



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.

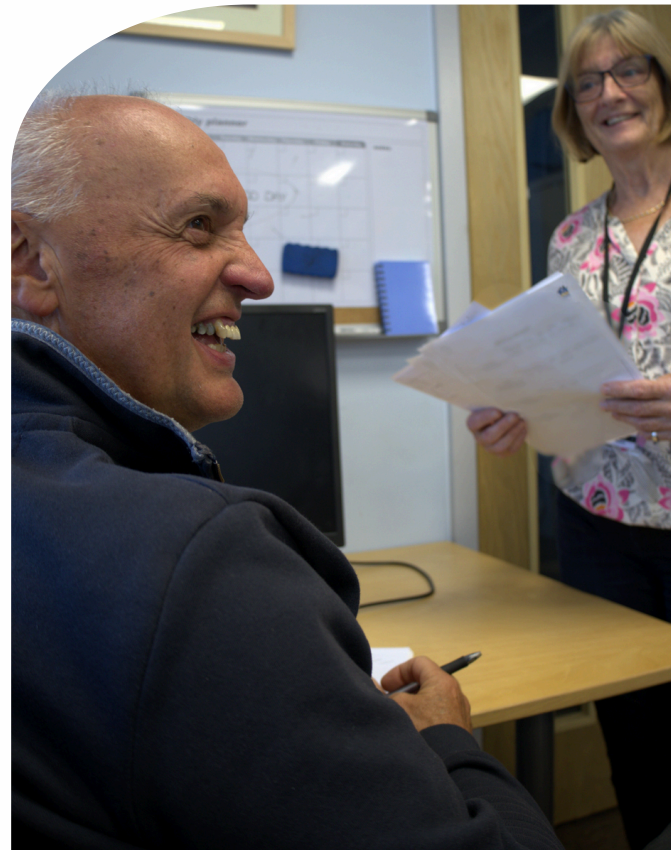
Our updated strategy combines a strong commitment to continuing to deliver our vital services as well as a drive to demonstrate impact.

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 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



**358**  
clients  
supported  
with debt



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



**175** people welcomed  
into Tiverton  
Hub every  
week (average)



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



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  
accommodation

**12**   
tents  
given out

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

  
**249** clients  
sleeping rough/  
sofa surfing/temp  
accommodation

**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 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*

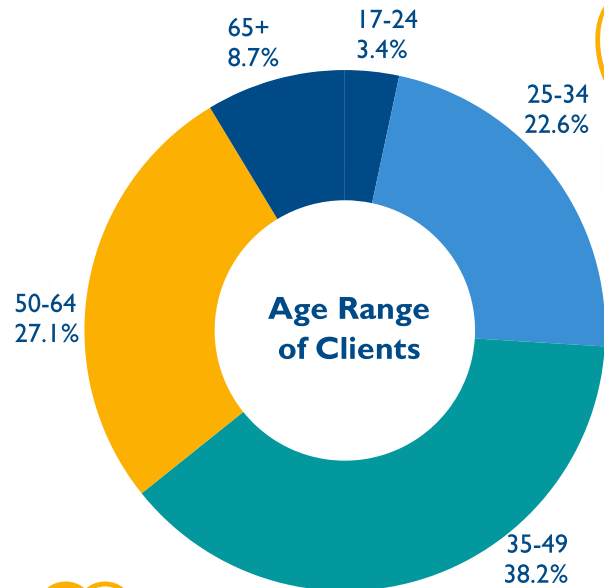
We offered him the Assisted Tenancy Scheme and a local landlord agreed to give him a chance. We supported Stephen with the paperwork and deposit. He was determined to clear his debt, and set up a payment plan with his former landlord. Over winter, when he struggled without the winter fuel payment, we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

**21** Debt Relief Orders totaling **£383,685**

**71%** of debt & money clients identified vulnerability

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.

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



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.

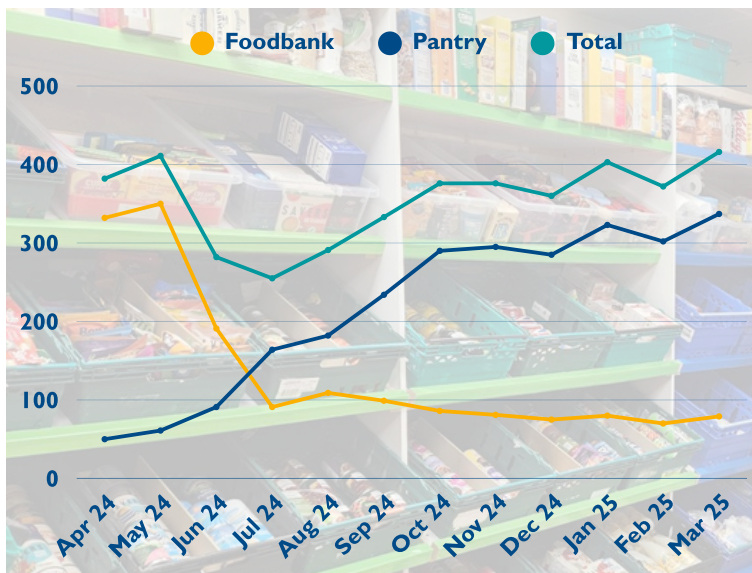
All food provided is from donations and all subscriptions from the pantry are used to purchase fresh food.

**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

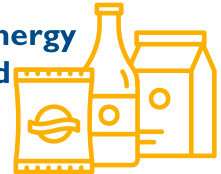
**199**  
referrals  
received



**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.

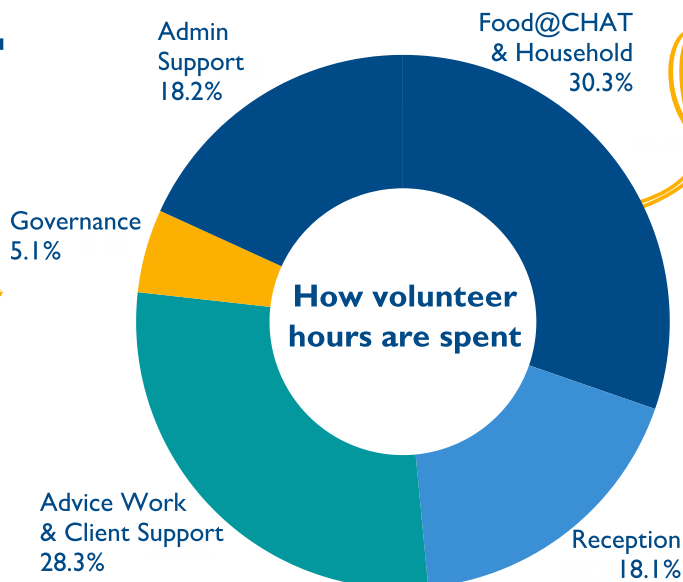
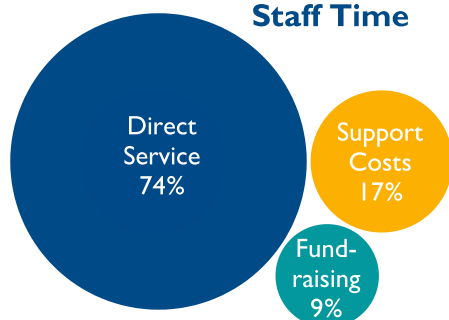
**10,293**  
volunteer  
hours  
contributed  
(est. valued at  
£200,600.00)



**15** paid  
employees  
working **422**  
hours a week



## Staff Time



*“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	1,296	21.5%
Bank Interest	4,662	4,409	253	5.7%
<b>Total</b>	<b>348,033</b>	<b>392,744</b>	<b>-44,711</b>	<b>-11.4%</b>

**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%
<b>Total</b>	<b>391,839</b>	<b>324,561</b>	<b>67,278</b>	<b>20.70%</b>

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%
<b>Total</b>	<b>488,697</b>	<b>612,817</b>	<b>-124,120</b>	<b>-20%</b>

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%
<b>Total</b>	<b>543,820</b>	<b>565,203</b>	<b>-21,383</b>	<b>-3.80%</b>

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		Restricted funds	Total 2025	2024
		General £	Designated £	£	£	£
<b>Income</b>						
<b>Income and endowments from:</b>						
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
<b>Grants</b>		<u>321,651</u>	<u>26,382</u>	<u>140,664</u>	<u>488,697</u>	<u>612,817</u>
<b>Raising funds</b>	<b>10</b>	42,550		1,081	43,631	42,853
<b>Charitable activities</b>	<b>10</b>	316,489	32,800	150,900	500,189	522,350
<b>Total expenditure</b>	<b>10</b>	<u>359,039</u>	<u>32,800</u>	<u>151,981</u>	<u>543,820</u>	<u>565,203</u>
<b>Net income before transfers</b>		-37,388	-6,418	-11,317	-55,123	47,614
<b>Transfers between funds</b>	<b>8</b>				0	0
<b>Net movement in funds</b>		-37,388	-6,418	-11,317	-55,123	47,614
<b>Fund balances brought forward</b>		199,772	17,776	53,473	271,021	223,407
<b>Fund balances carried forward</b>		<u>162,384</u>	<u>11,358</u>	<u>42,156</u>	<u>215,898</u>	<u>271,021</u>

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

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**

### **I. 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 improvements	33%
	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:

Depreciation of tangible assets owned  
by the company

2025 £	2024 £
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
<b>Depreciation</b>					
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
<b>Net book amounts</b>					
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 £
<b>Restricted funds</b>					
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
<b>Total restricted funds</b>	<b>53,473</b>	<b>140,664</b>	<b>(151,981)</b>	<b>0</b>	<b>42,156</b>
<b>Unrestricted funds</b>					
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
	<b>271,021</b>	<b>488,697</b>	<b>(543,820)</b>	<b>0</b>	<b>215,898</b>

**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
	<u>388,097</u>	<u>383,231</u>

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
	<u>12.03</u>	<u>13.44</u>

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**

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

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.





**NOTES AND ACCOUNTING POLICIES**

**12. Detailed income and expenditure account**

	<b>Unrestricted</b>				
	<b>General and</b>		<b>Restricted</b>		<b>Total</b>
	<b>core</b>	<b>Designated</b>	<b>funds</b>	<b>Total</b>	<b>2024</b>
	<b>activities</b>	<b>funds</b>	<b>funds</b>	<b>£</b>	
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	
<b>Income</b>					
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
	<b>321,651</b>	<b>26,382</b>	<b>140,664</b>	<b>488,697</b>	<b>612,817</b>
<b>Direct charitable expenditure</b>					
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
	<b>195,783</b>	<b>26,198</b>	<b>125,885</b>	<b>347,866</b>	<b>397,750</b>
<b>Support costs: fundraising</b>	<b>42,550</b>		<b>1,081</b>	<b>43,631</b>	<b>42853</b>
<b>Support costs: charitable activities</b>					
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
	<b>120,706</b>	<b>6,602</b>	<b>25,015</b>	<b>152,323</b>	<b>124600</b>
<b>Total resources expended</b>	<b>359,039</b>	<b>32,800</b>	<b>151,981</b>	<b>543,820</b>	<b>565,203</b>
<b>Net incoming resources before transfers</b>	<b>-37,388</b>	<b>-6,418</b>	<b>-11,317</b>	<b>-55,123</b>	<b>47,614</b>

