



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

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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).

Tackling homelessness; avoiding evictions; bringing hope

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.

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

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

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

Simon Friend,
Chair of Trustees



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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.



“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, MDCC

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.



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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.

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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.



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.

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%

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.

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.

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.



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



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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.

Sam's Story

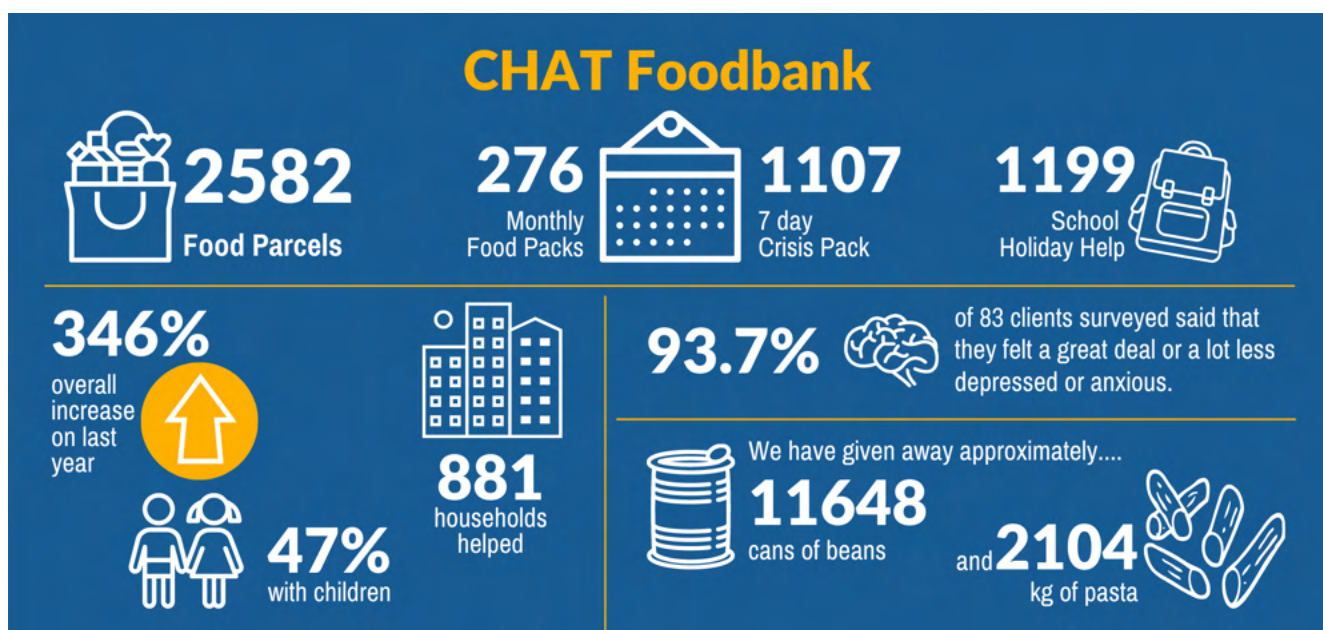
When we met Sam he was homeless and in temporary accommodation due to an ongoing court battle with his ex wife over the ownership of their property. He had never been in this situation before and did not know where to turn. He was applying for Universal Credit and so had no money available to him. He 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.

"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



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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.

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

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

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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

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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.

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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.

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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 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 29th July 2021 and signed on their behalf by:

Simon Friend
Chair

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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

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Statement of Financial Activities

	Notes	Unrestricted Funds General £	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		117,887	165,339	86,417
Other trading activities		3,354			3,354	3,538
Investments		254			254	2,961
Total income		<u>260,280</u>	<u>0</u>	<u>140,824</u>	<u>401,104</u>	<u>185,721</u>
Expenditure						
Raising funds	10	35,121			35,121	20,584
Charitable activities	10	192,650		115,106	307,756	230,424
Total expenditure	10	<u>227,771</u>	<u>0</u>	<u>115,106</u>	<u>342,877</u>	<u>251,008</u>
Net income before transfers		32,509	0	25,718	58,227	-65,287
Transfers between funds	8	<u>(400)</u>		<u>400</u>	<u>0</u>	<u>0</u>
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		<u>125,888</u>	<u>5,000</u>	<u>34,909</u>	<u>165,797</u>	<u>107,570</u>

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

Tackling homelessness; avoiding evictions; bringing hope

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			<u>155,606</u>		<u>107,788</u>
			<u>172,803</u>		<u>121,016</u>
Creditors: amounts falling due within one year					
Creditors	5		<u>22,402</u>		<u>13,446</u>
			<u>22,402</u>		<u>13,446</u>
Net current assets			<u>150,401</u>		<u>107,570</u>
Net assets	6		<u>165,797</u>		<u>107,570</u>
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			<u>165,797</u>		<u>107,570</u>

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

Tackling homelessness; avoiding evictions; bringing hope

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

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%
IT Equipment	33%
Leasehold improvements	Over the term of the lease

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

Tackling homelessness; avoiding evictions; bringing hope

Notes and Accounting Policies

2. Net income for the year

This is stated after charging:

Depreciation of tangible assets owned
by the company

2021	2020
£	£
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 Security	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

Tackling homelessness; avoiding evictions; bringing hope

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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 is 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.

Tackling homelessness; avoiding evictions; bringing hope

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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
	<u>206,968</u>	<u>169,547</u>

The average number of full time equivalent employees was:

	Number	Number
Management and administration	2.5	1.5
Support and advice	5.3	5
	<u>7.8</u>	<u>6.5</u>

No employee received emoluments of more than £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

	<u>Direct costs</u>		<u>Support costs</u>		<u>Total 2021</u>	<u>Total 2020</u>
	<u>Staff</u>	<u>Other</u>	<u>Staff</u>	<u>Other</u>	<u>£</u>	<u>£</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>		
Raising funds						
Fundraising and membership	27,948	7,173			35,121	20,584
Restricted funds					0	0
	<u>27,948</u>	<u>7,173</u>	<u>0</u>	<u>0</u>	<u>35,121</u>	<u>20,584</u>
Charitable activities						
<u>Unrestricted funds</u>						
General and core activities	77,352	10,360	37,946	66,992	192,650	184,316
					0	0
	<u>77,352</u>	<u>10,360</u>	<u>37,946</u>	<u>66,992</u>	<u>192,650</u>	<u>184,316</u>
<u>Restricted funds</u>						
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
	<u>63,722</u>	<u>38,107</u>	<u>0</u>	<u>13,277</u>	<u>115,106</u>	<u>46,108</u>
Total expenditure	<u>169,022</u>	<u>55,640</u>	<u>37,946</u>	<u>80,269</u>	<u>342,877</u>	<u>251,008</u>

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.

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Notes and Accounting Policies

10. Detailed income and expenditure account

	Unrestricted		Restricted		Total £
	General and core activities £	Assisted tenancies £	Debt and money advice £	Other Restricted funds £	
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
	<u>260,280</u>	<u>0</u>	<u>41,537</u>	<u>99,287</u>	<u>401,104</u>
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
	<u>87,712</u>	<u>0</u>	<u>36,793</u>	<u>65,036</u>	<u>189,541</u>
Support costs: fundraising	<u>35,121</u>				<u>35,121</u>
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
IT 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
	<u>104,938</u>	<u>0</u>	<u>10</u>	<u>13,267</u>	<u>118,215</u>
Total resources expended	<u>227,771</u>	<u>0</u>	<u>36,803</u>	<u>78,303</u>	<u>342,877</u>
Net incoming resources before transfers	<u>32,509</u>	<u>0</u>	<u>4,734</u>	<u>20,984</u>	<u>58,227</u>

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CHURCHES HOUSING ACTION TEAM (MID DEVON) LTD.

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