those who need it most.

21 Debt Relief Orders totaling £383,685

71% of debt & money clients identified vulnerability

We are a Community Money Advice (CMA) centre and are authorised and regulated by the Financial Conduct Authority.

cma
Freedom from debt
Hope for the future

Benefits *Support*

Ensuring clients have access to all possible sources of income is a vital part of our support and a key element of this involves helping clients navigate the welfare system to ensure they are receiving all the benefits they are entitled to.

These financial gains can be life-changing, helping individuals and families meet basic needs, reduce stress, and begin to rebuild their lives with stability and dignity.

466 Clients received advice about benefits

Secured £115,776 in backdated, previously unclaimed benefits.

49 clients gained an average of £438/month, totaling £257,493 annually.

Bringing Hope: Sarah's Journey

Sarah*, a young single mother, was referred to CHAT by the local foodbank. She had recently fled an abusive relationship and was left with a child to care for along with debts that her ex-partner had largely contributed to totalling £23,000. Creditors were sending constant letters, which added to her anxiety. When Sarah first met our debt advisor, she was tearful and overwhelmed. However, as we began to explain her rights and take practical steps she slowly started to feel a sense of safety and control.

"Thank you from the bottom of my heart for all the help, my life absolutely changed no more worries and stress , I feel so blessed and lucky I have met you all I can finally start slowly making my dreams come true, thank you so so much."

"Sarah was very easy to work with as she was well organised and highly motivated to undertake actions to move towards a debt solution. She was surviving on a very low income so when the DRO was finalised there was an enormous sense of relief."

Andrew, Sarah's debt advisor

Sarah was determined to change her situation and with our support, she applied for and was granted a Debt Relief Order (DRO). A DRO gives a fresh start but life remains challenging. Sarah can only just manage her day-to-day expenses but is determined to avoid falling back into debt.

Sarah's journey is far from over, but her courage, combined with support from the CHAT team, has helped her move from crisis toward hope.

**Name changed*

Foodbank and *Sustainable Pantry*

Food@ CHAT

In September 2025, we launched an affordable food pantry alongside our ongoing emergency food support. Over the year, we've seen a steady shift from foodbank use to the subscription-based pantry model, which offers more choice and empowers clients toward financial independence.

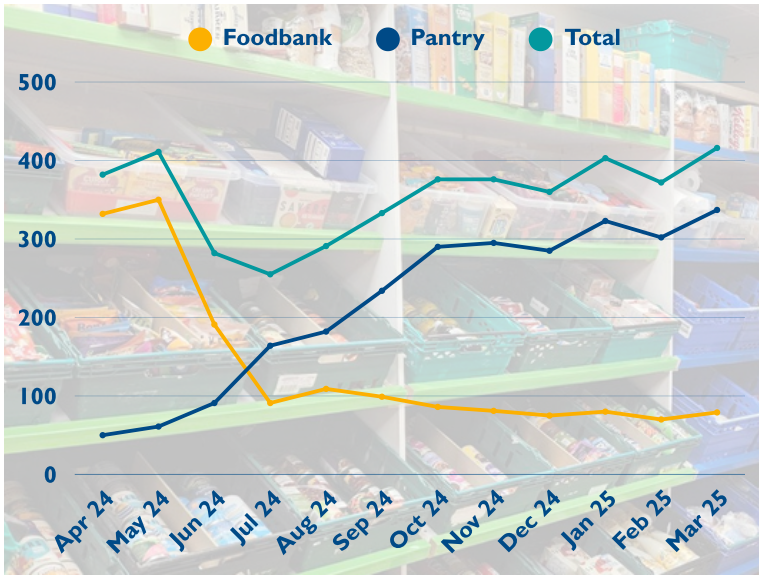
All food provided is from donations and all subscriptions from the pantry are used to purchase fresh food.

568 households supported with food

1,648 emergency 7-day food parcels

34% clients with children

10% clients over 65



2,614 pantry visits

208 pantry members (77% also have advice cases)

> ***"This has helped me reduce my expenses while I sort things out. A huge help with the food but also advice, thanks for your help, its brilliant" client Sept 2024***

Hardship *Relief*

Funding for the Mid Devon Energy Partnership with Exeter Community Energy has now finished, but we were still able to fund emergency fuel vouchers through our hardship fund and ECOE have continued to visit for energy advice.

We also support clients with essential new and second-hand household items thanks to generous donations from the community.

3 House 2 Home events held in Tiverton

187 households attended

£15,000 of second hand household items given out *(est. value)*

£2,115 in emergency fuel vouchers

Partnership *Working*

We engage with a wide network of partner agencies and have received referrals from 19 different organisations. In turn, when the client needs advice outside of our area of specialism and it is more appropriately handled by other trusted agencies, we have made over 1,200 referrals or suggestions to alternative sources of support, so our clients are able to get the support they need.

CHAT works in partnership with Crediton Foodbank to employ a community support worker who works with those who are using the foodbank, to 'springboard' them out of poverty.

87
Springboard clients

£14,201
financial gains

199
referrals received

1,200
onward referrals

£252,344 Food & Energy Vouchers via Household Support Fund
(distributed on behalf of Mid Devon District Council)

This year has seen the development of a partnership with ECOE Advice for the provision of debt advice to clients throughout Devon who are struggling with energy debt. Thanks to this partnership ECOE Advice are able to provide FCA regulated debt advice and we can work together to help set even more people free from the burden of overwhelming debt.

71
clients helped

£1,414,170
Total debt identified/managed

Bringing Hope: *Adam's Independence*

Adam* was referred to us by his GP after struggling financially despite working five days a week. Living with cerebral palsy and partial paralysis, he'd borrowed to buy an adapted car for work, leaving little for bills.

We offered a Saturday appointment so he could access the pantry, and during the visit, our advisor identified he was eligible for an extra £5,992 a year in benefits. He was also living in damp conditions, so we referred him for energy advice and continue to advocate with his landlord for improvements to his property.

The extra income and reduced energy costs have helped, but we've decided together that while he finishes repaying his car loan he will continue to use the pantry on a Saturday - but with growing confidence and independence Adam is gradually moving toward a point where he'll no longer need our support.

**Name changed*

Connecting with the Community

Throughout the year you may have seen CHAT at various community events such as Mid Devon Show, Uffculme Show, Bampton Charter Fair, Silverton and others. These events give us a chance to share the impact of our work, alongside making sure everyone knows what services we offer should they need our help.

We welcomed supporters and funders to the CHAT office for the launch of our affordable food pantry that had been refurbished thanks to generous donations. We have also held evenings at our office for our 'Givers of Hope' and other supporters to meet the team and hear first hand about the difference their support makes.

We are active members of the Mid Devon Wellbeing Alliance and local food groups. We are delighted to host the following groups in our hub ensuring that clients have easy access to a wide range of helpful services including:

- Devon Mental Health Alliance
- South West Water customer liaison
- ECOE Advice (energy saving)
- AGE UK Digital Champion
- Police
- NHS Vaccination clinics

We have been invited to speak to several groups throughout the year such as Rotary clubs, WI, Schools, Churches, Scouts, Parish Councils and others.

Throughout 2025 we will be marking our 30th year. We began the year with a service at St. Paul's Church where over 150 people attended and heard from Sally Chapman (CHAT's founder) about what inspired her to start CHAT and how we are still needed today.

We connect with our supporters and let the community know what we are doing with regular facebook posts and our newsletter which is sent to over 1000 people.

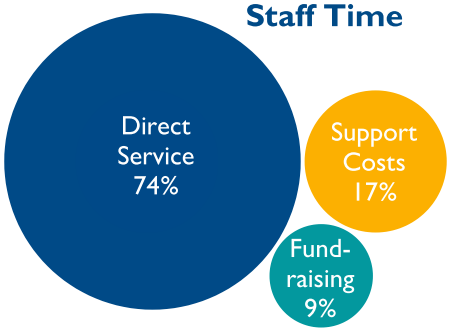
We are so grateful for the support of the community. Every act of generosity - whether it's a business sponsorship, a concert on our behalf, sponsored walk, cake sale, birthday collection, tin of soup donated, or even a sponsored parachute jump - all help raise vital awareness and funds. Thank you!

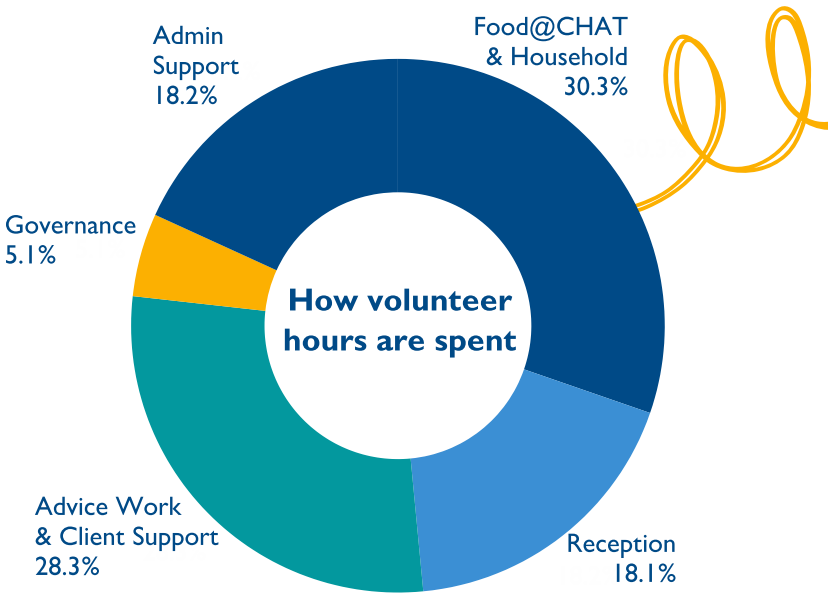
The CHAT Team

The CHAT team includes people of all ages and backgrounds and we prioritise supporting our team as they support others. This year, special funding enabled us to provide wellness activities like yoga, resilience training, mindfulness, and a vision and values day.

10,293 volunteer hours contributed
(est. valued at £200,600.00)

15 paid employees working 422 hours a week





"Volunteering with CHAT is very fulfilling. I decided to start when I retired, and I am so glad I did. Apart from the social side of being part of a great team, the interaction with clients makes the 'job' so worthwhile.

We all make a difference in our own way, and volunteering a few hours a week has its rewards for me. Long may it continue!"

Gill, Foodbank & Pantry Volunteer

A Letter from the CEO

As you read through this report, you will see some sobering statistics that highlight the growing number of people who have needed our support alongside some encouraging figures that reflect the impact CHAT has made - the lives changed and the positive outcomes achieved.

Yet at CHAT we are not about statistics, we are about people. Behind every number is a unique story. Our team takes the time to listen, to understand, and to address not only the immediate crisis but also the underlying issues.

Each member of our team brings their own story and perspective, and countless individuals have contributed over the past year. It is a privilege to work alongside such a dedicated group, and I want to thank every one of them.

Throughout 2025, we are marking our 30th anniversary. As we reflect on the past three decades, it is clear that since the beginning, CHAT has been committed to tackling the root causes of poverty and homelessness in our community. That commitment remains unwavering, we will continue this work for as long as we are needed.

Thank you for partnering with us in our vision: to see everyone in Mid Devon in a safe and secure home, with enough food to eat.

Alison

Alison Padfield

Financial Review

GENERAL FUND

Income	2025 £	2024 £	+/- £	% Change
Grants	94,439	169,152	-74,713	-44%
Donations	189,707	157,645	32,062	20%
Fundraising	5,032	19,468	-14,436	-74%
Charitable activities	46,863	36,036	10,827	30%
Other income	7,330	6,034	1296	21.5%
Bank Interest	4,662	4,409	253	5.7%
Total	348,033	392,744	-44,711	-11.4%

Grants – Grant income in 2024 included two exceptional grants totalling £116,343 to allow for the impact of the cost-of-living crisis, so a reduction in grant income this year was to be expected.

Donations and fundraising – Donations of £189,707 increased by 20% from 2024. Of this £61,919 came from our Givers of Hope supporters who have committed to making a monthly contribution to our income. Fundraising during 2024 included two large events totalling £9,413 and this year has returned to a more expected level.

Charitable activities – Income from activities related to our core purposes.

Expenditure	2025 £	2024 £	+/- £	% Change
Direct charitable expenditure	221,981	188,972	33,009	17.50%
Fundraising	42,550	42,853	-303	<1%
Support costs	127,308	92,736	34,572	37%
Total	391,839	324,561	67,278	20.70%

The overall deficit on the general and designated funds was £43,806, supported by the level of reserves brought forward from 2024.

ALL FUNDS

Income	2025 £	2024 £	+/- £	% Change
Grants	201,903	353,013	-151,110	-42.80%
Donations	207,296	191,114	16,182	8.50%
Fundraising	5,046	19,770	-14,724	-75%
Charitable activities	62,460	37,307	25,193	67.40%
Other income	7,330	7,204	126	2%
Bank Interest	4,662	4,409	253	5.74%
Total	488,697	612,817	-124,120	-20%

Total income of £488,697 was 20% less than 2024.
General fund and designated grants decreased by £74,713 and other grants were £76,397 less than 2024.
General fund donations increased by £32,062 but restricted donations were £15,880 less than 2024.
Charitable activities income includes £15,597 of food pantry subscriptions, which was introduced this year.

Expenditure	2025 £	2024 £	+/- £	% Change
Direct charitable expenditure	347,866	397,750	-49,884	-12.50%
Fundraising	43,631	42,853	778	1.80%
Support costs	152,323	124,600	27,723	22.20%
Total	543,820	565,203	-21,383	-3.80%

Total expenditure of £543,820 decreased by 3.8% from 2024.

The overall deficit for the year was £55,123. Although there was an overall decline in income, we were able to continue to provide comparable levels of service delivery by utilising reserves brought forward from the previous financial year.

Services delivered through the general fund and restricted funds demonstrates the reach that CHAT has throughout Mid Devon by providing housing, debt and money advice, and poverty and hardship relief to residents.

In the 2024 review the Trustees accurately forecasted that they did not expect a similar level of income in 2025. The level of reserves available at the start of the year has enabled services to continue, despite the reduction in income. During the year under review some funding has ended and employees who were linked to these funds with a fixed term contract have left. Where these funds contributed to overhead costs these have been absorbed in the general fund wherever possible.

The services that CHAT can provide are dependent on the income raised and as obtaining grant income for core funding remains a challenge the Trustees are focussing their attention on communicating the vital work of CHAT to regular supporters, prospective supporters, businesses, churches, and community fund raisers throughout our area of operation.

Reserves Policy

The trustees are aware of the need to secure CHAT's viability beyond the immediate future. For the long term it must be able to absorb setbacks and take advantage of change and opportunity.

This reserves policy applies to the unrestricted funds of the charity and the Trustees' aim is to ensure a balance between a reasonable level of reserves in accordance with the guidelines laid down by the Charity Commission and sensible use of funds. In particular it is designed to:

- Cover uncertainty over future income
- Ensure sufficient cash-flow to carry out day-to-day business
- In the event of CHAT having to be wound up provision for the continuation of operations must be kept in reserve to allow for a managed closure
- Maintain a provision for redundancy

Reserves can only be generated and maintained by strict financial controls. An overview of the charity's financial position is considered at all trustee meetings and the trustees review the reserves policy as and when deemed necessary and always annually.
To meet these objectives, the optimum level of the general reserves was set at £70,128.

We were able to maintain this reserve level during the financial year, but this must be regarded as a minimum and the trustees work to ensure that reserves reflect the points described above.

Principal sources of funds

The Trustees seek to maintain a broad base of funding sources, including grants, partnership working and donations. Our fundraiser applies for grants from a variety of organisations. CHAT continues to develop its fundraising strategy as part of its Business Plan, with a view to attracting corporate funding, developing a legacy policy and promoting the Givers of Hope Scheme

Risk management

All charities face an increasingly competitive market when approaching grant-making trusts for support. By implementing effective and tight cost controls and by providing ongoing financial management information, the financial risk to the charity is kept to a minimum. The Executive Management Team meet regularly to review the financial position of CHAT and monitor fundraising strategies.

Structure, Governance and Management

The organisation is a Charitable Company limited by guarantee, incorporated on 31st August 1995, and registered as a charity on 27th September 1995. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding ten pounds. Members are subscribers to the Memorandum of Association and admitted to membership in accordance with the rules set out in the Articles of Association and subject to Trustee approval. Members pay an annual subscription and are entitled to vote at the AGM.

Trustee selection methods, induction and training

The directors of the company are also trustees for the purpose of charity law. Under the requirements of the Memorandum and Articles of Association, trustees are elected to serve for a maximum of three years after which they must be re-elected at the next Annual General Meeting.

CHAT appoints Trustees according to the expertise they can offer and all Trustees complete an induction to become familiar with CHAT, attend training on Trustee duties and are made aware of any information produced by the Charity Commission and other relevant bodies.

Organisational structure

CHAT's Trustee Board meet at least four times a year and are responsible for the direction and policy of the charity. The CEO is responsible to the Trustees for the day-to-day running of the organisation and for carrying out the strategic plans for the organisation. The CEO also performs the roles of office manager and finance officer, and therefore has a detailed understanding of the organisation as a whole.

Reference and Administrative Details

Registered Charity Number	1049478
Company Registration Number	3096996
Registered Office and Operation Address	Coggan's Well House, Phoenix Lane, Tiverton, Devon EX16 6LU

Trustees	Clive Williams (Appointed 25/07/23) Chair from 25/07/24 Terence Norris (Appointed 02/07/2018) Treasurer/Vice Chair Lara Wielenga (Appointed 02/07/2018) Steve Daykin (Appointed 29/07/21) Vivienne Brewster (Appointed 02/07/2018) Shelagh Eastwood (Appointed 04/11/24) Jennifer Tower (Appointed 02/07/2018) Rod Hewson (Appointed 30/07/2020) Jane Wardle (Appointed 25/07/23) Simon Friend (Appointed 05/07/10 retired 25/07/24) Matthew Melksham (Appointed 02/07/18 retired 25/7/24) Chris Underhill (Appointed 25/07/23 retired 08/08/24)
Company Secretary	Karen Ward
Treasurer	Terence Norris
CEO	Alison Padfield

Responsibilities of the Trustees

Company law requires the Trustees, who are directors for the purposes of company law, to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing those financial statements, the Trustees should follow best practice and:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to assume that the company will continue on that basis.

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

Approved by the Trustees on 16th June 2025 and signed on their behalf by:

Clive Williams, Chair

Independent Examiner's Report to the Trustees of Churches Housing Action Team (Devon) Ltd

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2025 set out on pages 17 to 23.

Responsibilities and basis of the report

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

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the 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

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants which is one of the listed bodies.

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

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

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

R Mugford
Certified Accountant
21 Angel Hill
Tiverton Devon EX16 6PE

25 June 2025

STATEMENT OF FINANCIAL ACTIVITIES

	Notes	Unrestricted funds General £	Unrestricted funds Designated £	Restricted funds £	Total 2025 £	*2024 £*
Income						
Income and endowments from:						
Donations and legacies		260,796	26,382	125,067	412,245	*563,897*
Charitable activities		48,863		15,597	64,460	*37,307*
Other trading activities		7,330			7,330	*7,204*
Investments		4,662			4,662	*4,409*
Grants		321,651	26,382	140,664	488,697	*612,817*
Raising funds	**10**	42,550		1,081	43,631	*42,853*
Charitable activities	**10**	316,489	32,800	150,900	500,189	*522,350*
Total expenditure	**10**	359,039	32,800	151,981	543,820	*565,203*
Net income before transfers		-37,388	-6,418	-11,317	-55,123	47,614
Transfers between funds	**8**				0	0
Net movement in funds		-37,388	-6,418	-11,317	-55,123	*47,614*
Fund balances brought forward		199,772	17,776	53,473	271,021	*223,407*
Fund balances carried forward		162,384	11,358	42,156	215,898	*271,021*

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

BALANCE SHEET AT 31st MARCH 2025

	Notes	2025		2024	
		£	£	£	£
Tangible fixed assets	3		4,034		6,998
Current assets					
Debtors	4	39,393		66,031	
Cash at bank and in hand		192,455		240,038	
		231,848		306,069	
Creditors	5	19,984		42,046	
		19,984		42,046	
Net current assets			211,864		264,023
Net assets	6		215,898		271,021
Reserves					
Unrestricted general reserve	6		162,384		199,772
Designated funds	6		11,358		17,776
Restricted funds	6		42,156		53,473
Total funds			215,898		271,021

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime and in accordance wiith FRS102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland.'

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

For the financial year ended 31 March 2025 the company was entitled to exemption from audit under section 477 Companies Act 2006; and no notice has been deposited under section 476.

Approved by the Trustees on 16th June 2025 and signed on their behalf by:

Clive Williams
Chair

Terry Norris
Trustee

NOTES AND ACCOUNTING POLICIES

1. Accounting policies

Basis of accounting

The financial statements are 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 (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Churches Housing Action Team (Devon) Ltd meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated.

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subject to restrictions on their expenditure imposed by the donor or through the terms under which the funds were raised.

Income

All incoming resources are included in the statement of financial activities when the charity is entitled to the income, when it is probable that the income will be received and when the amount can be quantified with reasonable accuracy.

Voluntary income includes grants, donations and gifts and is included in full when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Investment income is included when receivable.

Expenditure

Expenditure is recognised on the accruals basis inclusive of Value Added Tax which cannot be recovered.

Costs of generating funds comprise the costs of attracting donations and administering membership.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services. It includes both the costs that can be allocated directly and indirect costs necessary to support the activities.

All costs are allocated between the expenditure categories of the statement of financial activities on a basis designed to reflect use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

Creditors are measured at settlement amounts less any trade discounts

Assets

Tangible fixed assets are depreciated by equal annual instalments over their estimated useful lives at the following rates:

Fixtures and fittings I T	33%
Equipment Leasehold	33%
improvements	Over the term of the lease

Debtors are measured at the cash or other consideration expected to be received

NOTES AND ACCOUNTING POLICIES

2. Net income for the year

	2025	2024
	£	£
This is stated after charging:		
Depreciation of tangible assets owned by the company	2,964	2,964

3. Tangible fixed assets

	Leasehold improvements	Furniture	Fixtures & fittings	I T equipment	Total
Cost	£	£	£	£	£
At 1 April 2024	11,323	7,740	16,047	26,781	61,891
Grants					0
Disposals					
At 31 March 2025	11,323	7,740	16,047	26,781	61,891
Depreciation					
At 1 April 2024	4,590	7,740	15,782	26,781	54,893
Charge for the year	2,699		265		2,964
Eliminated on disposals					0
At 31 March 2025	7,289	7,740	16,047	26,781	57,857
Net book amounts					
At 31 March 2025	4,034	0	0	0	4,034
At 31 March 2024	11,323	0	265	0	6,998

4. Debtors

	2025	2024
	£	£
Trade debtors	24,372	11,418
Prepayments and accrued income	6,804	6,962
Other debtors	8,217	47,651
	39,393	66,031

5. Creditors

Trade creditors	9,412	41,309
Accruals and deferred income	3,576	732
Taxation and Social Security	0	0
Other creditors	6,996	5
	19,984	42,046

6. Analysis of net assets between funds

	General	Restricted	Total
	£	£	£
Fixed assets	4,034		4,034
Current assets	189,692	42,156	231,848
Creditors	(19,984)		(19,984)
	173,742	42,156	215,898

7. Related Party Transactions

No trustees were in receipt of fees or expenses during the year.
There were no related party transactions

NOTES AND ACCOUNTING POLICIES

8. Movements in funds

	April 2024 £	Income £	Paid £	Transfers £	March 2025 £
Restricted funds					
Debt and Money Advice	7,491	5,304	(839)		11,956
Springboard Project	11,089		(11,089)		0
Make Some Noise	3,026	30,000	(30,756)		2,270
Food Fund	4,909	72,353	(68,516)		8,746
Hardship and Fuel Poverty	19,433	2,400	(2,649)		19,184
Staff Wellbeing	3,520		(3,520)		0
Foodbank operation	4,932		(4,932)		0
Mid Devon Energy Partnership	-927	24,646	(23,719)		0
Small scale equipment	0	5,961	(5,961)		0
Total restricted funds	53,473	140,664	(151,981)	0	42,156
Unrestricted funds					
Assisted Tenancies	4,323				4,323
Springboard Project	13,453		(8,324)		5,129
Debt advice partnership		26,382	(24,476)		1,906
General Reserve	199,772	321,651	(359,039)		162,384
	271,021	488,697	(543,820)	0	215,898

Debt and Money Advice. A fund to provide advice to clients to manage their income and expenditure to control personal debt.
Make Some Noise. A fund to cover the cost of a full time debt worker.
Food Fund. Donations to provide food and related costs for those in need.
Hardship and Fuel Poverty. A fund for specific hardship and energy needs of clients of CHAT for which no other budget is available.
Staff Wellbeing. A fund to provide support and supervision for staff.
Foodbank operation. Funding to support the costs of running the foodbank.
Mid Devon Energy Partnership. Tackling poverty across Mid Devon by offering advice on energy, housing, debt and money.
Small scale equipment fund. A fund to cover donations made for specific items of equipment.
Debt Advice Partnership. A partnership with ECOE Advice to jointly tackle debt and fuel poverty.
Assisted Tenancies. A fund to help prospective tenants in difficult circumstances obtain tenanted accommodation.
Springboard project. A joint initiative by CHAT and Crediton Foodbank to employ a support worker to enable people to sustain tenancies and prevent homelessness. Part of this fund is restricted and part designated.

NOTES AND ACCOUNTING POLICIES

9. Staff costs and numbers

Staff costs were as follows:

	2025 £	2024 £
Gross wages and salaries	354,823	352,623
Social security costs	21,440	19,358
Pension costs	11,834	11,250
	388,097	383,231

The average number of full time equivalent employees was:

	Number	Number
Management and administration	12.03	4.1
Support and advice	10.03	9.34
	12.03	13.44

No employee received emoluments of more that £60,000 (2024: none)

The charity operates a defined contribution pension scheme. The contributions are allocated between direct costs and support costs according to the staff involved.

10. Total expenditure

	Direct costs		Support costs			
	Staff £	Other £	Staff £	Other £	Total 2025 £	*Total 2024 £*
Raising funds						
Fundraising and membership	40,115	3,516			43,631	*42,853*
Restricted funds					0	*0*
	40,115	3,516	0	0	43,631	*42,853*
Charitable activities						
Unrestricted funds						
General and core activities	199,139	22,842	58,157	69,150	349,288	*281,708*
					0	*0*
	199,139	22,842	58,157	69,150	349,288	*281,708*
Restricted funds						
General and core activities	78,337	47,548	12,349	12,667	150,901	*240,642*
	78,337	47,548	12,349	12,667	150,901	*240,642*
Total expenditure	317,591	73,906	70,506	81,817	543,820	*565,203*

Support costs include governance costs estimated at £3,000 (2024: £3,000)

Governance costs include independent examiner's fees of £nil (2024: nil)

11. Commitments under operating leases

At 31 March 2025 the company had annual commitments of £21,000 (2024: £21,000) under non-cancellable operating leases expiring between 2 and 5 years in respect of land and buildings.

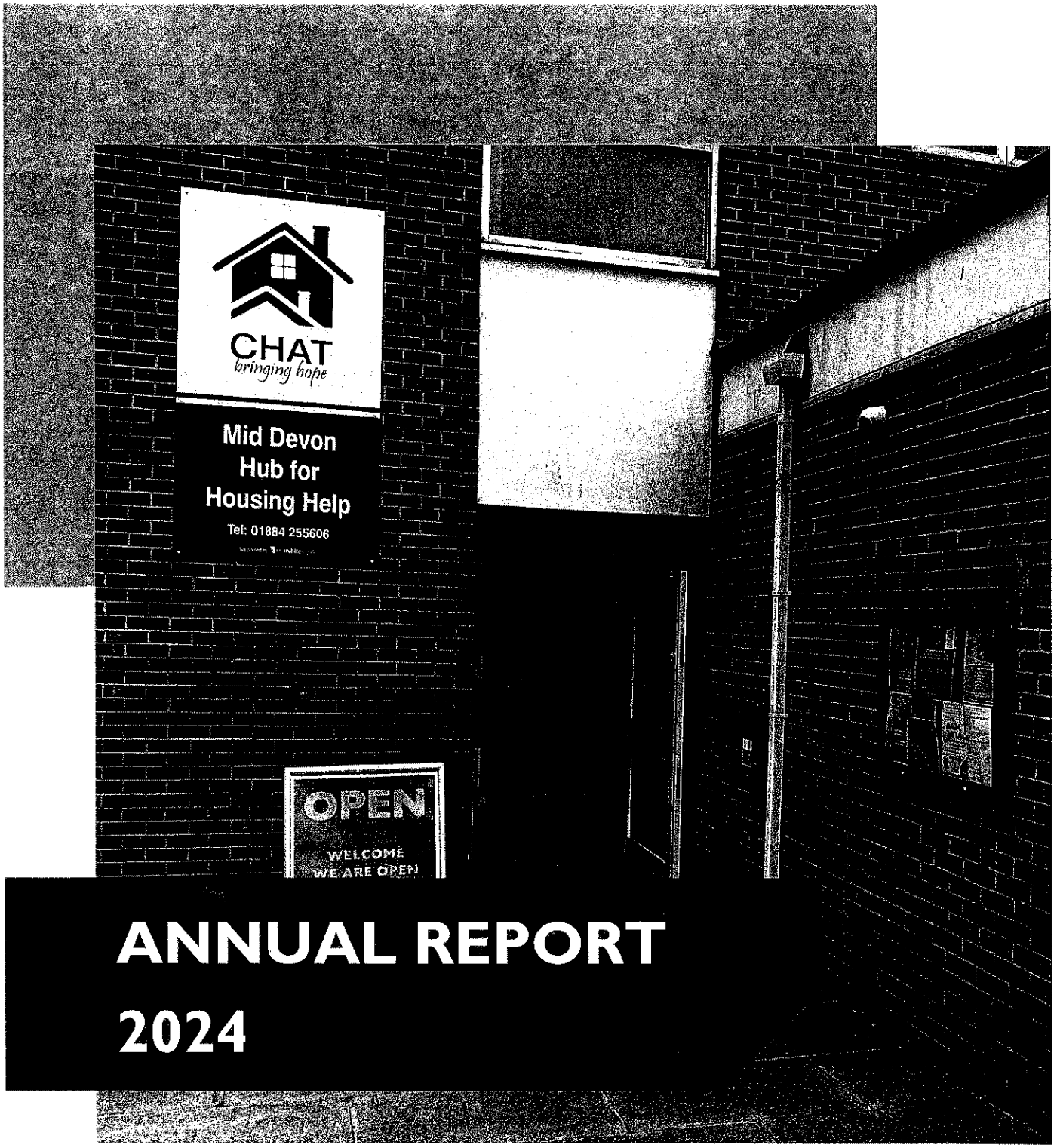
12. Detailed income and expenditure account

	Unrestricted				
	General and core activities	Designated funds	Restricted funds	Total	*Total 2024*
	£	£	£	£	
Income					
Grants	68,057	26,382	107,464	201,903	*353013*
Donations	189,207		17,589	206,796	*190634*
Fundraising	5,032		14	5,046	*19770*
Membership	500			500	*480*
Charitable activities	46,863		15,597	62,460	*37307*
Other income	7,330			7,330	*7204*
Bank interest	4,662			4,662	*4409*
	321,651	26,382	140,664	488,697	*612,817*
Direct charitable expenditure					
Accommodation, food and hardship	1,479		43,236	44,715	*59886*
Salaries, including NI and pension costs	173,912	25,227	78,337	277,476	*302744*
Staff supervision	745	240	3,180	4,165	*5210*
Recruitment and training	1,983	152	1,073	3,208	*13470*
Travel expenses	396	363	35	794	*1628*
Telephone, publications, subscriptions	17,268	216	24	17,508	*14812*
	195,783	26,198	125,885	347,866	*397,750*
Support costs: fundraising	42,550		1,081	43,631	*42853*
Support costs: charitable activities					
Salaries, including NI and pension costs	54,597	3,560	12,349	70,506	*45056*
Travel expenses				0	*53*
Property costs	42,585	30	1,096	43,711	*45759*
Telephone	1,766			1,766	*1998*
IT costs	8,107	560		8,667	*7774*
Postage, stationery and copier	1,491	3	196	1,690	*1340*
Publications and subscriptions	285			285	*2995*
Equipment repairs and renewals	740	2,449	11,317	14,506	*6254*
Volunteer expenses	871			871	*0*
Insurance	3,444			3,444	*3259*
Professional fees	3,239			3,239	*4744*
Recruitment and training	0			0	*30*
Miscellaneous	617		57	674	*2374*
Depreciation	2,964			2,964	*2964*
	120,706	6,602	25,015	152,323	*124600*
Total resources expended	359,039	32,800	151,981	543,820	*565,203*
Net incoming resources before transfers	-37,388	-6,418	-11,317	-55,123	*47,614*

Churches Housing Action Team (Devon) Ltd

England & Wales - Charity number 1049478

Accounts



ANNUAL REPORT 2024

CHURCHES HOUSING ACTION TEAM

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CHAT
bringing hope

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Trustees Report for the year ended 31st March 2024

The trustees present their report and financial statements for the year ended 31st March 2024 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2015).

Chair's Report

Another very busy year for CHAT to 31st March 2024 where demand for all our services continues to be high. Our Support and Advice team helped 23% more clients than last year, and our foodbank has helped 617 households helping to feed 846 adults and 502 children with 3782 parcels of food.

Many of our clients who initially come in for the foodbank, once we have gained their trust, are open to discussing and letting us help on often deeper financial issues around housing, unclaimed benefits, and debt and we continue to meet these challenges with an excellent staff team and wonderful volunteers, as well as wider support from the local community. For every staff member we employ – we have five volunteers who provide invaluable work from admin to debt & money advice, to working in the foodbank, helping with IT and many other areas. We are so grateful for their time and enthusiasm.

We have ended the year well, feeling proud of all that has been achieved and knowing that CHAT plays such a key role in the Mid Devon area serving the needs of those struggling with housing issues, debt, poverty, and the pervading loneliness that surrounds these things. We continue to adapt to the needs of the community and at the end of the year we successfully trialled a pantry system to help clients transition from relying on the foodbank to a more secure and optimistic financial future where they have more control.

We have had a positive year in terms of income, and we are extremely grateful to everyone who continues to support us so faithfully. I am very proud of the way CHAT continues to rise to the challenges that are presented - with a very quick and nimble response to working with the local community including individuals, supermarkets, churches, voluntary and statutory agencies, food wholesalers and local businesses.

I am extremely grateful to the CEO, my fellow trustees and the whole CHAT team and as I stand down from the Chair role after more years than I can remember as a Trustee, I look forward to seeing CHAT develop and help the most needy in our society as an enthusiastic supporter from the sidelines.

Simon Friend
Chair of Trustees

Charitable Objectives

To relieve either generally or individually, persons within the local authority area of Mid Devon without discrimination of sex or of political, religious or other opinions who are in conditions of need, hardship or distress by making grants of money or providing or paying for items services or facilities calculated to reduce the need, hardship, or distress of such persons and in particular to relieve persons who are homeless or threatened with homelessness or who are without secure permanent accommodation.

Review of Activities

Our team of staff and volunteers have provided help and support to those who are homeless, struggling with unsuitable housing situations, and those who are threatened with homelessness throughout Mid Devon.

Over the year CHAT have assisted 1562 clients with a range of issues including:

- Housing Advice
- Tenancy Support
- Homes for Ukraine hosting arrangements
- Ukrainian Refugee Support
- Debt Advice and Debt Solutions
- Money Management
- Benefits Advice
- Hardship Relief - Foodbank, Pantry and Homebank
- Energy Advice and Emergency Fuel Vouchers
- Signposting and referring to other services
- Household Support Fund Vouchers (on behalf of MDDC)

We are open in Tiverton Monday – Friday and have had a regular presence in Crediton and Cullompton for appointments and drop-in advice and connected with other clients and potential clients through home visits and other popups and events.

We continue to work closely with other agencies (statutory and voluntary) both referring to them, and having clients referred to us.

Public Benefit

The charity acknowledges the requirement to demonstrate that it has charitable aims and purposes that are for the public benefit. As the only charitable organisation in Mid Devon that exists solely to respond to and prevent homelessness, we work to help individuals and families in crisis find their way back to suitable accommodation or keep the tenancy they have. The service is free and accessible to anyone living in the Mid Devon area and the trustees believe that the work of CHAT in homelessness and homeless prevention issues, debt advice, the foodbank and hardship relief clearly demonstrate that our charitable aims are indeed for the benefit of the public and that trustees have complied with Section 4 of the Charities Act 2011 and benefits the wider community as a whole.

Achievements and Performance

Support and Advice Team

Clients often reach out to us when they are in a crisis and after addressing the immediate need we continue to work with them, focussing on empowering them in their own decision-making and supporting them to move forward at a pace that is appropriate for them. In February 2024, following a comprehensive two-day evaluation, we were granted the Advice Quality Standard (AQS) for an additional two years. This accreditation demonstrates that we are easily accessible, effectively managed, and have a team with the skills and knowledge to meet the needs of our clients. Our support and advice team assisted 1131 clients this year showing an increase from 925 clients the previous year.

Supporting Clients with Housing Advice

This year, we provided housing advice to 636 clients, marking a 22% increase. Amongst these cases 315 of these clients were living in unsuitable accommodation and 137 clients were facing possession proceedings. A significant portion of these clients (37%) were either rough sleeping, sofa surfing, or in temporary accommodation arranged by the Local Authority. We offer those clients showers, phone charging, laundry facilities and a warm drink and a safe place to be. We are in regular communication with the homelessness team at Mid Devon District Council to assist clients in securing temporary accommodation and a stable, safe home for the future.

Supporting Clients in their Tenancy

Assisting clients in maintaining their current tenancy is a key strategy in homelessness prevention. This year, we opened 175 new tenancy support cases and launched the 'start well' program, which supported 64 clients setting up their new tenancies ensuring that everything is in place for the tenancy to succeed.

Supporting Clients with Benefit Issues

Making sure our clients have sufficient funds empowers them to keep their home, budget effectively, and decrease reliance on our foodbank. However, navigating the welfare benefits system can often be challenging. This year, we have advocated for 25 clients regarding claims that have been rejected or unclaimed, resulting in a total of £71,537 in backdated benefits going to our clients. Additionally, we have assisted clients in submitting new claims, leading to 32 clients enhancing their monthly income by an average of £480 each month (totalling £184,587 for the year).

Assisted Tenancy Scheme

This is a scheme that offers a one month rent guarantee for the length of the tenancy, and support for the duration of the tenancy. It assists clients in securing housing in an increasingly challenging market. So far this year, we have supported four households through this initiative, all of whom are successfully settled in their tenancies.

Springboard

This is a joint initiative with Crediton Foodbank to host a worker to 'springboard' regular foodbank users out of poverty. This year, 21 new cases were opened, helping households raise their income by a total of £12,840 annually, along with one-time financial gains of £7,794, thereby decreasing their reliance on the foodbank. We've also been able to assist these clients with housing advice, and work with them to resolve their debts and move to a place of greater financial independence.

Ukraine

This year we supported a total of 117 families who were in Mid Devon through the Homes for Ukraine Scheme. Among them, 34 households arrived this year, and we assisted them in adapting to their hosting arrangements and accessing essential services. For those already in the area, we facilitated rematches, helped secure more permanent housing, established new tenancies, provided access to emergency accommodation, obtained grant funding, offered medical and mental health support, and aided in the Ukrainians' integration into Mid Devon life. Unfortunately, the administration of the Homes for Ukraine funding has changed, and this project ended in March.

Supporting Clients with Debt and Money Advice

We are a Community Money Advice (CMA) centre and are authorised and regulated by the Financial Conduct Authority.

Throughout the year 15 specially trained staff and volunteers gave debt advice a total of 1625 advice sessions and 816 of these were delivered face to face. We identified and managed £1,236,503 worth of debt and the average debt of our clients was £8,770. Additionally, we have processed debt relief orders and bankruptcies for 25 clients, amounting to £409,728. This frees these clients from overwhelming debt and allows them start anew. We continue to work with those clients who have been through a debt solution to manage their new budget and remain debt-free.

Hardship Relief

Supporting Clients with food assistance

Throughout the year, our foodbank provided 3,782 7-day food parcels to 617 different households. While the majority of clients used the foodbank for emergencies (52% of those clients used the foodbank less than three times during the year), due to rising cost of living we saw a rise in individuals relying on the food bank regularly (14% of our clients needed food more than once a month in comparison to last year when it was only 6% of clients). To address this issue, we trialled a 'pantry' initiative during the last quarter, offering an appointment-based subscription service outside regular hours to help clients move away from dependency on the food bank. The positive response from clients and donors has led us to incorporate it as an additional service as part of our hardship provision along with the foodbank. The foodbank continues to be able to run due to generous donations from the community, local business, schools, churches and grant making bodies.

Mid Devon Energy Partnership and Fuel Poverty Fund

In the second year of this partnership with Exeter Community Energy (ECOE) we have continued integrating basic energy advice into the support and advice we give our clients, resulting in reduced bills and improved living conditions. All our staff have completed National Energy Action (NEA) training and during the year we have been able to issue clients with £9,780 of emergency fuel vouchers thanks to this funding, along with our fuel poverty fund.

Homebank

Thanks to generous donations our Homebank has provided approximately £12,500 worth of good quality second-hand items to 181 clients to furnish their home with necessary items such as bedding and kitchen sundries. Additionally, 82 of our clients came to our first "House to Home" event, which allows clients to choose donated items for their homes.

Household Support Fund

We also managed applications for the MDDC Household Support Fund, processing £187,500 in vouchers essential food and energy needs and signposting them for further assistance where appropriate.

For more information about our activities this year please visit our website https://www.chatmid.org/impact

Staff and Volunteers

We finished the year with 19 members of paid staff and 70 volunteers on the team. The trustees are committed to developing a supportive and positive team environment and offering all staff members access to an employee assistance program, regular in-house supervision, and the chance to participate in group and individual supervision sessions with an external psychotherapist along with other wellbeing events and training.

Volunteer roles encompass a range of tasks: stacking and packing for the Foodbank and Homebank, administrative support, debt and money advice, fundraising, project management, reception hosts, our trustee board who provide governance to name a few. Throughout the year, volunteers collectively contributed 10,000 hours, which we conservatively value at £152,500. We encourage short and long term volunteer opportunities for a wide range of ages and backgrounds and are pleased to maintain the standards required for the Investing In Volunteers award.

Our staff and volunteers have participated in training sessions covering a variety of topics such as GDPR, first aid, energy efficiency, fuel poverty, safeguarding, case management, housing law, benefits, and debt casework. This is part of our commitment to maintaining the quality of our services and ensuring clients always get the correct information.

Connecting with the Community

We were thrilled to have been chosen as the charity for Mid Devon Show and in spite of the rain on the day we maximised our opportunity to raise our profile in the area. An evening with the Friendship Boys at Blundells school, a Christmas appeal, and a charity ball being organised on our behalf, is just a very small example of all of the fantastic fundraising opportunities we had alongside all of the other community events, talks, shows, school visits and much more. We couldn't provide the services we do without the generous support from our local community, and we are so grateful that we have been thought of and appreciate all the opportunities.

We were also thrilled to receive a visit from HRH The Duchess of Edinburgh in September, hosted by The Lord-Lieutenant of Devon, David Fursdon. HRH looked around our Tiverton centre and spent time with the team hearing about the work we do in Mid Devon. She met several clients and was particularly interested in how the pandemic and cost of living crisis had affected demand for our service.

We are active members of the Mid Devon food network and the local Health and Wellbeing alliances in Tiverton, Crediton and Cullompton and have welcomed opportunities to engage with our District and local Town and Parish councils and councillors during the year.

Financial Review

It can be seen from the review of activities, achievements, and performance reported above that the year under review saw a further step change in activity and this is reflected in the financial results.

General Fund:

Income	2024 £	2023 £	+/- £	% Change
Voluntary income – Donations/Givers of Hope	157,646	175,789	-18,143	-10.3%
Grants	169,152	82,350	86,802	+105.4%
Open Market	36,036	29,457	6,579	+22.3%
Fundraising	19,468	15,328	4,140	+27.0%
Investments	4,409	1,899	2,510	+132.1%
Other	6,033	5,858	175	0.03%
Total	392,744	310,681	82,063	+26.4%

Voluntary income – During 2023 donations rose to £175,785 from £158,052 in 2022 but there has been a decline in donations during the year under review that resulted in income of £156,408, which is lower than the previous two years.

Givers of Hope is the only income stream that can be relied on for regular donations and this was relatively static at £59,191.

Inflation has been relatively high in recent times and with a decline of 10.3% in donations this year, plus the effect of inflation, the value of donations received has been significantly reduced.

Grant income increased by 105.4% and included:

- Community Organisations Cost of Living Fund £73,281
- Economic Vulnerability Fund £43,061
- Others £52,810

These grants enabled CHAT to compensate for the reduction in voluntary income and continue to deliver essential services to our community, but we are aware these will not be available in the future.

Expenditure of £324,502 is a 5% increase over 2023 (£309,117). Advisor, fundraising and support salaries increased by 15% as a result of annual awards, additional advisor hours and salary reallocation. Management and Support salaries fell by over 59%, as some restricted funding included the recovery of salaries and overheads.

Restricted Funds:

Food - donations and Givers of Hope donations were 78% greater than 2023, but grants were only 17% of the previous year's total. The net result of these fluctuations was a 2% increase in income to £31,782. Measured against recent food inflation our purchasing power has been greatly eroded over the last year.

Food Bank Operations – grants of £21,500 received cover the cost of salaries and other operating costs. Any shortfall is met from the general fund.

Fuel Poverty, Hardship & Ukraine Hardship now merged into the Hardship and Fuel Poverty Fund – income of £7,274 was 27.5% lower than 2023. Expenditure was £12,741 and combined value of the funds is £19,433.

Ukraine Support – grants via MDDC and other income came to £62,285. The work of this fund and the Ukraine Hardship fund ended during March.

Global's Make Some Noise – debt & money advice fund grant included salaries of advisors, support staff and overhead recovery.

Mid Devon Energy Saving Partnership – grant of £18,200 received and expenditure of £25,607 includes advisor and support salaries and hardship relief.

Designated Funds:

The Springboard Project fund of £13,453 is a partnership between Crediton Foodbank and CHAT. The trustees have designated the fund for CHAT's partnership share.

Assisted tenancies – fund balance £4,323.

Services delivered through the general fund and restricted funds demonstrate the reach that CHAT has throughout Mid Devon by providing housing and debt and money advice, and poverty and hardship relief to local residents.

The trustees do not anticipate a similar level of income in 2025, but in common with many charities that depend on the vagaries of suitable grants it is very difficult to estimate what this income stream might produce.

The decline of voluntary income is a cause of concern, and the trustees are focussing their attention on bringing the vital work of CHAT to regular supporters, prospective supporters, businesses, churches, and community fundraisers throughout our area of operation.

Reserves Policy

The trustees are aware of the need to secure CHAT's viability beyond the immediate future. For the long term it must be able to absorb setbacks and take advantage of change and opportunity.

This reserves policy applies to the unrestricted funds of the charity and the trustees aim is to ensure a balance between a reasonable level of reserves in accordance with the guidelines laid down by the Charity Commission and sensible use of funds. In particular it is designed to:

- Cover uncertainty over future income
- Ensure sufficient cash-flow to carry out day-to-day business
- In the event of CHAT having to be wound up provision for the continuation of operations must be kept in reserve to allow for a managed closure
- Maintain a provision for redundancy

Reserves can only be generated and maintained by strict financial controls. An overview of the charity's financial position is considered at all trustee meetings and the trustees review the reserves policy as and when deemed necessary and always annually.

To meet these objectives, the optimum level of the general reserves was set at £79,000

We were able to maintain this reserve level during the financial year, but this must be regarded as a minimum and the trustees work to ensure that reserves reflect the points described above.

Principal Sources of Funds

The Trustees seek to maintain a broad base of funding sources, including grants, partnership working and donations. Our fundraiser applies for grants from a variety of organisations. CHAT continues to develop its fundraising strategy as part of its Business Plan, with a view to attracting corporate funding, developing a legacy policy and promoting the Givers of Hope Scheme.

Risk Management

All charities face an increasingly competitive market when approaching grant-making trusts for support. By implementing effective and tight cost controls and by providing ongoing financial management information, the financial risk to the charity is kept to a minimum. The Executive management team meet regularly to review the financial position of CHAT and monitor fundraising strategies.

Structure, Governance, and Management

The organisation is a Charitable Company limited by guarantee, incorporated on 31st August 1995, and registered as a charity on 27th September 1995. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding ten pounds. Members are subscribers to the Memorandum of Association and admitted to membership in accordance with the rules set out in the Articles of Association and subject to Trustee approval. Members pay an annual subscription and are entitled to vote at the AGM.

Trustee Selection Methods, Induction, and Training

The directors of the company are also trustees for the purpose of charity law. Under the requirements of the Memorandum and Articles of Association, trustees are elected to serve for a period of a maximum of three years after which they must be re-elected at the next Annual General Meeting.

CHAT conduct a skills audit of the board regularly and seek to appoint trustees according to the expertise they can offer. All Trustees complete an induction to become familiar with CHAT and are encouraged to attend training on Trustee duties along with being aware of any information produced by the Charity Commission and other relevant bodies.

Organisational Structure

CHAT's Trustee board meet at least four times a year and are responsible for the direction and policy of the charity.

The CEO is responsible to the Trustees for the day-to-day running of all departments of the organisation and for carrying out the strategic plans for the organisation. The CEO also performs the roles of office manager and finance officer, and therefore has a detailed understanding of the organisation as a whole.

Reference and Administrative Details

Registered charity number		1049478	
Company registration number		3096996	
Registered office and operation address		Coggan's Well House, Phoenix Lane, Tiverton, Devon EX16 6LU	
Trustees:	Chair	Simon Friend	(Appointed 06/07/2015)
	Vice Chair	Clive Williams	(Appointed 25/07/2023)
		Vivienne Brewster	(Appointed 02/07/2018)
		Steve Daykin	(Appointed 29/07/2021)
		Rod Hewson	(Appointed 30/07/2020)
		Mathew Melksham	(Appointed 02/07/2018)
		Terence Norris	(Appointed 02/07/2018)
		Jennifer Tower	(Appointed 02/07/2018)
		Chris Underhill	(Appointed 25/07/2023)
		Jane Wardle	(Appointed 25/07/2023)
		Lara Wielenga	(Appointed 02/07/2018)
		Peter Day	(Retired 25/07/2023)
Company Secretary		Helen Stone	
Treasurer		Terence Norris	
CEO		Alison Padfield	

Responsibilities of the Trustees

Company law requires the Trustees, who are directors for the purposes of company law, to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing those financial statements, the Trustees should follow best practice and:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to assume that the company will continue on that basis.

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

Approved by the Trustees on 16th July 2024 and signed on their behalf by:

Simon Friend
Chair

Independent Examiner's Report to the Trustees of Churches Housing Action Team (Mid Devon) Ltd

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2024 set out on pages 14 to 20.

Responsibilities and basis of the report

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

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the 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

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants which is one of the listed bodies.

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

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

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

S Legassick
Certified Accountant
21 Angel Hill
Tiverton Devon EX16 6PE

9th August 2024

CHURCHES HOUSING ACTION TEAM (MID DEVON) LIMITED
YEAR ENDED 31st MARCH 2024

STATEMENT OF FINANCIAL ACTIVITIES

	Notes	Unrestricted funds General £	Unrestricted funds Designated £	Restricted funds £	Total 2024 £	*2023* £
Income						
Income and endowments from:						
Donations and legacies		382,301		218,903	601,204	*408,264*
Charitable activities					0	*54,542*
Other trading activities		6,034		1170	7,204	*5,858*
Investments		4,409			4,409	*1,899*
Total income		392,744	0	220,073	612,817	*470,563*
Expenditure						
Raising funds	10	42,853			42,853	*29,117*
Charitable activities	10	281,708		240,642	522,350	*407,757*
Total expenditure	10	324,561	0	240,642	565,203	*436,874*
Net income before transfers		68,183	0	-20,569	47,614	33,689
Transfers between funds	8				0	0
Net movement in funds		68,183	0	-20,569	47,614	*33,689*
Fund balances brought forward		131,589	17,776	74,042	223,407	*189,718*
Fund balances carried forward		199,772	17,776	53,473	271,021	*223,407*

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

BALANCE SHEET AT 31st MARCH 2024

	Notes	2024		2023	
		£	£	£	£
Tangible fixed assets	3		6,998		9,962
Current assets					
Debtors	4	66,031		25,388	
Cash at bank and in hand		240,038		202,449	
		306,069		227,837	
Creditors: amounts falling due within one year					
Creditors	5	42,046		14,392	
		42,046		14,392	
Net current assets			264,023		213,445
Net assets	6		271,021		223,407
Reserves					
Unrestricted general reserve	6		199,772		131,589
Designated funds	6		17,776		17,776
Restricted funds	6		53,473		74,042
Total funds			271,021		223,407

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime and in accordance wiith FRS102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland.'

For the financial year ended 31 March 2024 the company was enitled to exemption from audit under section 477 Companies Act 2006; and no notice has been deposited under section 476.

Approved by the Trustees on 18 July 2024 and signed on their behalf by:

Simon Friend
Chair

Terry Norris
Trustee

NOTES AND ACCOUNTING POLICIES

1. Accounting policies

Basis of accounting
The financial statements are 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 (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Churches Housing Action Team (Mid Devon) Ltd meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated.

Fund accounting
Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subject to restrictions on their expenditure imposed by the donor or through the terms under which the funds were raised.

Income
All incoming resources are included in the statement of financial activities when the charity is entitled to the income, when it is probable that the income will be received and when the amount can be quantified with reasonable accuracy.

Voluntary income includes grants, donations and gifts and is included in full when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Investment income is included when receivable.

Expenditure
Expenditure is recognised on the accruals basis inclusive of Value Added Tax which cannot be recovered.

Costs of generating funds comprise the costs of attracting donations and administering membership.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services. It includes both the costs that can be allocated directly and indirect costs necessary to support the activities.

All costs are allocated between the expenditure categories of the statement of financial activities on a basis designed to reflect use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

Creditors are measured at settlement amounts less any trade discounts

Assets

Tangible fixed assets are depreciated by equal annual instalments over their estimated useful lives at the following rates:

Fixtures and fittings	33%
I T Equipment	33%
Leasehold improvements	Over the term of the lease

Debtors are measured at the cash or other consideration expected to be received

NOTES AND ACCOUNTING POLICIES

2. Net income for the year

This is stated after charging:	2024	2023
	£	£
Depreciation of tangible assets owned by the company	2,964	2,964

3. Tangible fixed assets

	Leasehold improvements	Furniture	Fixtures & fittings	I T equipment	Total
Cost	£	£	£	£	£
At 1 April 2023	11,323	7,740	16,047	26,781	61,891
Additions					0
Disposals					0
At 31 March 2024	11,323	7,740	16,047	26,781	61,891
Depreciation					
At 1 April 2023	2,970	7,740	14,438	26,781	51,929
Charge for the year	1,620		1,344		2,964
Eliminated on disposals					0
At 31 March 2024	4,590	7,740	15,782	26,781	54,893
Net book amounts					
At 31 March 2024	6,733	0	265	0	6,998
At 31 March 2023	11,323	0	1,609	0	9,962

4. Debtors

	2024	2023
	£	£
Trade debtors	11,418	14,227
Prepayments and accrued income	6,962	6,638
Other debtors	47,651	4,523
	66,031	25,388

5. Creditors

Trade creditors	41,309	12,293
Accruals and deferred income	732	1,193
Taxation and Social Security	0	271
Other creditors	5	635
	42,046	14,392

6. Analysis of net assets between funds

	General	Restricted	Total
	£	£	£
Fixed assets	6,998		6,998
Current assets	252,596	53,473	306,069
Creditors	(42,046)		(42,046)
	217,548	53,473	271,021

7. Related Party Transactions

No trustees were in receipt of fees or expenses during the year.
There were no related party transactions

NOTES AND ACCOUNTING POLICIES

8. Movements in funds

	April 2023 £	Income £	Paid £	Transfers £	March 2024 £
Restricted funds					
Debt and Money Advice	11,341	5,742	(9,592)		7,491
Springboard Project	0	26,170	(15,081)		11,089
Make Some Noise	0	35,500	(32,474)		3,026
Food Fund	9,208	32,542	(36,841)		4,909
Hardship and Fuel Poverty	0			19,433	19,433
Ukraine Hardship Fund	10,702	2,400	(5,700)	-7,402	0
Fuel Poverty Fund	8,717	3,374	(5,722)	-6,369	0
Hardship fund	5,481	1,500	(1,319)	-5,662	0
Staff Wellbeing	919	7,600	(4,999)		3,520
Foodbank operation	11,667	21,500	(28,235)		4,932
Mid Devon Energy Partnership	6,480	18,200	(25,607)		-927
Marketing and publicity	2,386		(2,386)		0
Crediton Outreach	1,354	3,260	(4,614)		0
Ukraine Support Fund	5,787	62,285	(68,072)		0
Total restricted funds	74,042	220,073	(240,642)	0	53,473
Unrestricted funds					
Assisted Tenancies	4,323				4,323
Springboard Project	13,453				13,453
General Reserve	131,589	392,744	(324,561)		199,772
	223,407	612,817	(565,203)	0	271,021

Debt and Money Advice. A fund to provide advice to clients to manage their income and expenditure to control personal debt.

Make Some Noise: A fund to cover the cost of a full time debt worker.

Food Fund. Donations to provide food for those in need.

Hardship and Fuel Poverty: This fund has been creating by merging the Fuel Poverty Fund, the Hardship Fund and the Ukraine Hardship Fund.

Ukraine Hardship Fund: To provide grants to individuals arriving in Mid Devon from Ukraine

Fuel Poverty Fund. Donations to assist with the provision of fuel for those in need.

Hardship Fund. A fund for specific hardship needs of clients of CHAT for which no other budget is available.

Staff Wellbeing. A fund to provide support and supervision for staff.

Foodbank operation: Funding to support the costs of running the foodbank.

Mid Devon Energy Partnership: Tackling poverty across Mid Devon by offering advice on energy, housing, debt and money.

Marketing and publicity audit: A fund to audit marketing and publicity materials and develop a strategy to increase engagement with both the community and potential clients.

Crediton outreach: A fund to set up regular outreach in the Crediton area

Ukraine Support Fund: A fund to provide advice and resources in Mid Devon for arrivals from Ukraine

Assisted Tenancies. A fund to help prospective tenants in difficult circumstances obtain tenanted accommodation.

Springboard project: A joint initiative by CHAT and Crediton Foodbank to employ a support worker to enable people to sustain tenancies and prevent homelessness. Part of this fund is restricted and part designated.

NOTES AND ACCOUNTING POLICIES

9. Staff costs and numbers

Staff costs were as follows:

	2024	2023
	£	£
Gross wages and salaries	352,623	254,616
Social security costs	19,358	13,615
Pension costs	11,250	6,912
	383,231	275,143

The average number of full time equivalent employees was:

	Number	Number
Management and administration	4.1	3.48
Support and advice	9.34	7.56
	13.44	11.04

No employee received emoluments of more that £60,000 (2023: none)

The charity operates a defined contribution pension scheme. The contributions are allocated between direct costs and support costs according to the staff involved.

10. Total expenditure

	Direct costs		Support costs			
	Staff	Other	Staff	Other	Total 2024	*Total 2023*
	£	£	£	£	£	*£*
Raising funds						
Fundraising and membership	37,320	5,533			42,853	*28,734*
Restricted funds					0	*383*
	37,320	5,533	0	0	42,853	*29,117*
Charitable activities						
Unrestricted funds						
General and core activities	159254	29,718	23,924	68,812	281,708	*282,607*
					0	*0*
	159,254	29,718	23,924	68,812	281,708	*282,607*
Restricted funds						
Debt and money advice	7,906	1,686			9,592	*2,969*
Other	135,544	63,642	21,132	10,732	231,050	*122,181*
	143,450	65,328	21,132	10,732	240,642	*125,150*
Total expenditure	340,024	100,579	45,056	79,544	565,203	*436,874*

Support costs include governance costs estimated at £3,000 (2023: £3,000)

Governance costs include independent examiner's fees of £nil (2023: nil)

11. Commitments under operating leases

At 31 March 2024 the company had annual commitments of £21,000 (2023: £21,000) under non-cancellable operating leases expiring between 2 and 5 years in respect of land and buildings.

NOTES AND ACCOUNTING POLICIES

12. Detailed income and expenditure account

	Unrestricted				
	General and core activities	Designated funds	Restricted funds	Total	*Total 2023*
	£	£	£	£	
Income					
Operating grants	55,561		62,364	117,925	*54542*
Other grants	113,591		121,497	235,088	*113509*
Donations	189,552		34,740	224,292	*271663*
Legacies and funeral donations	3,649			3,649	*6374*
Fundraising	19,468		302	19,770	*16133*
Membership	480			480	*585*
Other income	6,034		1,170	7,204	*5858*
Bank interest	4,409			4,409	*1899*
	392,744	0	220,073	612,817	*470,563*
Direct charitable expenditure					
Accommodation, food and hardship	3,952		55,934	59,886	*44888*
Salaries, including NI and pension costs	159,294		143,450	302,744	*192393*
Staff supervision	781		4,429	5,210	*398*
Recruitment and training	10,447		3,023	13,470	*12694*
Travel expenses	286		1,342	1,628	*2030*
Telephone, publications, subscriptions	14,212		600	14,812	*13220*
	188,972	0	208,778	397,750	*265,623*
Support costs: fundraising	42,853			42,853	*29117*
Support costs: charitable activities					
Salaries, including NI and pension costs	23,924		21,132	45,056	*58684*
Travel expenses	53			53	*79*
Property costs	39,083		6,676	45,759	*37834*
Telephone	1,771		227	1,998	*1930*
I T costs	6,892		882	7,774	*8575*
Postage, stationery and copier	1,083		257	1,340	*2331*
Publications and subscriptions	2,995			2,995	*908*
Equipment repairs and renewals	4,635		1,619	6,254	*13107*
Insurance	3,075		184	3,259	*3048*
Professional fees	4,343		401	4,744	*9439*
Recruitment and training	30			30	*725*
Miscellaneous	1,888		486	2,374	*2510*
Depreciation	2,964			2,964	*2964*
	92,736	0	31,864	124,600	*142134*
Total resources expended	324,561	0	240,642	565,203	*436,874*
Net incoming resources before transfers	68,183	0	-20,569	47,614	*33,689*

Churches Housing Action Team (Devon) Ltd

England & Wales - Charity number 1049478

Accounts

CHURCHES HOUSING ACTION TEAM (MID DEVON) LTD

REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31st MARCH 2023

CHURCHES HOUSING ACTION TEAM (MID DEVON) LTD.
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www.chatmid.org @CHATMidDevon

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TRUSTEES REPORT FOR THE YEAR ENDED 31ST MARCH 2023

The Trustees present their report and financial statements for the year ended 31st March 2023 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2015).

CHAIR'S REPORT

The year to 31st March 2023 has been an extremely busy year for CHAT where demand for all our services has been high. With the ongoing Cost of Living crisis and Ukraine war continuing to affect us all, people are struggling with historically high inflation and household costs. This is particularly evident with significant increase in demand on our food bank and debt and money advice service.

We continue to meet these challenges with an excellent staff team and wonderful volunteers as well as wider support from the local community. The long-established working relationships with our partners such as Mid Devon District Council (MDDC), Tiverton Town Council, schools, churches and other agencies in the area have borne much fruit; CHAT has been a trusted partner in delivering services to hundreds of local families in the Mid-Devon area.

We have had a positive year in terms of income, and we are extremely grateful to everyone who continues to support CHAT so faithfully, including our local supporters and the grant-making bodies.

I am very proud of the way CHAT continues to rise to the challenges that are presented - with a very quick and nimble response to working with the local community including individuals, supermarkets, churches, voluntary and statutory agencies and local businesses. During the year, we were delighted to gain the Investing in Volunteers kitemark and have continued to recruit and train volunteers who provide a range of help in our office whether that is on the front-line with our clients, or in back-office administration assistance. For the entire year, we have been back to our normal opening and working hours and delivering face to face advice.

We remain committed to being a client-centred Hub for Housing Help and we know how much our clients appreciate the welcoming environment and easy access to the foodbank. Every morning we see our Hub reception area full of people waiting to access our foodbank and the other support we offer.

We have ended the year well, feeling proud of all that has been achieved and knowing that CHAT plays such an important role in the Mid Devon area serving the needs of those struggling with housing issues, debt, poverty and the mental health challenges that accompany these things. We are seeing increasingly complex cases and ongoing high levels of fuel and food poverty which will continue to lead to a substantial increase in demand for all our services.

Personally, I am grateful to my fellow Trustees and look forward to working with them and the whole CHAT team to bring hope to all those suffering with the hopelessness that continues to surround issues of housing and debt.

Simon Friend
Chair of Trustees

REVIEW OF ACTIVITIES

Throughout the year we offered support and advice through drop-in sessions, telephone calls and home visits for those who are struggling with housing situations or threatened with homelessness throughout the whole of Mid Devon. We provided housing advice, tenancy support, debt and money advice as well as hardship relief through the Foodbank, Fuel Poverty scheme and other hardship schemes. We continue to work closely with other agencies (statutory and charitable) both referring to them and having clients referred to us.

Support and Advice Team

All our support and advice is given with the aim of empowering the clients in their own decision-making and enabling them to move forward at a pace that is appropriate for them. In addition to casework, we continue to ensure the quality of our service and to that end staff and volunteers have attended training on many topics including the Mental Capacity Act, awareness of loan sharks, GDPR, first aid, addiction awareness, safeguarding, case management, housing law, benefits, mortgage repossessions, and debt casework. We work with other agencies and are active in local networks for food, health & wellbeing and mental health support. We accept referrals from many agencies and signpost/refer clients onto other services as is appropriate for them. We regularly work with other agencies (statutory and charitable) whilst not duplicating their work.

This year has seen the highest demand ever for Support and Advice.

2240 CLIENTS

Helped by the CHAT team this year

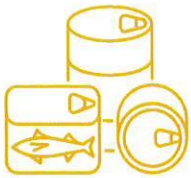
53% INCREASE

In support and advice cases compared to last year

458 CASES

Housing cases worked on during the year

554 HOUSEHOLDS



Accessed help through our foodbank

251 CASES

New debt and money cases opened

When we first met Sue* she was facing eviction from her social tenancy due to over £4000 in rent arrears. Our advisor quickly realised that her housing benefit had stopped and discovered that Sue had missed a review deadline. By advocating on her behalf, the advisor managed to get the housing benefit reinstated, a back payment of £4,678 clearing the rent arrears and, most importantly, the possession proceedings were stopped. Our advisor also spent some time explaining the importance of such reviews, and reassured Sue that we were here to help if she needed help with that in the future.

**Name changed*

We have offered those who have found themselves sleeping rough a shower, clothes washing and a warm place to spend some time alongside the with support to move forward in finding suitable accommodation.

Supporting clients with housing and tenancy support

This year we have helped our clients with a range of issues including landlord harassment, overcrowding, rent arrears, eviction proceedings, homes that are in poor repair as well as helping those who have found themselves homeless or sofa surfing. 35% of our clients were sleeping rough, sofa surfing or living in temporary accommodation placed by the Local Authority. We seek to work with landlords wherever possible, and encourage and facilitate engagement with other services. We also seek to prevent homelessness by supporting clients to sustain and manage their tenancy well. We finished the year with 7 households on our Assisted Tenancy Scheme which adopts a proactive approach to tenancy sustainment by assessing affordability and suitability and offering a deposit guarantee and ongoing communication between the Landlord and tenant throughout the tenancy.

85

Clients helped with setting up new tenancies

48

Cases where possession proceedings already started

100

100% increase in the number of clients who we have helped with tenancy support

22

22% of all housing cases are threatened with homelessness.

This year saw a new partnership begin with the Brewin Trust and St George and St Pauls Churches, Tiverton to provide tenancy support for a local House of Multiple Occupation (HMO). This is a project that aims to give a supported environment for individuals who are struggling to find a home and give them renewed hope for the future. We believe the holistic approach between the three organisations provides tenants with practical help in a supportive environment in which they can learn to thrive in life and sets them up well for the future.

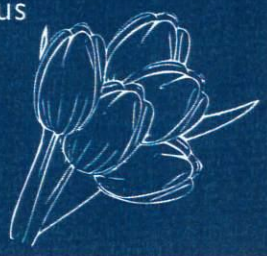
Roger* had been sleeping in his car for a few weeks when he came to CHAT due to a difficult relationship breakdown. Although he had been working, he couldn't sustain his job while he was living in his car and did not qualify for temporary accommodation from the local authority. His mental and physical health were deteriorating, and he would come to CHAT most days because he found it a warm place to be that offered safety with friendly conversation. The morning after he moved into the HMO, he returned to CHAT with a noticeable smile on his face and described how he spent some time the previous evening looking out his window, at the pouring rain, thinking about how thankful he was that he wasn't in his car. Roger is still not fit for work, but the stability of a roof over his head has placed him in the best possible place to rebuild his life after a difficult time and CHAT will continue to support him until he is ready to move on to a tenancy of his own.

**Name changed*

Supporting clients with debt and money

We are a Community Money Advice (CMA) centre and are authorised and regulated by the Financial Conduct Authority. This year we have continued to help clients with budgeting, income maximisation, benefit issues and personal debt but have seen a higher level of debt and more complex debts. Our trained debt specialists (staff and volunteers) worked with 252 clients to make an informed choice about the right solution for them. We have an in house Debt Relief Order (DRO) intermediary, so can support clients with face to face advice at every stage of the way to financial independence – whether budgeting or dealing with bankruptcy.

We first met Jane* when she was referred to us by another foodbank and was living in temporary accommodation after fleeing an abusive relationship. When she moved to Tiverton we began helping her resolve the issues around the financial abuse she had endured for years, and she needed to visit us weekly at the foodbank. We worked with her to get a Debt Relief Order (DRO) in place and with her pension in place Jane now no longer needs to see us regularly. It was a moving moment for the whole team who had been supporting her with food and advice when she popped in with some flowers and chocolates to say thank you for helping her to start a new life in our community with a clean slate.



*Name changed

3

New volunteers trained in debt advice

AVERAGE DEBT
£7,858

The average debt of the clients we are working with has increased by £1360 this year

TOTAL DEBT
£856,531

Total debt being managed by CHAT advisors on 31st March 2023

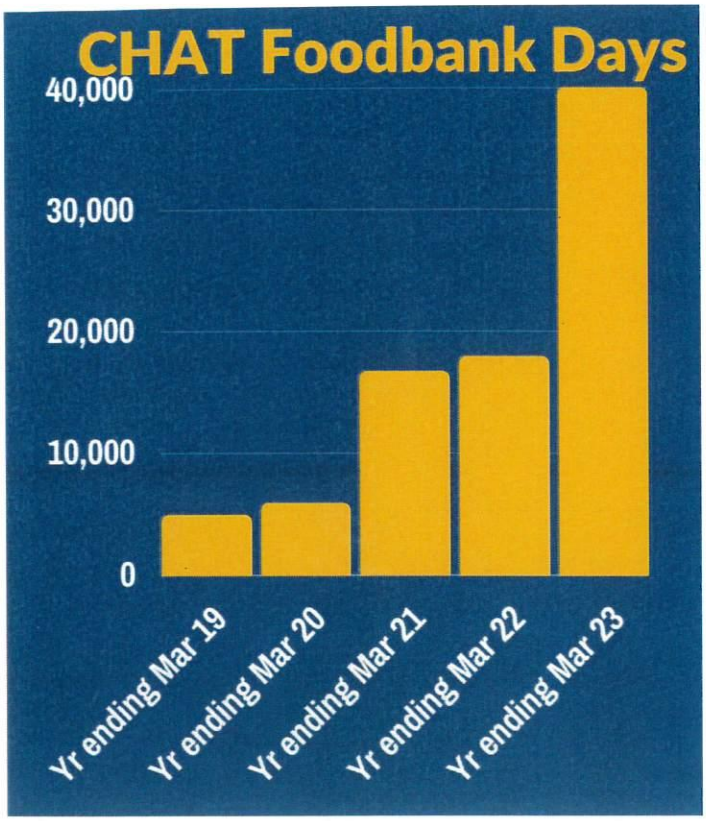
45

45% increase in Debt Relief Orders processed

> ***Thank you for standing by me for these last two years***
>
> ***Jane***

cma
Freedom from debt
Hope for the future

Foodbank and Hardship relief



This chart shows the growth using food days (the number of people in the household multiplied by the number of days the pack lasts).

The foodbank serves the Tiverton area and is open 5 days a week. No referral is necessary and it often serves as a gateway to further support and advice. We are grateful to the community for their generous food donations and we also purchase fresh produce to supplement these when funding permits. We have continued to work with others in the area to make best use of surplus food.

This year we have continued to see a sharp rise in the people needing to use the foodbank. Each pack is designed to help for 7 days and every client is spoken to about their requirements. This year we saw a worrying trend over the year of more people needing our help with over two and half more time packs being given out in March 2023 than April 2022. The vast majority of clients use us in an emergency and do not visit us regularly - less than 7% of households visited us more than 12 times in the year.

124% INCREASE

Our foodbank gave out 2.4 times more food than year ending March 2022

3716 adults fed

2354 children fed

40,131

total food days given out

Over 75% of households used the foodbank less than 6 times during the year.

We have also helped clients to overcome barriers by assisting with necessary items such as ID documents and bus tickets, which are often a barrier to accessing further services. Alongside that, our homebank has also helped with items that have been kindly donated such as kettles, toasters, mobile phones, hot food vouchers, school uniform, tents, roll mats, bedding and home starter packs that have essential items for a new home.

£3,692

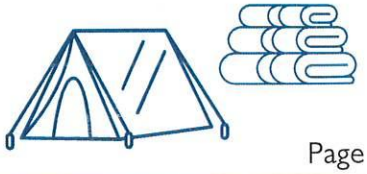
Awarded to clients from the CHAT hardship fund. This helped with transport, ID documents, phone top-ups etc.

£103,948

Awarded to households who awarded vouchers from Household Support Fund (on behalf of MDDC)

£4,500

An estimated value of second hand, good quality items have been given out from our Homebank.



Mid Devon Energy Partnership and Fuel Poverty Fund

MID DEVON
ENERGY PARTNERSHIP

Thanks to a grant awarded by the Energy Industry Voluntary Redress Scheme we launched the Mid Devon Energy Partnership with Exeter Community Energy in October 2022. this partnership seeks to tackle poverty across Mid Devon, by offering support and advice on energy, housing, debt and money as our organisations work closely together. It also provided essential training to frontline workers in how to identify fuel poverty.

Households in our area were hit hard by the increase in energy prices and thanks to a generous donation from Tiverton Town Council and Cullompton United Charities and other generous donations, we were able to continue helping those who were in desperate need of gas or electricity. Pre payment top up vouchers are awarded to those with no other funds available to them and they will also have an onward referral to Exeter Community Energy for energy advice

TOTAL FUEL VOUCHERS AWARDED **£4,594**

EX16 AREA **£2,766**

EX17 AREA **£1,060**

Homes for Ukraine Support

At the beginning of the year we became very aware of the need to respond proactively to support the Ukrainian refugees who are hosted in Mid Devon on the Homes for Ukraine scheme.

111 Ukrainian Households
153 Adults
92 Children

Supported in Mid Devon

By working in partnership with Mid Devon District Council (MDDC) we have helped to support these families as they integrate into life in Mid Devon. By employing a Ukrainian speaking member of staff we were able to provide meaningful support by explaining systems and procedures ensuring that they get the help they need with a variety of issues including registering with a GP, Universal Credit claims, help with pensions, support to gain employment, volunteering opportunities and finding private rental properties. We have also been in contact with the hosts who have generously opened their homes and are supporting their Ukrainian guests on a day to day basis.

> ***"You have reassured me so much it is amazing what you do at CHAT."***

Due to a grant from MDDC and the generosity of the Exe Valley Rotary Club and donations from the public we were able to support with hardship grants. These totalled £5493 and were used to purchase essential items including clothing, school uniform, essential furniture and food.

Connecting with the Community

It has been wonderful working with the community in the last year. We have been very fortunate to have such fantastic support through quizzes, concerts, challenge events, church services, school assemblies, teddy bear sleepouts and so much more. We were honoured to be chosen as one of the charities supported by the Friendship Brothers who came third in the Talisker Whiskey Challenge and rowed unassisted across the Atlantic in 32 days raising a fantastic amount for charity. We couldn't provide the services we do without the generous support from our local community and we are so grateful that we have been thought of in such a challenging time.

Thanks to some specific grant funding we have also spent some time looking at how we communicate with our users and donors via social media, we've relaunched our website and we've designed corporate packs in order to develop those partnerships.

We are active members of the Mid Devon food network and the local Health and Wellbeing alliances in Tiverton, Crediton and Cullompton and are represented on Tiverton Town Council's Community resilience working party.

CHAT team

At the end of this year CHAT had 16 employees (11.04 FTE). The CEO has responsibility for the running of the organisation and is assisted by the Volunteer Coordinator and Fundraising Manager. This structure supports the remaining two-thirds of the staff team who are involved in direct service delivery.

> ***"This is the most kind and supportive organisation that I have ever worked for. You feel you are not only a supported colleague, but you feel like you are part of a family."***

CHAT has always valued volunteer involvement and we further proved our commitment to this in December 2022 when we were thrilled to be awarded the UK quality standard for good practice in volunteer management Investing in Volunteers. Volunteer roles include foodbank stacking and packing, sorting clothing and bedding, administrative support, debt and money advice, budgeting courses, fundraising, project management, reception along with our Trustee board who provide governance. It is impossible to place a financial value on their contribution, but if we were having to cover these hours with paid staff a conservative estimate would be over £97,000.

The Trustees are committed to developing a supportive team environment and the wellbeing of all team members is very important to CHAT. All staff have access to an employee assistance programme, regular internal supervision, and recognising the difficult nature of the advisor's job we offer access to an external psychotherapist. We also provided Compassionate Mindfulness resilience training for all staff this year.

Charitable Objectives

CHAT exists to relieve either generally or individually, persons within the area of Mid Devon, without distinction of gender, or of political, religious, or other opinions, who are in conditions of need, hardship or distress, by making grants of money, or providing or paying for items or services or facilities calculated to reduce the need, hardship or distress of such persons.
In particular to relieve persons who are homeless or threatened with homelessness, or who are without decent, secure, permanent accommodation. The common purpose of the company is social action as defined by the principles of the Christian faith.

Public benefit

The charity acknowledges the requirement to demonstrate that it has charitable aims and purposes that are for the public benefit.

As the only charitable organisation in Mid Devon that exists solely to respond to and prevent homelessness, we work to help individuals and families in crisis find their way back to suitable accommodation or keep the tenancy they have. The services are provided without charge and are accessible to anyone living in the Mid Devon area.

The trustees believe that the work of CHAT in homelessness and homeless prevention issues, debt advice, the foodbank, fuel poverty and hardship scheme clearly demonstrate that our charitable aims are indeed for the benefit of the public and that trustees have complied with Section 4 of the Charities Act 2011 and benefits the wider community as a whole.

Vision and Values

Our vision is for no one in Mid Devon to be homeless or hungry and our values of Compassion, Justice, Advocacy and Dignity are at the heart of everything we do.
CHAT is founded on Christian principles and is accessible to all those in need, regardless of their background.

COMPASSION
We act with kindness and love in bringing hope to those in need, hardship or distress.

JUSTICE
We believe that everyone is entitled to decent, secure and affordable housing- somewhere to call home and we will challenge injustice wherever it is encountered.

ADVOCACY
We believe in standing beside the people in our community so that they get the help and support they need.

DIGNITY
We respect the people we work with through seeking to be open and transparent and by building relationships based on trust.

FINANCIAL REVIEW

It can be seen from the review of activities, achievements, and the performance report above that the year under review saw a step change in activity and this is reflected in the financial results.

Income at £470,563 was up by 19% on 2022 (£393,988). Voluntary and grant income increased by 16.8%, fundraising events by 97% as we initiated various events. Open market (service delivery) and grant income, including partnership agreements with other agencies, fell by 5%.

Expenditure at £436,874 increased by 18% on 2022 (£370,067) with increases in food, hardship grants, additional advisor hours and some support costs; outweighed by lower professional fees and other overhead costs. Support costs have increased due to increased investment in the structures needed to support the increased operational work.

UNRESTRICTED FUNDS:
INCOME of £310,681 was 15% higher than 2022 (£270,787). Grant income was lower but donations, fundraising events, service provision under contracts and other income increased as the trustees explored new avenues of income generation.

EXPENDITURE of £311,341 was 26% higher than 2022 (£247,711) as a result of additional advisor hours and associated costs. Direct support salaries, IT provision, replacement and additional computer hardware costs were higher but expenditure on buildings, professional fees and some office costs were lower.

Fundraising expenditure of £28,734 was 3% lower than 2021 (£29,726). In the light of the increase in income this year this was a very cost-effective department.

The unrestricted fund balances, after transfers, were £149,365 – 2022 (£153,425).

RESTRICTED FUNDS:
These funds are restricted by the donors/grantors and service commissioners for specific purposes. Income of £159,882 was 30% higher than 2022 (£123,201).There was a generous 122% increase in voluntary income and a small 4% reduction in service provision agreements with local government for the support of Ukraine refugees, post pandemic local hardship relief and the Mid Devon Energy Partnership.

These funds provide additional services by taking the pressure off the general fund, in particular advisor employment costs.

Expenditure of £125,533 was 3% higher than 2022 (£122,356). The balance of the restricted funds at the end of the year, after fund transfers, was £74,042 – 2022 (£36,293) as some fund income had been received but not yet expended.

Services delivered through the general fund and restricted funds demonstrate the reach that CHAT has throughout Mid Devon by providing housing, debt and money advice, and poverty and hardship relief to local residents.

Reserves Policy

The trustees are aware of the need to secure CHAT's viability beyond the immediate future. For the long term it must be able to absorb setbacks and take advantage of change and opportunity.

This reserves policy applies to the unrestricted funds of the charity and the trustees aim is to ensure a balance between a reasonable level of reserves in accordance with the guidelines laid down by the Charity Commission and sensible use of funds. In particular it is designed to:

·Cover uncertainty over future income

·Ensure sufficient cash-flow to carry out day-to-day business

·In the event of CHAT having to be wound up provision for the continuation of operations must be kept in reserve to allow for a managed closure

·Maintain a provision for redundancy

Reserves can only be generated and maintained by strict financial controls. An overview of the charity's financial position is considered at all trustee meetings and the trustees review the reserves policy as and when deemed necessary and always annually.

In order to meet these objectives, the optimum level of the general reserves was set at £81,000. We were able to maintain this reserve level during the financial year, but this must be regarded as a minimum and the trustees work to ensure that reserves reflect the points described above.

Principal sources of funds

The Trustees seek to maintain a broad base of funding sources, including grants, partnership working and donations. Our fundraiser applies for grants from a variety of organisations. CHAT continues to develop its fundraising strategy as part of its Business Plan, with a view to attracting corporate funding, developing a legacy policy and promoting the Givers of Hope Scheme which encourages people to commit to a regular amount each month.

Risk management

All charities face an increasingly competitive market when approaching grant-making trusts for support. By implementing effective and tight cost controls and by providing ongoing financial management information, the financial risk to the charity is kept to a minimum. The Executive Management Team meet regularly to review the financial position of CHAT and monitor fundraising strategies. The current inflationary state of the economy will certainly bring further uncertainty in respect of funding and we are working hard to develop strategies that will ensure we diversify our sources of income.

Structure, governance and management

The organisation is a Charitable Company limited by guarantee, incorporated on 31st August 1995 and registered as a charity on 27th September 1995. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding ten pounds. Members are subscribers to the Memorandum of Association and admitted to membership in accordance with the rules set out in the Articles of Association and subject to Trustee approval. Members pay an annual subscription and are entitled to vote at the AGM.

Trustee selection methods, induction and training

The directors of the company are also trustees for the purpose of charity law and under the company's Articles are known as members of the Council of Management. Under the requirements of the Memorandum and Articles of Association, the members of the council of management are elected to serve for a period of a maximum of three years after which they must be re-elected at the next Annual General Meeting.

The Council of Management seeks to select trustees according to the skills and expertise they can offer and new trustees are encouraged to explore this with the Chair and other members of the board before the AGM. All Trustees are encouraged to attend training on Trustee duties and given appropriate booklets and information produced by the Charity Commission and other relevant bodies. They are expected to familiarise themselves with the work of CHAT and to this end can spend time at the CHAT office, talking to and shadowing staff members, where appropriate, and spend time with other trustees who already have a working knowledge of the organisation.

Organisational structure

CHAT's Council of Management meets at least four times a year and is responsible for the direction and policy of the charity.

The CEO is responsible to the Trustees for the day-to-day running of all departments of the organisation and for carrying out the strategic plans for the organisation. She meets regularly with various Trustees, particularly the Chair, and liaises with the Treasurer, and executive management team in order to ensure swift and effective decision making. The CEO also performs the roles of office manager and finance officer, and therefore has a detailed understanding of the organisation as a whole.

Responsibilities of the Trustees

Company law requires the Trustees, who are directors for the purposes of company law, to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing those financial statements, the Trustees should follow best practice and:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to assume that the company will continue on that basis.

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

Approved by the Trustees on 18th July 2023 and signed on their behalf by

Simon Friend
Chair

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity number	1049478
Company registration number	3096996
Registered office and operation address	Coggan's Well House, Phoenix Lane Tiverton, Devon EX16 6LU

Trustee	Simon Friend (Appointed 6/07/15) Chair
	Peter Day (Appointed 6/07/15) Vice Chair
	Terry Norris (Appointed 2/07/2018) Treasurer
	Lara Wielenga (Appointed 2/07/2018)
	Steve Daykin (Appointed 29/07/21)
	Vivienne Brewster (Appointed 2/07/2018)
	Jennifer Tower (Appointed 2/07/2018)
	Mathew Melksham (Appointed 2/07/2018)
	Rod Hewson (Appointed 30/07/2020)

Company secretary	Clive Williams
Treasurer	Terence Norris
Chief Executive Officer	Alison Padfield

Independent Examiner's Report to the Trustees of Churches Housing Action Team (Mid Devon) Ltd

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2023 set out on pages 16 to 22.

Responsibilities and basis of the report

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

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the 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

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or

2. the accounts do not accord with those records; or

3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or

4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities.

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

S Legassick
Certified Accountant
21 Angel Hill
Tiverton Devon EX16 6PE

18th July 2023

CHURCHES HOUSING ACTION TEAM (MID DEVON) LIMITED
YEAR ENDED 31st MARCH 2023

STATEMENT OF FINANCIAL ACTIVITIES

	Notes	Unrestricted funds General £	Unrestricted funds Designated £	Restricted funds £	Total 2023 £	2022 £
Income						
Income and endowments from:						
Donations and legacies		287,424		120,840	408,264	*347,423*
Charitable activities		15,500		39,042	54,542	*40,604*
Other trading activities		5,858			5,858	*5,576*
Investments		1,899			1,899	*385*
Total income		310,681	0	159,882	470,563	*393,988*
Expenditure						
Raising funds	10	28,734		383	29,117	*29,726*
Charitable activities	10	280,383	2224	125,150	407,757	*340,341*
Total expenditure	10	309,117	2,224	125,533	436,874	*370,067*
Net income before transfers		1,564	-2,224	34,349	33,689	23,921
Transfers between funds	8	(3,400)		3,400	0	0
Net movement in funds		-1,836	-2,224	37,749	33,689	*23,921*
Fund balances brought forward		133,425	20,000	36,293	189,718	*165,797*
Fund balances carried forward		131,589	17,776	74,042	223,407	*189,718*

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

BALANCE SHEET AT 31st MARCH 2023

	Notes	2023		2022	
		£	£	£	£
Tangible fixed assets	3		9,962		12,926
Current assets					
Debtors	4	25,388		64,060	
Cash at bank and in hand		202,449		124,212	
		227,837		188,272	
Creditors: amounts falling due within one year					
Creditors	5	14,392		11,480	
		14,392		11,480	
Net current assets			213,445		176,792
Net assets	6		223,407		189,718
Reserves					
Unrestricted general reserve	6		131,589		133,425
Designated funds	6		17,776		20,000
Restricted funds	6		74,042		36,293
Total funds			223,407		189,718

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime and in accordance with FRS102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland.'

For the financial year ended 31 March 2023 the company was entitled to exemption from audit under section 477 Companies Act 2006; and no notice has been deposited under section 476.
Approved by the Trustees on 18 July 2023 and signed on their behalf by:

Simon Friend
Chair

Terry Norris
Trustee

NOTES AND ACCOUNTING POLICIES

1. Accounting policies

Basis of accounting
The financial statements are 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 (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Churches Housing Action Team (Mid Devon) Ltd meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated.

Fund accounting
Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subject to restrictions on their expenditure imposed by the donor or through the terms under which the funds were raised.

Income
All incoming resources are included in the statement of financial activities when the charity is entitled to the income, when it is probable that the income will be received and when the amount can be quantified with reasonable accuracy.

Voluntary income includes grants, donations and gifts and is included in full when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Investment income is included when receivable.

Expenditure
Expenditure is recognised on the accruals basis inclusive of Value Added Tax which cannot be recovered.

Costs of generating funds comprise the costs of attracting donations and administering membership.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services. It includes both the costs that can be allocated directly and indirect costs necessary to support the activities.

All costs are allocated between the expenditure categories of the statement of financial activities on a basis designed to reflect use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

Creditors are measured at settlement amounts less any trade discounts

Assets

Tangible fixed assets are depreciated by equal annual instalments over their estimated useful lives at the following rates:

Fixtures and fittings	33%
I T Equipment	33%
Leasehold improvements	Over the term of the lease

Debtors are measured at the cash or other consideration expected to be received

NOTES AND ACCOUNTING POLICIES

2. Net Income for the year

	2023	2022
This is stated after charging:	£	£
Depreciation of tangible assets owned by the company	2,964	2,470

3. Tangible fixed assets

	Leasehold improvements	Furniture	Fixtures & fittings	IT equipment	Total
Cost	£	£	£	£	£
At 1 April 2022	11,323	7,740	16,047	26,781	61,891
Additions					0
Disposals					0
At 31 March 2023	11,323	7,740	16,047	26,781	61,891
Depreciation					
At 1 April 2022	1,350	7,740	13,094	26,781	48,965
Charge for the year	1,620		1,344		2,964
Eliminated on disposals					0
At 31 March 2023	2,970	7,740	14,438	26,781	51,929
Net book amounts					
At 31 March 2023	8,353	0	1,609	0	9,962
At 31 March 2022	11,323	0	2,953	0	12,926

4. Debtors

	2023	2022
	£	£
Trade debtors	14,227	40,235
Prepayments and accrued income	6,638	7,789
Other debtors	4,523	16,036
	25,388	64,060

5. Creditors

Trade creditors	12,293	7,039
Accruals and deferred income	1,193	3,986
Taxation and Social Security	271	0
Other creditors	635	455
	14,392	11,480

6. Analysis of net assets between funds

	General	Restricted	Total
	£	£	£
Fixed assets	9,962		9,962
Current assets	153,795	74,042	227,837
Creditors	(14,392)		(14,392)
	149,365	74,042	223,407

7. Related Party Transactions

No trustees were in receipt of fees or expenses during the year.
There were no related party transactions

NOTES AND ACCOUNTING POLICIES

8. Movements in funds

	April 2022 £	Income £	Paid £	Transfers £	March 2023 £
Restricted funds					
Debt and Money Advice	83	6,990	(2,969)	7,237	11,341
DMA Training	585	3,139	(887)	(2,837)	0
Skills for Tenancy	1,000			(1,000)	0
Budgeting Courses	6,000		(6,000)		0
Food Fund	13,156	31,234	(35,182)		9,208
Fuel Poverty Fund	17	12,380	(3,680)		8,717
Staff Wellbeing	809	600	(490)		919
Hardship fund	137	5,382	(38)		5,481
Foodbank operation	7,097	18,895	(14,325)		11,667
Mid Devon Energy Partnership	0	6,863	(383)		6,480
Marketing and publicity	6,976		(4,590)		2,386
Crediton Outreach	433	2,105	(1,184)		1,354
Ukraine Hardship Fund	0	16,240	(5,538)		10,702
Ukraine Support Fund	0	56,054	(50,267)		5,787
Total restricted funds	36,293	159,882	(125,533)	3,400	74,042
Unrestricted funds					
Assisted Tenancies	5,000		(677)		4,323
Springboard Project	15,000		(1,547)		13,453
General Reserve	133,425	310,681	(309,117)	(3,400)	131,589
	189,718	470,563	(436,874)	0	223,407

Debt and Money Advice. A fund to provide advice to clients to manage their income and expenditure to control personal debt.

DMA Training: For training of volunteers in debt and money advice.

Skills for Tenancy: A fund to establish a programme to assist clients with tenancy skills.

Budgeting courses: A fund to run budgeting courses across Mid Devon using staff and volunteers

Food Fund. Donations to provide food for those in need.

Fuel Poverty Fund. Donations to assist with the provision of fuel for those in need.

Staff Wellbeing. A fund to provide support and supervision for staff.

Hardship Fund. A fund for specific hardship needs of clients of CHAT for which no other budget is available.

Foodbank operation: Funding to support the costs of running the foodbank.

Mid Devon Energy Partnership: Tackling pverty across Mid Devon by offering advice on energy, housing, debt and money.

Marketing and publicity audit: A fund to audit marketing and publicity materials and develop a strategy to increase engagement with both the community and potential clients.

Crediton outreach: A fund to set up regular outreach in the Crediton area

Ukraine Hardship Fund: To provide grants to individuals arriving in Mid Devon from Ukraine

Ukraine Support Fund: A fund to provide advice and resources in Mid Devon for arrivals from Ukraine

Assisted Tenancies. A fund to help prospective tenants in difficult circumstances obtain tenanted accommodation.

Springboard project: A joint initiative by CHAT and Crediton Foodbank to employ a support worker to enable people to sustain tenancies and prevent homelessness.

NOTES AND ACCOUNTING POLICIES

9. Staff costs and numbers

Staff costs were as follows:

	2023 £	2022 £
Gross wages and salaries	254,616	216,119
Social security costs	13,615	10,881
Pension costs	6,912	6,718
	275,143	233,718

The average number of full time equivalent employees was:

	Number	Number
Management and administration	3.48	2.5
Support and advice	7.56	5.3
	11.04	7.8

No employee received emoluments of more that £60,000 (2022: none)

The charity operates a defined contribution pension scheme. The contributions are allocated between direct costs and support costs according to the staff involved.

10. Total expenditure

	Direct costs		Support costs			
	Staff £	Other £	Staff £	Other £	Total 2023 £	*Total 2022 £*
Raising funds						
Fundraising and membership	25,907	2,827			28,734	*29,726*
Restricted funds		383			383	*0*
	25,907	3,210	0	0	29,117	*29,726*
Charitable activities						
Unrestricted funds						
General and core activities	132692	25,425	55,939	68,551	282,607	*217,985*
					0	*0*
	132,692	25,425	55,939	68,551	282,607	*217,985*
Restricted funds						
Debt and money advice	2,704	265			2,969	*22,322*
Other	56,997	47,540	2,745	14,899	122,181	*100,034*
	59,701	47,805	2,745	14,899	125,150	*122,356*
Total expenditure	218,300	76,440	58,684	83,450	436,874	*370,067*

Support costs include governance costs estimated at £3,000 (2022: £3,000)

Governance costs include independent examiner's fees of £nil (2022: nil)

11. Commitments under operating leases

At 31 March 2023 the company had annual commitments of £21,000 (2022: £21,000) under non-cancellable operating leases expiring between 2 and 5 years in respect of land and buildings.

NOTES AND ACCOUNTING POLICIES

10. Detailed Income and expenditure account

	Unrestricted				
	General and core activities	Designated funds	Restricted funds	Total	*Total 2022*
	£	£	£	£	
Income					
Operating grants	15,500		39,042	54,542	*40604*
Other grants	64,350		49,159	113,509	*136138*
Donations	201,241		70,422	271,663	*202565*
Legacies and funeral donations	6,374			6,374	*0*
Fundraising	14,874		1,259	16,133	*8195*
Membership	585			585	*525*
Other income	5,858			5,858	*5576*
Bank interest	1,899			1,899	*385*
	310,681	0	159,882	470,563	*393,988*
Direct charitable expenditure					
Accommodation, food and hardship	423	677	43,788	44,888	*41661*
Salaries, including NI and pension costs	132,288	404	59,701	192,393	*168027*
Staff supervision	148		250	398	*811*
Recruitment and training	10,127	173	2,394	12,694	*2757*
Travel expenses	630	27	1,373	2,030	*511*
Telephone, publications, subscriptions	13,220			13,220	*6401*
	156,836	1,281	107,506	265,623	*220,168*
Support costs: fundraising	28,734		383	29,117	*29726*
Support costs: charitable activities					
Salaries, including NI and pension costs	55,939		2,745	58,684	*40033*
Travel expenses	79			79	*54*
Property costs	29,885		7,949	37,834	*34635*
Telephone	1,596		334	1,930	*3335*
I T costs	5,806	943	1,826	8,575	*4724*
Postage, stationery and copier	1,952		379	2,331	*2272*
Publications and subscriptions	908			908	*2677*
Equipment repairs and renewals	10,847		2,260	13,107	*6047*
Insurance	2,513		535	3,048	*3228*
Professional fees	7,974		1,465	9,439	*17170*
Recruitment and training	725			725	*2270*
Miscellaneous	2,359		151	2,510	*1258*
Depreciation	2,964			2,964	*2470*
	123,547	943	17,644	142,134	*120173*
Total resources expended	309,117	2,224	125,533	436,874	*370,067*
Net incoming resources before transfers	1,564	-2,224	34,349	33,689	*23,921*

Churches Housing Action Team (Devon) Ltd

England & Wales - Charity number 1049478

Accounts

CHURCHES HOUSING ACTION TEAM (MID DEVON) LIMITED

REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 31st MARCH 2022

Company Number: 3096996

Registered Charity Number: 1049478

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Trustees report for the year ended 31st March 2022

The trustees present their report and financial statements for the year ended 31st March 2022 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2015).

Chair's report

The year to 31st March 2022 felt as if things were getting back to some sort of normality. But then the Ukraine war unfolded and as I write, we are witnessing historically high inflation which will have significant effects on the costs of living, sending many households into very difficult situations. We are already beginning to see the effect of this as more people seek out help and advice from CHAT.

We seem to be quickly moving on from one crisis to the next, but I do not want to lose sight of the extraordinary year we have had as we came out of the Covid-19 crisis. I am so proud of our staff, volunteers, supporters and local community who have risen to the many challenges that faced. The long-established working relationships with our partners such as Mid Devon District Council (MDDC), Tiverton Town Council, schools, churches and other agencies in the area have borne much fruit as CHAT has been a trusted partner in delivering emergency hardship funding and food parcels to 100's of local families in the Mid-Devon area.

I am so grateful to all those who have worked throughout this second year of the pandemic not forgetting those who had to patiently wait at home until they were able to come into the office again. We delivered face to face advice wherever possible within the restrictions, and I am pleased to say that at the end of the year it was very good to have our front door open once more.

As the Government support provided during the pandemic began to be withdrawn, we inevitably have seen demand for our services increase, especially where protections that had been put in place have been removed. Demand during this year for all our services has increased significantly including ongoing high demand for debt and money advice and for the foodbank. I am very proud of the way CHAT continues to rise to the challenges that are presented - with a very quick and nimble response to working with the local community including individuals, supermarkets, churches, voluntary and statutory agencies, food wholesalers and local businesses. During the year, we continued to train volunteers in our debt and money service, and we are welcoming volunteers who provide a range of help in the physical hub of our premises whether that is on the front-line of reception or in back-office administration assistance.

We remain committed to being a client-centred Hub for Housing Help and we know how much our clients appreciate the welcoming environment and easy access to the foodbank.

We were very fortunate that so many were able to help CHAT financially with generous donations, and as a result, financially the year was not as challenging as it might have been. The current inflationary state of the economy will certainly bring further uncertainty in respect of funding and we are working hard to develop strategies that will ensure we diversify our sources of income. We are hugely grateful to all our local supporters and the grant-making bodies who have supported us this year.

Despite ending another year in highly unusual circumstances, we continue to dream dreams and create visions for how CHAT can best serve the needs of those struggling with housing issues, debt, poverty and the pervading loneliness that surrounds these things. We are seeing increasingly complex cases and we anticipate high levels of fuel and food poverty which will continue to lead to a substantial increase in demand for all our services.

I am extremely grateful to my fellow trustees and look forward to working with them, the staff and volunteers in bringing hope to all those suffering with the hopelessness that continues to surround issues of housing and debt.

Simon Friend
Chair of Trustees

Charitable Objectives

CHAT exists to relieve either generally or individually, persons within the area of Mid Devon, without distinction of gender, or of political, religious, or other opinions, who are in conditions of need, hardship or distress, by making grants of money, or providing or paying for items or services or facilities calculated to reduce the need, hardship or distress of such persons, and in particular to relieve persons who are homeless or threatened with homelessness, or who are without decent, secure, permanent accommodation. The common purpose of the company is social action as defined by the principles of the Christian faith.

Review of activities

Despite the challenges brought about by the various stages of lockdown and restrictions linked to the Covid pandemic CHAT has continued to offer all its services (face to face wherever possible) throughout the year. Our Support and Advice Team have supported people with housing matters, maintaining tenancy support, and debt and money advice services, whilst additionally providing hardship relief through the Foodbank, Fuel Poverty scheme and other hardship schemes. We increased our presence in Crediton and Cullompton to a day a week and have offered home visits to ensure we can best serve those struggling with housing situations or threatened with homelessness throughout the whole of the Mid Devon area.

We continue to work closely with other agencies (statutory and voluntary) both referring to them and having clients referred to us. We have extended our foodbank provision (helped by Tiverton Town Council among others) and worked in partnership with Navigate charity to administer the household support fund for Mid Devon District Council to those households who needed extra help.

Public benefit

The charity acknowledges the requirement to demonstrate that it has charitable aims and purposes that are for the public benefit. As the only charitable organisation in Mid Devon that exists solely to respond to and prevent homelessness, we work to help individuals and families in crisis find their way back to suitable accommodation or keep the tenancy they have. The service is free and accessible to anyone living in the Mid Devon area and the trustees believe that the work of CHAT in homelessness and homeless prevention issues, debt advice, the foodbank, fuel poverty and hardship scheme clearly demonstrate that our charitable aims are indeed for the benefit of the public and that trustees have complied with Section 4 of the Charities Act 2011 and benefits the wider community as a whole.

Achievements and performance

Support and Advice Team

Government guidelines and restrictions have meant that for most of the year our reception area has been closed, but we have been able to see clients for appointments and have offered telephone and video remote advice where possible. All staff attended infection control training and undertook home visits, so we were able to offer a safe and comprehensive service through the Covid restrictions.

Supporting clients in their tenancy

Clients can struggle to sustain a tenancy for many reasons and this year we were pleased to be able to help more clients remain in their tenancies. CHAT advisors have helped with a variety of issues including clearing rent arrears (by applying for charity funding or negotiation with the landlord), sorting out benefit issues, neighbourhood issues, improving communication with the Landlord, encouraging and facilitating engagement with other services as we aim to empower the clients in their own

decision-making and enabled them to move forward. Additionally, we helped 19 clients establish themselves in their new tenancies.

Supporting clients with benefit issues
This year we have added an additional category of support for those clients who have needed specific help with benefits as this is often the income that facilitates a more sustainable tenancy. We have helped 72 clients this year with over £14,000 in back payments and awards and a further £14,000 in increased income (annual amount) for clients enabling them to stay in their homes and become more financially independent.

Supporting clients with housing advice
This year we have had a 38% increase in people needing housing advice and have helped with a range of issues including landlord harassment, overcrowding, rent arrears, eviction proceedings, homes unsuitable for habitation and helping those who found themselves homeless or sofa surfing. We continued to work with the district council (MDDC) and their homelessness team and advocated for temporary accommodation wherever possible. The housing market is facing a crisis and our clients have been greatly affected by rental increases, landlords selling and a general lack of affordable housing in the area. Over 80 clients had already been served with eviction notices and our advisors were able to guide clients through this often-distressing process.

Assisted Tenancy Scheme
We finished the year with 9 households on this scheme which adopts a proactive approach to tenancy sustainment by assessing affordability and suitability and offering a deposit guarantee and ongoing communication between the Landlord and tenant.

Supporting clients with Debt and Money advice
With the help of our team of trained debt volunteers we have worked on cases for 250 clients with debt problems. We have advocated on client's behalf to see debts reduced, written off and offered a range of debt solutions including debt relief orders and bankruptcies. We have helped clients manage over £1,000,000 of debt which is 3 times the amount in the year ended April 2021 and 10 times that of the previous year. This huge increase is partly due to more staff and volunteers joining the team and having the appropriate training but is also a concerning reflection of the increase in demand on this service due to the effects of the Covid-19 pandemic and cost of living increase. We have secured funding for offering budgeting courses and delivered debt and money advice once a week in Cullompton and Crediton, partnering with local churches and foodbanks. This is in addition to what is offered in out Tiverton office. Community Money Advice (CMA) continue to oversee our debt advice and we are authorised and regulated by the Financial Conduct Authority.

Supporting clients with food and hardship relief
Our hardship fund has been used to help clients with one off necessary items (bus tickets, kettles, toasters, mobile phones, hot food vouchers etc) and donated tents, bedding and home starter packs were given out to those who needed them. We were also able to help with necessary clothes and essentials while Tiverton was used as a centre to house 73 asylum seekers before they moved onto another location. This has totalled approximately £7,000 over the year and we are grateful to individual donors for making this possible.

The foodbank continues to be a resource for many in the Tiverton area and demand has been higher than ever. With the support of a grant from Tiverton Town Council, local churches and other grant-making bodies we were able to appoint a foodbank coordinator (currently a jobshare) as it has no longer been possible to absorb the management of the foodbank into our other functions. We have needed more space for storage and packing and are grateful to a local church for offering use of their facilities. As a result of some financial donations, we have been able to purchase fresh produce to supplement the food donations from the community, and our foodbank is regularly stocked and sorted by committed volunteers who come in throughout the week. All stock is date checked and rotated, so that we make the best use of everything we have had donated. To minimise waste we work with supermarkets, ReRooted (a local food surplus charity) and Fare Share. We continue to seek to be proactive about addressing food insecurity and have contacted schools and other agencies in the area to make sure those who need it most know where the foodbank is and how to access it. We delivered 1,200 packs through the year to local families who were identified by local schools as those

who would need some extra help during the school holidays. These were delivered by a team of volunteer drivers.

16% of our foodbank clients are in paid employment and the majority of clients state low income and an unexpected change in circumstances as the main reason for needing help. This is evidenced by the statistics with over half of the people who visit the foodbank only needing one crisis pack throughout the year. During the year on average, we gave out the same amount of food in a week as we were giving out in a month pre-pandemic and helped over 460 households with 1,172 food packs, along with an additional 300 households helped with 537 school booster packs. In December we were our busiest ever and gave out an estimated 10 tonnes of food.

Staff and Volunteers

We are immensely grateful to our volunteers who have helped in so many different ways this year including foodbank stacking, packing and delivering, sorting clothing and bedding, administrative support, debt and money advice, budgeting courses, fundraising, project management, welcoming and our trustees who provide governance.

CHAT has always been an organisation that welcomes volunteers but this year we have committed to the Investing in Volunteers (IiV) which is the UK quality standard for good practice in volunteer management. Following this standard will improve the effectiveness of our work with volunteers and underlines how much CHAT values the input of our current volunteers, and how we want to continue to recruit with new volunteers. Every month volunteers contribute over 235 hours of their time without which we would not be able to reach the number of people we do.

In addition to casework, we continue to ensure the quality of our service and staff have attended training on many topics including GDPR, Safeguarding, Case management, housing law, debt casework and mental health first aid.

The trustees are committed to developing a supportive team environment and the wellbeing of all team members is very important to CHAT. We have said goodbye to some longstanding members of staff, and we thank them for their work this year. Several new members of staff have been welcomed to the team. All staff have access to an employee assistance programme, regular supervision internally, and, recognising the difficult nature of the advisor's job we also offer access to an external psychotherapist.

Connecting with the community

During the year we continued to connect with the community in a variety of ways through our newsletter, local press and social media. It has been exciting to be able to visit groups in person once again this year and we have attended rotary groups, deanery synods, church services, school assemblies, youth groups amongst others. We greatly appreciate their support and encouragement along with practical and financial help. We are also grateful to those who fundraise for us and share our story with the wider community.

Financial review

The year under review saw a gradual lifting of Covid-19 restrictions. All our usual services were available to clients during the year and the office has gradually re-opened in line with the Covid regulations in force at the time.

Overall income at £393,988 was down by 1.77% on 2021 (£401,104) with the gradual cessation of some Covid related grants. Voluntary income (donations) increased by 10%. Fundraising events and service delivery income increased as we initiated various events and entered into partnership agreements with other agencies.

Overall expenditure at £370,067 increased by 7.9% with increases in food, hardship grants, additional advisor hours and professional costs, outweighed by lower equipment and fundraising costs.

GENERAL FUND:
INCOME of £270,787 was 4% higher than 2021 (£260,280). Donation and grant income was static but fundraising events, service provision under contracts and other income increased as the trustees explored new avenues of income generation.

EXPENDITURE of £247,711 was 8.7% higher than 2021 (£227,771) as a result of higher employment and professional costs outweighed by lower property and equipment costs.

Fundraising – expenditure of £29,726 was 15% lower than 2021 (£35,121). Last year we took advantage of investing in promotional materials, at a reasonable cost, that can be utilised over the next year or so.

Charitable activities – expenditure of £217,985 was 13% higher than 2021 (£192,650).
Payroll costs increased by 19.8% to £142,829 as the cost of debt and money advisors and some Covid relief work was transferred from restricted funds that had come to an end during the year.

Costs in 2021 included measures taken to ensure that our IT and other equipment were fit for purpose and these costs fell this year to £6,631 from £10,974 in 2021.

Professional fees include accounting, HR support and AQS costs. These essential support items increased by 100% to £11,829 in the year. Not all of these costs are expected to continue in 2023.

RESTRICTED FUNDS:
These funds are restricted by the donors/grantors for specific purposes. A number of the funds were fully utilised during the year and additional funding for the foodbank, food/hardship relief, the provision of budgeting courses, additional advice hours, household support etc. was provided through individual donors, grants from County and District Councils and grant awarding bodies etc.

These funds provide additional services by taking the pressure off the general fund; in particular advisor employment costs.

Total income was £123,201, down by 12.5% on 2021 (£140,824)

Total expenditure was £122,356, up by 6.3% on 2021 (£115,106). Expenditure includes the use of fund balances brought forward from 2021 and included the following:

- Foodbank – in addition to donations of food via supermarket collections, £25,669 was spent on providing food and household items and £16,193 on salaries and associated costs
- Fuel and Hardship £7,971
- Debt & Money Advice - £22,247 salaries and associated costs
- Covid-19 Response – £9,712 salaries and associated costs
- Additional Advice hours - £19,907 debt/money advice and housing advice salaries and associated costs
- Household Support - £7,075 – emergency food and household grants

Services paid for through the general fund and restricted funds demonstrate the reach that CHAT has throughout Mid Devon by providing housing and debt and money advice, and poverty and hardship relief to local residents.

Reserves policy
The trustees are aware of the need to secure CHAT's viability beyond the immediate future. For the long term it must be able to absorb setbacks and take advantage of change and opportunity.

This reserves policy applies to the unrestricted funds of the charity and the trustees aim is to ensure a balance between a reasonable level of reserves in accordance with the guidelines laid down by the Charity Commission and sensible use of funds. In particular it is designed to:

Cover uncertainty over future income
Ensure sufficient cash-flow to carry out day-to-day business
In the event of CHAT having to be wound up provision for the continuation of operations must be kept in reserve to allow for a managed closure
Maintain a provision for redundancy

Reserves can only be generated and maintained by strict financial controls. An overview of the charity's financial position is considered at all trustee meetings and the trustees review the reserves policy as and when deemed necessary and always annually.

In order to meet these objectives, the optimum level of the general reserves was set at £81,000. We were able to maintain this reserve level during the financial year, but this must be regarded as a minimum and the trustees work to ensure that reserves reflect the points described above.

Principal sources of funds
CHAT receives very little public funding, and therefore the trustees seek to maintain a broad base of funding sources, including grants and donations. Our fundraiser applies for grants from a variety of organisations. CHAT continues to develop its fundraising strategy as part of its Business Plan, with a view to attracting corporate funding, developing a legacy policy and promoting the Givers of Hope Scheme.

Risk management
All charities face an increasingly competitive market when approaching grant-making trusts for support. By implementing effective and tight cost controls and by providing ongoing financial management information, the financial risk to the charity is kept to a minimum. The Executive Management team meet regularly to review the financial position of CHAT and monitor fundraising strategies.

Structure, governance and management
The organisation is a Charitable Company limited by guarantee, incorporated on 31st August 1995 and registered as a charity on 27th September 1995. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding ten pounds. Members are subscribers to the Memorandum of Association and admitted to membership in accordance with the rules set out in the Articles of Association and subject to trustee approval. Members pay an annual subscription and are entitled to vote at the AGM.

Trustee selection methods, induction and training
The directors of the company are also trustees for the purpose of charity law and under the company's Articles are known as members of the Council of Management. Under the requirements of the Memorandum and Articles of Association, the members of the Council of Management are elected to serve for a period of a maximum of three years after which they must be re-elected at the next Annual General Meeting.
The Council of Management seeks to select trustees according to the skills and expertise they can offer and new trustees are encouraged to explore this with the Chair and other members of the board before the AGM. All trustees are encouraged to attend training on trustee duties and given appropriate booklets and information produced by the Charity Commission and other relevant bodies. They are expected to familiarise themselves with the work of CHAT and to this end can spend time at the CHAT office, talking to and shadowing staff members, where appropriate, and spend time with other trustees who already have a working knowledge of the organisation.

Organisational structure
CHAT's Council of Management meets at least four times a year and is responsible for the direction and policy of the charity.
The CEO is responsible to the trustees for the day-to-day running of all departments of the organisation and for carrying out the strategic plans for the organisation. She meets regularly with various trustees, particularly the Chair, and liaises with the Treasurer, and Executive Management team in order to ensure swift and effective decision making. The CEO also performs the roles of office manager and finance officer, and therefore has a detailed understanding of the organisation as a whole.

Reference and administrative details-

Registered charity number	1049478
Company registration number	3096996
Registered office and operation address	Coggan's Well House, Phoenix Lane Tiverton, Devon EX16 6LU

Trustees

Simon Friend	Appointed 06/07/2015	Chair
Peter Day	Appointed 06/07/2015	Vice Chair
Jean Clifton	Appointed 12/03/2011	
Terry Norris	Appointed 02/07/2018	Treasurer
Lara Wielenga	Appointed 02/07/2018	
Steve Daykin	Appointed 29/07/2021	
Vivienne Brewster	Appointed 02/07/2018	
Jennifer Tower	Appointed 02/07/2018	
Mathew Melksham	Appointed 02/07/2018	
Rod Hewson	Appointed 30/07/2020	

Company secretary	Clive Williams
Treasurer	Terence Norris
CEO	Alison Padfield

Responsibilities of the Trustees

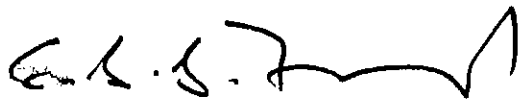
Company law requires the trustees, who are directors for the purposes of company law, to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing those financial statements, the trustees should follow best practice and:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to assume that the company will continue on that basis.

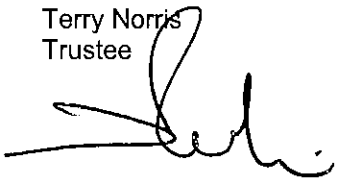
The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. The Trustees are also responsible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

Approved by the trustees on 18th July 2022 and signed on their behalf by:

Simon Friend
Chair



Terry Norris
Trustee



Independent Examiner's Report to the Trustees of Churches Housing Action Team (Mid Devon) Ltd

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2022 set out on pages 9 to 15.

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

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 (the 2011Act). 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

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants which is one of the listed bodies.

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

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

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

S Legassick
Certified Accountant
21 Angel Hill
Tiverton Devon EX 16 6PE

CHURCHES HOUSING ACTION TEAM (MID DEVON) LIMITED
YEAR ENDED 31st MARCH 2022

STATEMENT OF FINANCIAL ACTIVITIES

	Notes	Unrestricted funds General £	Unrestricted funds Designated £	Restricted funds £	Total 2022 £	*Total 2021 £*
Income						
Income and endowments from:						
Donations and legacies		233,191	-	114,232	347,423	*232,157*
Charitable activities		31,635	-	8,969	40,604	*165,339*
Other trading activities		5,576	-	-	5,576	*3,354*
Investments		385	-	-	385	*254*
Total income		270,787	-	123,201	393,988	*401,104*
Expenditure						
Raising funds	10	(29,726)	-		(29,726)	*(35,121)*
Charitable activities	10	(217,985)	-	(122,356)	(340,341)	*(307,756)*
Total expenditure	10	(247,711)	-	(122,356)	(370,067)	*(342,877)*
Net income before transfers		23,076	-	845	23,921	*58,227*
Transfers between funds	8	(15,539)	15,000	539	-	-
Net movement in funds		7,537	15,000	1,384	23,921	*58,227*
Fund balances brought forward		125,888	5,000	34,909	165,797	*107,570*
Fund balances carried forward		133,425	20,000	36,293	189,718	*165,797*

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

BALANCE SHEET AT 31st MARCH 2022

	Notes	2022		2021	
		£	£	£	£
Tangible fixed assets	3		12,926		15,396
Current assets					
Debtors	4	64,060		17,197	
Cash at bank and in hand		124,212		155,606	
		188,272		172,803	
Creditors: amounts falling due within one year					
Creditors	5	(11,480)		(22,402)	
		(11,480)		(22,402)	
Net current assets			176,792		150,401
Net assets	6		189,718		165,797
Reserves					
Unrestricted general reserve	6		133,425		125,888
Designated funds	6		20,000		5,000
Restricted funds	6		36,293		34,909
Total funds			189,718		165,797

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime and in accordance with FRS102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland.'

For the financial year ended 31 March 2022 the company was enitled to exemption from audit under section 477 Companies Act 2006; and no notice has been deposited under section 476.

Approved by the Trustees on 18 July 2022 and signed on their behalf by:

Simon Friend
Chair

Terry Norris
Trustee

NOTES AND ACCOUNTING POLICIES

1. Accounting policies

Basis of accounting
The financial statements are 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 (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Churches Housing Action Team (Mid Devon) Ltd meets the definition of a public benefit entity under FRS 102. Assets and liabilities are recognised at historical cost or transaction value unless otherwise stated.

Fund accounting
Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subject to restrictions on their expenditure imposed by the donor or through the terms under which the funds were raised.

Income
All incoming resources are included in the statement of financial activities when the charity is entitled to the income, when it is probable that the income will be received and when the amount can be quantified with reasonable accuracy.

Voluntary income includes grants, donations and gifts and is included in full when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Investment income is included when receivable.

Expenditure
Expenditure is recognised on the accruals basis inclusive of Value Added Tax which cannot be recovered.

Costs of generating funds comprise the costs of attracting donations and administering membership.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services. It includes both the costs that can be allocated directly and indirect costs necessary to support the activities.

All costs are allocated between the expenditure categories of the statement of financial activities on a basis designed to reflect use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

Creditors are measured at settlement amounts less any trade discounts

Assets

Tangible fixed assets are depreciated by equal annual instalments over their estimated useful lives at the following rates:

Fixtures and fittings	33%
I T Equipment	33%
Leasehold improvements	Over the term of the lease

Debtors are measured at the cash or other consideration expected to be received

NOTES AND ACCOUNTING POLICIES

2. Net Income for the year

This is stated after charging:	2022	2021
	£	£
Depreciation of tangible assets owned by the company	2,470	115

3. Tangible fixed assets

	Leasehold Improvements	Furniture	Fixtures & fittings	I T equipment	Total
Cost	£	£	£	£	£
At 1 April 2021	11,323	7,740	16,047	26,781	61,891
Additions	-	-	-	-	0
Disposals	-	-	-	-	0
At 31 March 2022	11,323	7,740	16,047	26,781	61,891
Depreciation					
At 1 April 2021	-	7,740	11,974	26,781	46,495
Charge for the year	1,350	-	1,120	-	2,470
Eliminated on disposals					0
At 31 March 2022	0	7,740	13,094	26,781	48,965
Net book amounts					
At 31 March 2022	9,973	-	2,953	-	12,926
At 31 March 2021	11,323	-	4,073	-	15,396

4. Debtors

	2022	2021
	£	£
Trade debtors	40,235	7,869
Prepayments and accrued income	7,789	6,898
Other debtors	16,036	2,430
	64,060	17,197

5. Creditors

	2022	2021
	£	£
Trade creditors	7,039	20,001
Accruals and deferred income	3,986	924
Taxation and Social Security	-	-
Tenant savings	-	170
Other creditors	455	1,307
	11,480	22,402

6. Analysis of net assets between funds

	General	Restricted	Total
	£	£	£
Fixed assets	12,926		12,926
Current assets	151,979	36,293	188,272
Creditors	(11,480)		(11,480)
	153,425	36,293	189,718

7. Related Party Transactions

No trustees were in receipt of fees or expenses during the year.
There were no related party transactions

8. **Movements in funds**

	April 2021 £	Income £	Paid £	Transfers £	March 2022 £
Restricted funds					
Debt and Money Advice	4,734	17,617	(22,268)	-	83
Food Fund	8,354	30,602	(25,800)	-	13,156
Fuel Poverty Fund	82	1,381	(1,446)	-	17
Skills for Tenancy	1,000	-	-	-	1,000
Staff Wellbeing	359	600	(150)	-	809
Hardship Fund	5,417	1,245	(6,525)	-	137
Foodbank operation	0	23,350	(16,253)	-	7,097
Covid 19 Response	8,869	824	(9,711)	18	-
Marketing and publicity	0	10,000	(3,024)	-	6,976
Budgeting Courses	0	6,675	(675)	-	6,000
Crediton Outreach	1,250	-	(817)	-	433
Training	1,600	-	(2,016)	416	-
Food Poverty Research	690	4,000	(4,720)	30	-
Additional Advice Hours	0	19,907	(19,907)	-	-
DCF Household Support	0	7,000	(7,075)	75	-
DMA Training	2,554	-	(1,969)	-	585
Total restricted funds	34,909	123,201	(122,356)	539	36,293
Unrestricted funds					
Assisted Tenancies	5,000	-	-	-	5,000
Springboard Project	-	-	-	15,000	15,000
General Reserve	125,888	270,787	(247,711)	(15,539)	133,425
	165,797	393,988	(370,067)	-	189,718

Debt and Money Advice. A fund to provide advice to clients to manage their income and expenditure to control personal debt.

Food Fund. Donations to provide food for those in need.

Fuel Poverty Fund. Donations to assist with the provision of fuel for those in need.

Skills for Tenancy: A fund to establish a programme to assist clients with tenancy skills.

Staff Wellbeing. A fund to provide support and supervision for staff.

Hardship Fund. A fund for specific hardship needs of clients of CHAT for which no other budget is available.

Foodbank operation costs: Funding to support the costs of running the foodbank.

Covid 19 Response: To provide appropriate response to Covid-related hardship.

Marketing and publicity: A fund to audit marketing and publicity materials and develop a strategy to increase engagement with both the community and potential clients.

Budgeting Courses: A fund to run budgeting courses across Mid Devon using staff and volunteers

Crediton Outreach: A fund to set up regular outreach in the Crediton area

Training: To provide mental health training for all staff.

Food Poverty Research: To conduct research for Devon County Council into food insecurity in Mid Devon.

Additional Advice Hours: To provide additional advice hours at times of increased demand.

DCF Household support: Funding provided by Devon Community Foundation for grants towards food and energy for clients in need.

DMA Training: For training of volunteers in debt and money advice.

Assisted Tenancies. A fund to help prospective tenants in difficult circumstances obtain tenanted accommodation.

Springboard Project: A joint initiative by CHAT and Crediton Foodbank to employ a support worker to enable people to sustain tenancies and prevent homelessness.

NOTES AND ACCOUNTING POLICIES

9. Staff costs and numbers

Staff costs were as follows:

	2022	2021
	£	£
Gross wages and salaries	216,119	190,368
Social security costs	10,881	10,202
Pension costs	6,718	6,398
	233,718	206,968

The average number of full time equivalent employees was:

	Number	Number
Management and administration	2.6	2.5
Support and advice	6.6	5.3
	9.2	7.8

No employee received emoluments of more that £60,000 (2020: none)

The charity operates a defined contribution pension scheme. The contributions are allocated between direct costs and support costs according to the staff involved.

10. Total expenditure

	Direct costs		Support costs			
	Staff	Other	Staff	Other	Total 2022	*Total 2021*
	£	£	£	£	£	*£*
Raising funds						
Fundraising and membership	25,658	4,068	-	-	29,726	*35,121*
Charitable activities						
Unrestricted funds						
General and core activities	100039	10,396	40,033	67,517	217,985	*192,650*
Restricted funds						
Debt and money advice	21,754	283	-	285	22,322	*36,803*
Other	46,234	41,462	-	12,338	100,034	*78,303*
	67,988	41,745	-	12,623	122,356	*115,106*
Total expenditure	67,988	41,745	-	12,623	122,356	*342,877*

Support costs include governance costs estimated at £3,000 (2021: £3,000)

Governance costs include independent examiner's fees of £nil (2021: nil)

11. Commitments under operating leases

At 31 March 2022 the company had annual commitments of £21,000 (2021: £21,000) under non-cancellable operating leases expiring between 2 and 5 years in respect of land and buildings.

NOTES AND ACCOUNTING POLICIES

12. Detailed Income and expenditure account

	Unrestricted				
	General and core activities	Designated funds	Restricted funds	Total 2022	*Total 2021*
	£	£	£	£	
Income					
Operating grants	31,635		8,969	40,604	*165339*
Other grants	53,587		82,551	136,138	*45672*
Donations	170,884		31,681	202,565	*183747*
Fundraising	8,195			8,195	*2273*
Membership	525			525	*465*
Other trading activities	5,576			5,576	*3354*
Bank interest	385			385	*254*
	270,787	0	123,201	393,988	*401,104*
Direct charitable expenditure					
Accommodation, food and hardship	592		41,069	41,661	*32970*
Salaries, including NI and pension costs	100,039		67,988	168,027	*141074*
Staff supervision	661		150	811	*280*
Recruitment and training	2,757			2,757	*7109*
Travel expenses	268		243	511	*772*
Telephone, publications, subscriptions	6,118		283	6,401	*7336*
	110,435	0	109,733	220,168	*189,541*
Support costs: fundraising	29,726			29,726	*35121*
Support costs: charitable activities					
Salaries, including NI and pension costs	40,033			40,033	*37946*
Travel expenses			54	54	*283*
Property costs	33,833		802	34,635	*34508*
Telephone	3,335		-	3,335	*2975*
I T costs	4,649		75	4,724	*2630*
Postage, stationery and copier	2,243		29	2,272	*4100*
Publications and subscriptions	2,542		135	2,677	*2710*
Equipment repairs and renewals	1,982		4,065	6,047	*12988*
Insurance	3,196		32	3,228	*2840*
Professional fees	11,829		5,341	17,170	*13252*
Recruitment and training	254		2,016	2,270	*2922*
Miscellaneous	1,184		74	1,258	*946*
Depreciation	2,470		-	2,470	*115*
	107,550	0	12,623	120,173	*118215*
Total resources expended	247,711	0	122,356	370,067	*342,877*
Net incoming resources before transfers	23,076	0	845	23,921	*58,227*

Churches Housing Action Team (Devon) Ltd

England & Wales - Charity number 1049478

Accounts

CHURCHES HOUSING ACTION TEAM (MID DEVON) LIMITED

REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 31ST MARCH 2021

Tackling homelessness; avoiding evictions; bringing hope

A Company Limited by Guarantee - Registered in England No. 03096996
Registered Office – Coggan's Well House, Tiverton EX16 6LU Registered Charity No. 1049478

Tackling homelessness; avoiding evictions; bringing hope

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Trustees report for the year ended 31st March 2021

The trustees present their report and financial statements for the year ended 31st March 2021 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2015).

Chair's Report

The year to 31st March 2021 has been extraordinary!

As I reflect over the last year, I am so proud of our staff, volunteers, supporters and local community who have risen to the many challenges that we have faced. In many ways, the last year has shown how 25 years of CHAT being here for those most in need, help equip us for the necessary crisis management for local homelessness, housing and poverty issues. It's been encouraging to see long established relationships with Mid Devon District Council, Tiverton Town Council, schools, churches and other agencies in the area bear fruit as CHAT has been a trusted partner in delivering emergency hardship funding and food parcels to 100's of local families in the Mid-Devon area.

We are so grateful to all those who have worked throughout this pandemic and also to those who had to patiently wait at home until they were able to come into the office due to restrictions.

"...we continue to dream dreams and create visions for how CHAT can best serve the needs of those struggling..."

During the year, the demand for advice for those who were homeless decreased with the Governments 'everybody in' scheme and the break in evictions. However we have seen a sharp upswing in demand for these services as protections are lifted. It has been noticeable that since the New Year the demand for Debt and Money advice has really started to take off again and unsurprisingly, demand for the foodbank remained at very high levels for the entire year. I am very proud of the way CHAT rose to the challenges that were presented - with a very quick and nimble response to working with the local community including individuals, supermarkets, churches, voluntary and statutory agencies, food wholesalers and local businesses. During the year, we continued to train more volunteers in our debt and money service, and I am so thankful to that team and the volunteers for the work they have done which will be such an important foundation to the very clear increase in demand for this advice we expect to see as Government financial support begins to taper off.

We remain committed to being a client-centered Hub for Housing Help and we know how much our clients appreciate the welcoming environment and easy access to the foodbank. In line with our Equality & Diversity policy, & The Equality Act 2010 which calls the duty to make reasonable adjustments, we used the time of lockdown to make our entrance to our reception hub fully accessible to those with disabilities.

We were very fortunate that so many were able to help CHAT financially with generous donations, and as a result, financially the year was not as challenging as it might have been. The Covid-19 crisis and its long-term effect on the economy is likely to bring further uncertainty in respect of funding and we are working hard to develop strategies that will ensure we diversify our sources of income. We are hugely grateful to all our local supporters and the grant making bodies who have supported us this year.

Despite ending another year in highly unusual circumstances, we continue to dream dreams and create visions for how CHAT can best serve the needs of those struggling with housing issues, debt, poverty and the pervading loneliness that surrounds these things. We are seeing increasingly complex cases and we are certain that the Covid-19 situation will lead to a substantial increase in demand for our services which will include more clients who are struggling with mental health issues.

I am extremely grateful to my fellow trustees and look forward to working with them, the staff and volunteers in bringing hope to all those suffering with the hopelessness that continue to surround issues of housing and debt.

Simon Friend,
Chair of Trustees

Charitable Objectives

CHAT exists to relieve either generally or individually, persons within the area of Mid Devon, without distinction of gender, or of political, religious, or other opinions, who are in conditions of need, hardship or distress, by making grants of money, or providing or paying for items or services or facilities calculated to reduce the need, hardship or distress of such persons, and in particular to relieve persons who are homeless or threatened with homelessness, or who are without decent, secure, permanent accommodation. The common purpose of the company is social action as defined by the principles of the Christian faith.

Public Benefit

The charity acknowledges the requirement to demonstrate that it has charitable aims and purposes that are for the public benefit. As the only charitable organisation in Mid Devon that exists solely to respond to and prevent homelessness, all that we do is about helping individuals and families in crisis find their way back to suitable accommodation, or keep their existing tenancy. The service is free and accessible to anyone living in the Mid Devon area and the trustees believe that the work of CHAT in homelessness and homeless prevention issues, debt advice, the foodbank, the fuel poverty and hardship schemes clearly demonstrates that our charitable aims are indeed for the benefit of the public and that trustees have complied with Section 4 of the Charities Act 2011 and benefits the wider community as a whole.

Review of Activities

Despite the challenges brought about by the pandemic, CHAT has continued to offer all of its services and remained open throughout the year and the various lockdowns. Although we have been unable to offer drop in advice, we have embraced remote working and continued to serve those struggling with housing or homelessness in the Mid Devon area.

We continue to work closely with other agencies in the area both referring to them and having clients referred to us. Mid Devon District Council, Citizens Advice, Uplift, LEAP, the local Job Centre Plus are among the agencies we speak to regularly along with local surgeries and schools.

"CHAT have worked with us for some years and we have always found its staff very professional, dedicated and caring. We particularly appreciate CHAT's work with those facing homelessness and struggling to maintain their tenancies... CHAT is a great asset to us and the local community."
Christine, Customer Welfare Officer, MDDC

Supporting Clients with Housing Advice

At the beginning of this year all evictions were paused, people were not able to move house due to the pandemic, but there were other challenges. We have helped clients negotiate with landlords, supported with neighbourhood issues, assisted with necessary house repairs, helped find more suitable accommodation and advocated on behalf of those homeless and threatened with homelessness.

Andy & Jackie's Story

Andy and Jackie approached CHAT for advice due to ongoing anti-social behaviour from their neighbours and repair issues in their rented property.*

We were able to act as intermediary between them and the landlord and we raised concerns that cigarette smoke was coming through the flooring into their flat and damaging carpets and wallpaper. We sought advice from the Fire Service and we challenged the safety of the fireproofing and conversion of the flats. The property had been converted correctly according to planning legislation at the time but was not up to current regulations. The neighbour was not engaging in mediation and the landlord was not fixing the issues in the flat - this was affecting their mental wellbeing and physical health. CHAT gathered evidence and appealed the Devon Home Choice banding and they were awarded a property and moved recently. They have expressed how much better they feel and compensation will be forthcoming from the landlord which will help them move forward.

Our Assisted Tenancy Scheme offers a deposit bond to enable clients to move into a house without having to save for the rent in advance along with the deposit. We launched this scheme during the year with 2 people on the scheme and we will continue to work closely with the clients and landlords throughout the tenancy to ensure the tenancies are a success.

Supporting Clients with Debt and Money Advice

As you can see the number of debt cases rocketed and we were able to employ another debt advisor and have more than doubled the number of volunteers, despite the challenges of having to train them remotely. We are thrilled to be partnering with St. Andrews Church in Cullompton running a weekly service there which will make accessing our service much easier for those clients.

Julie's Story

Julie has lived locally for many years and brought up a family in the area. She suffers from Multiple Sclerosis has two sons living with her. She was managing well but her partner left suddenly and offered no support. Her financial position began to spiral out of control and her mental health inevitably suffered.*

"I feel a new sense of motivation for my life. Not in complete control, but I am managing. I am enormously grateful to CHAT, and wish more people knew what you are able to do" Julie

Julie's daughter had herself received help from CHAT so suggested her Mum contacted us.

After explaining the debt advice process CHAT took up dealing with the creditors. Some of them were cooperative, but others remained uncooperative and intimidating, and in one case CHAT had to challenge them firmly, as they were not adhering to the relevant codes of practice. Julie's income simply wasn't covering her essential outgoings so we were also able to help her with food from the foodbank, some vouchers for Christmas and helped her apply to a hardship fund.

Julie's debt totalled over £23,000 and when we discussed the options with her she decided that an application for bankruptcy would be best. We obtained funding for this and supported her with the whole process - Julie was declared bankrupt early this spring.

We are still in touch with Julie and she is setting up standing orders for her rent and regular bills. She has described to us a sense of relief after her first contact with CHAT - that there was someone who actually listened and was able to take her forward.

CHAT Debt & Money Advice

	20/21	19/20	% increase
Debt Relief Orders Processed	16	7	129%
Bankruptcies Processed	7	1	600%
Debt Managed	£311,209	£110,460	182%
Cases Opened	149	67	122%
Trained Advisors *(staff & volunteers)*	13	5	160%

The 3 most common debts people need assistance with are fuel, water and council tax debts.

Our debt advice service is supported by Community Money Advice and all advice is FCA (Financial Conduct Authority) regulated.

Supporting Clients with their Tenancy

Tenancy support has been very different this year due to home visiting restrictions, but by working remotely and seeing people when we have been able, we have supported 73 clients to remain in their tenancy. This can involve helping with utility bills, negotiating with the landlord and helping with life skills. Every case is different with personalised support.

Bob's Story

Bob was referred to CHAT by his Mid Devon District Council Housing Officer as he had over £1400 rent arrears, the situation was becoming very serious he was at risk of eviction and facing court action.*

Bob's income had been severely affected by the developing Coronavirus situation. He worked on a self-employed basis and his income had been considerably affected by the new lockdown rules. He did not want to downsize his home or move away from the area that he had known most of his adult life but was unable to pay the rent.

We immediately supported him with the foodbank and helped Bob apply for a grant to help with his electricity and gas bills. Bob needed to apply for Universal Credit but he found this difficult to do because he could not regularly access the internet so we helped him get the application completed.

Bob's health was beginning to suffer and the rent arrears were increasing rapidly as he had very little income and he was becoming more stressed.

We made an application for a Discretionary Hardship Payment (DHP) and liaised with MDDC on the client's behalf to keep them updated on the situation.

There were delays getting his claim for Universal Credit actioned, but he finally had his first payment of this benefit in December 2020. Shortly after this the DHP one off payment of £2500 was awarded and this cleared most of the debt he owed with his rent. The court action was suspended.

Bob is paying his rent along with additional payments towards his rent account to clear the debt and we continue to work with him to assist him in staying in that tenancy.

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Supporting Clients with Food and Hardship Relief

As well as our crisis packs, we delivered monthly booster packs for those who are on low incomes and addressing their ongoing issues. Partnering with local business and clubs we delivered school packs for those families who were struggling with the extra demands and expenses of homeschooling etc. We were also able to offer these families the support of our advisors to see if there was any extra help we could provide. We partnered with local schools, Catch 77 and other foodbanks to ensure consistent help was offered where needed and we were able to support some of the smaller foodbanks in the area.

Our hardship fund has been used to help with one-off necessary items (bus tickets, kettles, toasters, mobile phones etc) to clients we are working with. Tents, bedding and home starter packs were given out to those who needed them.

This year we have worked in partnership with Navigate to deliver the Mid Devon Local Support Fund on behalf of Mid Devon District Council. As well as supporting the clients with over £30,000 of grants to help with necessary purchases such as food, fuel and internet access, both agencies also offer ongoing support and advice to help the clients to overcome the barriers and challenges they are facing as a result of the Covid-19 pandemic.

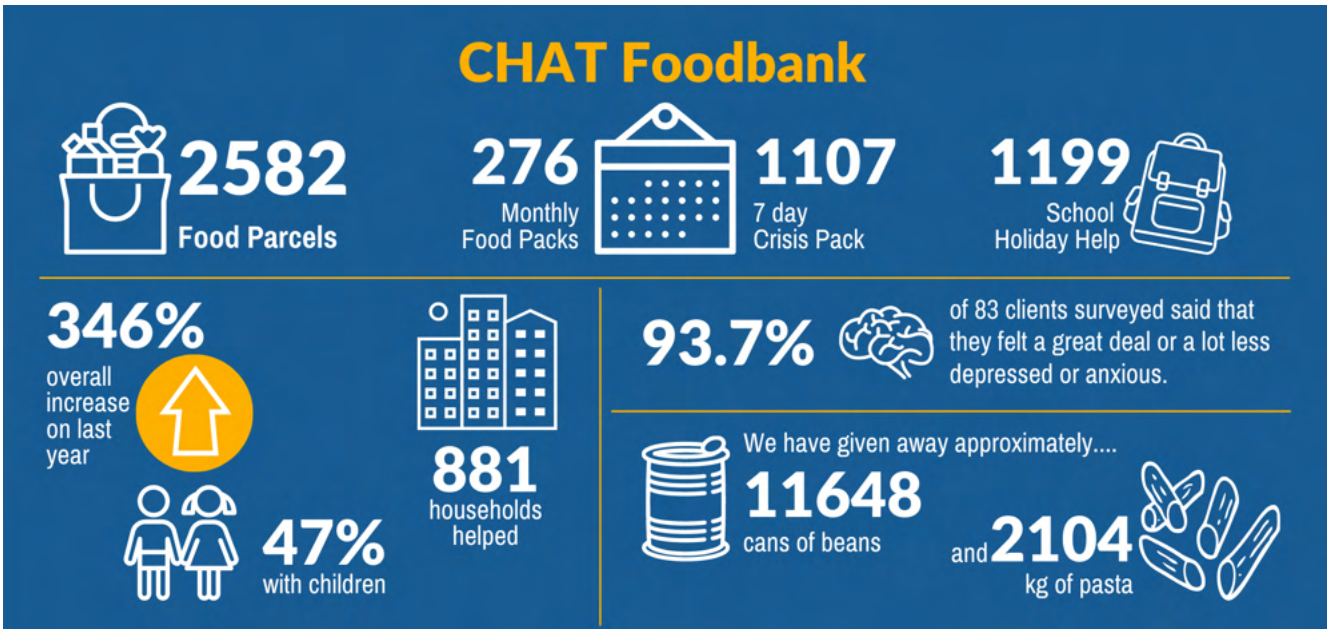
"I will always be grateful to CHAT for their help at a point in my life where I did not know where to turn" Sam

Sam's Story

When we met Sam he was homeless and in temporary accommodation due to an ongoing court battle with his ex wife over the ownership of their property. He had never been in this situation before and did not know where to turn. He was applying for Universal Credit and so had no money available to him. He had no furniture or cooking facilities so we provided him with a start up pack which included a kettle, toaster, microwave, heater, camp bed, bedding, crockery and food. Sam was always grateful and also apologetic as he had never expected to have to ask for things like this – until recently he had a good job, a family home and a stable lifestyle.*

Over the following weeks Sam was moved to more permanent accommodation, we continued to help with food and essential items and generally kept in touch, as although he was positive about the eventual court decision, he was very low in mood and lonely. We referred him to various mental health support services, and he started receiving support and counselling.

Sam no longer requires help with food as he is just about managing on his benefits. It will take him a while to settle down again but he is aware that he can phone CHAT if he needs any further assistance.



Tackling homelessness; avoiding evictions; bringing hope

During April and May 2020 food donations were hard to come by because of the shortages of lockdown, and people were not able to shop regularly. However the community went out of their way to help – by donating money, online orders direct to us and local businesses donating. We are grateful to our volunteers and MDDC who helped us deliver food parcels. We were also able to be a point of contact for the community by processing the phone calls for the volunteers who were helping collect prescriptions and do shopping etc. In partnership with local churches, Tiverton Town Council and the local volunteers we are part of Lunch on the Go in Tiverton which offers soup and a chat to those who need it. We have continued to partner with ReRooted and other agencies where possible.

Of course the needs of our community have changed due to the effects of the pandemic, and we were pleased to be selected to work with Devon Community Foundation on behalf of Devon County Council, conducting research into food insecurity and associated issues in the Mid Devon area. The findings from this research continues to shape our service delivery as we seek to be proactive and respond to the changing needs of the most vulnerable in our community.

Our foodbank is regularly stocked and sorted by committed volunteers who come in throughout the week. They date sort and rotate stock, so we make the best use of anything we have donated.

Contribution and Welfare of Staff and Volunteers

This year we have missed seeing a lot of our regular volunteers who had to step down due to Covid restrictions affecting how we were operating and the need to restrict numbers in the building. We missed those volunteers but were delighted to be able to catch up in the summer with an afternoon tea sponsored by Devon Surface Care. We are grateful to those who were able to help us in different ways including those who have helped pack and deliver food along with admin support. We have always been grateful to our volunteers but this year more than ever we have been aware that without their willingness to give their time and commitment we would not be able to provide the service we do to our clients. During the year we have recruited new advisors to join the debt and money advice team and these volunteers are all trained to be able to deliver debt advice and have made a huge difference in the number of clients we are able to see.

Over £71,000 of added income was awarded to our clients through grants and other financial gains.

We continue to be thankful for all those who spend many hours working in the background – those who with graphic

design, website development, our trustees who provide governance and the many people who fundraise for us and share our story with the wider community. Many churches in our area support our work financially and pray regularly for the work we do.

This year our volunteers gave up approximately £112,884 worth of hours. We simply could not help as many people as we do without them and we remain tremendously grateful.

We continue to be proud of the flexibility of our staff team who responded with resilience during this exceptional year. Staff wellbeing is very important to CHAT and all staff have access to regular supervision internally and with an external psychotherapist, and support staff with a caring work environment however we can.

In addition to casework we continue to ensure the quality of our service and to that end staff have attended training on many topics including GDPR, Mental Health awareness, Benefits, Domestic Abuse, Housing and Homelessness, Suicide awareness, Debt and Money Advice, Safeguarding and Case Management, Equality and Diversity.

Connecting with the Community

During the year we continued to connect with the community in a variety of ways, our newsletter, local press, social media but maximising the use of everyone's new found online video skills (often using Zoom!). We were able to offer some video assemblies and attend some church homegroups via zoom. We have been involved with Tiverton Town Council's Covid Working party.

We launched our 'Homeless 4 a Night' sleep-out, via social media, encouraging everyone to sleep out in their gardens which was our biggest fundraiser for the year raising in excess of £8000.

Our community has continued to support with creative ways to fundraise and we are grateful to them – without this support we would not be able to do what we do.

**All names changed to protect identity*

"Lovely to hear of all the great things you have been doing throughout this last year, in such challenging times, well done to all involved" - Duncan, Community Money Advice

CHURCHES HOUSING ACTION TEAM (MID DEVON) LIMITED
A Company Limited by Guarantee - Registered in England No. 03096996
Registered Office – Coggan's Well House, Tiverton EX16 6LU Registered Charity No. 1049478

Financial Review

The year under review was dominated by the extraordinary Covid-19 pandemic emergency, that effectively turned our financial model on its head!

In response to the pandemic grants were available from a number of funders, in addition to a range of government support grants. Individuals, local businesses and charities responded with amazing generosity to support our work in Mid Devon.

General fund - income was, unexpectedly, on budget, even though the budget had been formulated before Covid-19 raised its head. Charitable expenditure was lower than budget because Covid related restricted grants and donations funded the cost of employees who were deployed to tasks that were directly related to the relief work, with an emphasis on the food bank operation.

We have been able to use grants and donations to provide laptops, upgrade IT and telephone equipment to enable remote working and make our offices Covid secure. We also used funds to respond to the emergency by increasing the hours worked in the food bank, where demand rocketed.

Income increased to £260,280 from £174,968 (2020) due to a mixture of donor reaction to the pandemic and the trustee's strategy of developing sustainable sources of income and exploring new fundraising opportunities. Some of the grants received include The Cloth Workers Foundation, The National Lottery Community Fund, Crisis and Devon Community Foundation.

Expenditure increased to £221,771 from £204,900 (2020) as income supported the additional costs of home-working, IT upgrades and premises security as mentioned above. The result was a net surplus of £32,509 for the year - £29,932 deficit 2020.

Restricted funds – as mentioned earlier, grant and donation income, received in response to the pandemic, funded redeployed employees and some establishment costs. We received £140,824 towards our advice services.

Expenditure was £115,106 with the balance of remaining funds carried forward to cover the ongoing and future response to the pandemic.

Going Concern: The pandemic has impacted the income for 2021. However, the trustees have reviewed budgets and forecasts for income and expenditure for 2022 along with available reserves and is reassured about the financial stability of the charity.

Reserves Policy

The trustees are aware of the need to secure CHAT's viability beyond the immediate future. For the long term it must be able to absorb setbacks and take advantage of change and opportunity.

...extraordinary Covid-19 pandemic emergency, that effectively turned our financial model on its head!

This reserves policy applies to the unrestricted funds of the charity and the trustees' aim is to ensure a balance between a reasonable level of reserves in accordance with the guidelines laid down by the Charity Commission and sensible use of funds. In particular it is designed to:

- Cover uncertainty over future income
- Ensure sufficient cash-flow to carry out day-to-day business
- In the event of CHAT having to be wound up, provision for the continuation of operations must be kept in reserve to allow for a managed closure
- Maintain a provision for redundancy

Reserves can only be generated and maintained by strict financial controls. An overview of the charity's financial position is considered at all trustee meetings and the trustees review the reserves policy as and when deemed necessary and always annually.

In order to meet these objectives, the optimum level of the general reserves was set at £81,000. We were able to maintain this reserve level during the financial year but this must be regarded as a minimum and the trustees work to ensure that reserves reflect the points described above.

Principal Sources of Funds

CHAT receives very little public funding, and therefore the Trustees seek to maintain a broad base of funding sources, including grants and donations. Our Development Manager applies for grants from a variety of organisations. CHAT continues to develop its income strategy as part of its Business Plan, with a view to attracting corporate funding, developing a legacy policy and promoting the Givers of Hope Scheme.

Risk Management

All charities face an increasingly competitive market when approaching grant-making trusts for support. By implementing effective and tight cost controls and by providing ongoing financial management information, the financial risk to the charity is kept to a minimum. The Executive management team meet regularly to review the financial position of CHAT and monitor fundraising strategies. All charities face an increasingly competitive market when approaching grant-making trusts for support. By implementing effective and tight cost controls and providing ongoing financial management information, the financial risk to the charity is kept to a minimum. The Executive management team meet regularly to review the financial position of CHAT and monitor fundraising strategies.

Structure, Governance and Management

The organisation is a Charitable Company limited by guarantee, incorporated on 31st August 1995 and registered as a charity on 27th September 1995. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding ten pounds. Members are subscribers to the Memorandum of Association and admitted to membership in accordance with the rules set out in the Articles of Association and subject to Trustee approval. Members pay an annual subscription and are entitled to vote at the AGM.

Trustee Selection Methods, Induction and Training

The directors of the company are also trustees for the purpose of charity law and under the company's Articles are known as members of the Council of Management. Under the requirements of the Memorandum and Articles of Association, the members of the council of management are elected to serve for a period of a maximum of three years after which they must be re-elected at the next Annual General Meeting.

The Council of Management seeks to select trustees according to the skills and expertise they can offer and new trustees are encouraged to explore this with the Chair and other members of the board before the AGM. All Trustees are encouraged to attend training on Trustee duties and given appropriate booklets and information produced by the Charity Commission and other relevant bodies. They are expected to familiarise themselves with the work of CHAT and to this end can spend time at the CHAT office, talking to and shadowing staff members, where appropriate, and spend time with other trustees who already have a working knowledge of the organisation.

Organisational Structure

CHAT's Council of Management meets at least four times a year and is responsible for the direction and policy of the charity.

The CEO is responsible to the Trustees for the day-to-day running of all departments of the organisation and for carrying out the strategic plans for the organisation. She meets regularly with various Trustees, particularly the Chair, and liaises with the Treasurer, in order to facilitate this function. The CEO also performs the roles of office manager and finance officer, and therefore has a detailed understanding of the organisation as a whole.

Reference and administrative details-

Registered Charity Number	1049478
Company Registration Number	3096996
Registered Office and Operation Address	Coggan's Well House, Phoenix Lane Tiverton, Devon EX16 6LU
Trustees: Chair	Simon Friend (Appointed 6/07/15)
Vice Chair	Peter Day (Appointed 6/07/15)
	Jean Clifton (Appointed 12/03/2011)
	Terence Norris (Appointed 2/07/2018)
	Lara Wielenga (Appointed 2/07/2018)
	Rev Ian Johnson (Appointed 2/07/2018)
	Vivienne Brewster (Appointed 2/07/2018)
	Jennifer Tower (Appointed 2/07/2018)
	Mathew Melksham (Appointed 2/07/2018)
	Roderick Hewson (Appointed 30/07/2020)
Company Secretary	Clive Williams
Treasurer	Terence Norris
Chief Executive Officer	Alison Padfi eld

Responsibilities of the Trustees

Company law requires the Trustees, who are directors for the purposes of company law, to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing those financial statements, the Trustees should follow best practice and:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to assume that the company will continue on that basis.

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

Approved by the Trustees on 29th July 2021 and signed on their behalf by:

Simon Friend
Chair

Independent Examiner's Report to the Trustees of Churches Housing Action Team (Mid Devon) Ltd

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2021 set out on pages 15 to 21.

Responsibilities and basis of the report

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

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the 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

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants which is one of the listed bodies.

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

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

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

S Legassick
Certified Accountant
21 Angel Hill
Tiverton Devon EX16 6PE
29th July 2021

Statement of Financial Activities

	Notes	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	Total 2021 £	*Total 2020 £*
Income						
Income and endowments from:						
Donations and legacies		209,220		22,937	232,157	*92,805*
Charitable activities		47,452		117887	165,339	*86,417*
Other trading activities		3,354			3,354	*3,538*
Investments		254			254	*2,961*
Total income		260,280	0	140,824	401,104	*185,721*
Expenditure						
Raising funds	**10**	35,121			35,121	*20,584*
Charitable activities	**10**	192,650		115,106	307,756	*230,424*
Total expenditure	**10**	227,771	0	115,106	342,877	*251,008*
Net income before transfers		32,509	0	25,718	58,227	-65,287
Transfers between funds	**8**	(400)		400	0	0
Net movement in funds		32,109	0	26,118	58,227	*-65,287*
Fund balances brought forward		93,779	5,000	8,791	107,570	*172,857*
Fund balances carried forward		125,888	5,000	34,909	165,797	*107,570*

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

Balance Sheet at 31st March 2020

	Notes	2021		2020	
		£	£	£	£
Tangible fixed assets	**3**		15,396		0
Current assets					
Debtors	**4**	17,197		13,228	
Cash at bank and in hand		155,606		107,788	
		172,803		121,016	
Creditors: amounts falling due within one year					
Creditors	**5**	22,402		13,446	
		22,402		13,446	
Net current assets			150,401		107,570
Net assets	**6**		165,797		107,570
Reserves					
Unrestricted general reserve	**6**		125,888		93,779
Designated funds	**6**		5,000		5,000
Restricted funds	**6**		34,909		8,791
Total funds			165,797		107,570

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime and in accordance with FRS102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland.'

For the financial year ended 31 March 2021 the company was entitled to exemption from audit under section 477 Companies Act 2006; and no notice has been deposited under section 476.

Approved by the Trustees on 29th July 2021 and signed on their behalf by:

Simon Friend
Chair

Terry Norris
Trustee

Notes and Accounting Policies

1. Accounting policies

Basis of accounting

The financial statements are 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 (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Churches Housing Action Team (Mid Devon) Ltd meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subject to restrictions on their expenditure imposed by the donor or through the terms under which the funds were raised.

Income

All incoming resources are included in the statement of financial activities when the charity is entitled to the income, when it is probable that the income will be received and when the amount can be quantified with reasonable accuracy.

Voluntary income includes grants, donations and gifts and is included in full when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Investment income is included when receivable.

Expenditure

Expenditure is recognised on the accruals basis inclusive of Value Added Tax which cannot be recovered.

Costs of generating funds comprise the costs of attracting donations and administering membership.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services. It includes both the costs that can be allocated directly and indirect costs necessary to support the activities.

All costs are allocated between the expenditure categories of the statement of financial activities on a basis designed to reflect use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an

Creditors are measured at settlement amounts less any trade discounts

Assets

Tangible fixed assets are depreciated by equal annual instalments over their estimated useful lives at the following rates:

Fixtures and fittings	33%
I T Equipment	33%
Leasehold improvements	Over the term of the lease

Debtors are measured at the cash or other consideration expected to be received

Notes and Accounting Policies

2. Net income for the year

This is stated after charging:	2021 £	2020 £
Depreciation of tangible assets owned by the company	115	0

3. Tangible fixed assets

	Leasehold improvements	Furniture	Fixtures & fittings	IT equipment	Total
Cost	£	£	£	£	£
At 1 April 2020	0	7,740	11,859	26,781	46,380
Additions	11,323		4,188		15,511
Disposals					0
At 31 March 2021	11,323	7,740	16,047	26,781	61,891
Depreciation					
At 1 April 2020	0	7,740	11,859	26,781	46,380
Charge for the year			115		115
Eliminated on disposals					0
At 31 March 2021	0	7,740	11,974	26,781	46,495
Net book amounts					
At 31 March 2021	11,323	0	4,073	0	15,396
At 31 March 2020	0	0	0	0	0

4. Debtors

	2021 £	2020 £
Trade debtors	7,869	1,252
Prepayments and accrued income	6,898	7,271
Other debtors	2,430	4,705
	17,197	13,228

5. Creditors

Trade creditors	20,001	5,465
Accruals and deferred income	924	769
Taxation and Social Securit	0	3,133
Tenant savings	170	587
Other creditors	1,307	3,492
	22,402	13,446

6. Analysis of net assets between funds

	General £	Restricted £	Total £
Fixed assets	15,396		15,396
Current assets	137,895	34,909	172,804
Creditors	(22,403)		(22,403)
	130,888	34,909	165,797

7. Related Party Transactions

No trustees were in receipt of fees or expenses during the year.
There were no related party transactions

Notes and Accounting Policies

8. Movements in funds

	April 2020				March 2021
	£	£	£	£	£
Restricted funds					
Debt and Money Advice	0	41,537	(36,803)		4,734
Food Fund	1,855	26,042	(19,784)	241	8,354
Fuel Poverty Fund	0	300	(218)		82
Skills for Tenancy	0	1,000			1,000
Staff Wellbeing	14	975	(630)		359
Hardship fund	6,231		(814)		5,417
Tiverton Hardship	691		(691)		0
Covid 19 Response	0	32,758	(23,889)		8,869
Covid 19 Property	0	4,235	(4,262)	27	0
Covid 19 Awards for All	0	7,468	(7,514)	46	0
Crediton Outreach	0	1,250			1,250
Training	0	1,600			1,600
Food Poverty Research	0	8,000	(7,310)		690
Food Booster Packs	0	11,936	(12,022)	86	0
DMA Training	0	3,723	(1,169)		2,554
Total restricted funds	8,791	140,824	(115,106)	400	34,909
Unrestricted funds					
Assisted Tenancies	5,000				5,000
General Reserve	93,779	260,280	(227,771)	(400)	125,888
	107,570	401,104	(342,877)	0	165,797

Debt and Money Advice A fund to provide advice to clients to manage their income and expenditure to control personal debt.
Food Fund Donations to provide food for those in need.
Fuel Poverty Fund Donations to assist with the provision of fuel for those in need.
Skills for Tenancy A fund to establish a programme to assist clients with tenancy skills.
Hardship Fund A fund for specific hardship needs of clients of CHAT for which no other budget it available.
Tiverton Hardship Fund A fund for specific hardship needs of clients of CHAT who are resident in Tiverton.
Staff Wellbeing A fund to provide support and supervision for staff.
Covid 19 Response To provide appropriate response to Covid-related hardship.
Covid 19 Property To adapt the property to ensure Covid 19 security
Covid 19: Awards For All To provide extra adviser hours for Covid 19 support
Crediton Outreach A fund to set up regular outreach in the Crediton area
Training To provide mental health training for all staff.
Food Poverty Research To conduct research for Devon County Council into food insecurity in Mid Devon.
Food Booster Packs To provide essential products packs for struggling families.
DMA Training For training of volunteers in debt and money advice.
Assisted Tenancies A fund to help prospective tenants in difficult circumstances obtain tenanted accommodation.

Notes and Accounting Policies

9. Staff costs and numbers

Staff costs were as follows:

	2021	2020
	£	£
Gross wages and salaries	190,368	157,734
Social security costs	10,202	6,796
Pension costs	6,398	5,017
	206,968	169,547

The average number of full time equivalent employees was:

	Number	Number
Management and administration	2.5	1.5
Support and advice	5.3	5
	7.8	6.5

No employee received emoluments of more that £60,000 (2020: none)

The charity operates a defined contribution pension scheme. The contributions are allocated between direct costs and support costs according to the staff involved.

10. Total expenditure

	Direct costs		Support costs			
	Staff	Other	Staff	Other	Total 2021	*Total 2020*
	£	£	£	£	£	*£*
Raising funds						
Fundraising and membership	27,948	7,173			35,121	*20,584*
Restricted funds					0	*0*
	27,948	7,173	0	0	35,121	*20,584*
Charitable activities						
Unrestricted funds						
General and core activities	77352	10,360	37,946	66,992	192,650	*184,316*
					0	*0*
	77,352	10,360	37,946	66,992	192,650	*184,316*
Restricted funds						
Debt and money advice	32,398	4,395		10	36,803	*20,747*
Frontline adviser					0	*20,282*
Other	31,324	33,712		13,267	78,303	*5,079*
	63,722	38,107	0	13,277	115,106	*46,108*
Total expenditure	169,022	55,640	37,946	80,269	342,877	*251,008*

Support costs include governance costs estimated at £3,000 (2020: £3,000)
Governance costs include independent examiner's fees of £nil (2020: £1,200)

11. Commitments under operating leases

At 31 March 2021 the company had annual commitments of £21,000 (2020: £21,000) under non-cancellable operating leases expiring after more than 5 years in respect of land and buildings.

Notes and Accounting Policies

10. Detailed income and expenditure account

	Unrestricted		Restricted		
	General and core activities £	Assisted tenancies £	Debt and money advice £	Other Restricted funds £	Total £
Income					
Operating grants	47,452		41,537	76,350	165,339
Other grants	45,672				45,672
Donations	163,083			22,937	186,020
Membership	465				465
Other income	3,354				3,354
Bank interest	254				254
	260,280	0	41,537	99,287	401,104
Direct charitable expenditure					
Accommodation, food and hardship	1,747			31,223	32,970
Salaries, including NI and pension costs	77,352		32,398	31,324	141,074
Staff supervision				280	280
Recruitment and training	3,944		1,652	1,513	7,109
Travel expenses	129			643	772
Telephone, publications, subscriptions	4,540		2,743	53	7,336
	87,712	0	36,793	65,036	189,541
Support costs: fundraising	35,121				35,121
Support costs: charitable activities					
Salaries, including NI and pension costs	37,946				37,946
Travel expenses	91			192	283
Property costs	33,949			559	34,508
Telephone	2,975				2,975
I T costs	2,630				2,630
Postage, stationery and copier	3,888			212	4,100
Publications and subscriptions	2,700		10		2,710
Equipment repairs and renewals	8,344			4,644	12,988
Insurance	2,840				2,840
Professional fees	5,942			7,310	13,252
Recruitment and training	2,922				2,922
Miscellaneous	596			350	946
					0
Depreciation	115				115
	104,938	0	10	13,267	118,215
Total resources expended	227,771	0	36,803	78,303	342,877
Net incoming resources before transfers	32,509	0	4,734	20,984	58,227

CHURCHES HOUSING ACTION TEAM (MID DEVON) LTD.

Coggan's Well House, Phoenix Lane, Tiverton, Devon EX16 6LU

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Member of advice UK

Homeless Link Member

cma Freedom from debt Hope for the future

Registered Charity no 1049478