

**FURNESS HOMELESS SUPPORT GROUP**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2021**

# FURNESS HOMELESS SUPPORT GROUP

## LEGAL AND ADMINISTRATIVE INFORMATION

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**President** Lady Grania Cavendish

**Patron** Lord Hutton of Furness

**Trustees** John Calvert  
Janice Sharp  
Simone Singleton

**Management board** Janice Sharp (Chair)  
Julie Underwood (Treasurer)  
John Calvert  
David Morris  
Simone Singleton  
Anthony Miller

**Charlty number** 1051415

**Independent examiner** JL Winder & Co  
125 Ramsden Square  
Barrow in Furness  
Cumbria  
LA14 1XA

**Bankers** Barclays Bank - Barrow  
86-90 Dalton Road  
Barrow in Furness  
Cumbria  
LA14 1JH

Furness Building Society  
51-55 Duke Street  
Barrow in Furness  
Cumbria  
LA14 1RT

Lloyds Bank  
140-146 Dalton Road  
Barrow in Furness  
Cumbria  
LA14 1JH

**Solicitors** Denby & Co  
Solicitors  
119 Duke Street  
Barrow in Furness  
Cumbria  
LA14 1XE

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# FURNESS HOMELESS SUPPORT GROUP

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# **FURNESS HOMELESS SUPPORT GROUP**

## **TRUSTEE REPORT**

### **FOR THE YEAR ENDED 31 MARCH 2021**

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The Trustees present their report and financial statements for the year ended 31 March 2021.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's governing document, the Charities Act 2011 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)" (as amended for accounting periods commencing from 1 January 2016)

#### **Objectives and activities**

The charity's objects are to offer support and practical help to all those in the Furness area of Cumbria who have accommodation related problems, or who are disadvantaged by unemployment, illness or other factors.

Furness Homeless Support Group offers:-

- an open door to all people who need assistance, support, resources and accommodation related issues.
- signposting to relevant agencies
- food, clothing and household resources
- supported accommodation
- practical support to enable individuals to maintain a tenancy.

These objectives of the Charity are carried out through the operation of the following support resources.

#### **Day Centre and Accommodation Units (25 & 27 Bath Street, Barrow in Furness)**

The day centre is currently open Monday to Friday 10am to 5pm and offers housing and benefit assistance and practical support to all those seeking its services. In addition to this, FHSG offer a hot midday meal. It also provides a venue where people can meet and chat.

The upper two floors of 27 Bath Street provide 24 hour fully supported accommodation for up to 5 residents. Tenancies are usually 1 to 6 months and occasionally longer. Whilst living at FHSG, residents are encouraged to partake in independent living skills, tenancy training and budgeting in preparation to live in FHSG's semi supported unit based at 25 Bath Street.

25 Bath Street consists of 5 semi-supported units of accommodation including a self-contained flat on the ground floor with disabled access. Priority is given to ex residents of 27 Bath Street. This unit allows residents to gain more independence whilst still having the safety net of FHSG's support workers on hand to help with any difficulties. This unit is also a platform to move on to permanent accommodation.

#### **144 Anson Street and 36 Hood Street**

Both of these properties provide longer term support to individuals who have been identified with ongoing support needs.

#### **Training and Volunteering**

Training is an ongoing pursuit for residents, volunteers and staff. We also liaise with local colleges and training providers.

#### **Charity Shop (23 Bath Street, Barrow in Furness)**

The charity shop and store offers reasonably priced donated second-hand goods including clothing, bedding and household items. We also have many volunteers who donate their time on a regular basis. The charity shop is in the heart of the community in which FHSG operates and has now become a focal point for many residents.

#### **Christmas Shelter**

Our Christmas Shelter is now based in our day centre (27 Bath Street) and provides a venue for homeless people and families to spend time in a safe and secure environment.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

# **FURNESS HOMELESS SUPPORT GROUP**

## **TRUSTEE REPORT (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2021**

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### **Achievements and performance**

What a strange and testing year it has been! During the Covid 19 pandemic Furness Homeless Support Group, like most charities, businesses, and public places were forced to close many of our facilities to the public. This included our day centre and our charity shop, which is a major source of income for us. This was a very scary time for everyone as the threats posed by the pandemic were unknown. As a small organisation we did really well continuing to provide frontline services throughout.

Our day centre may have been closed to the public throughout this period, however we continued to provide services for those suffering hardship, and facilities for homeless individuals in our supported accommodation units. We adhered to the social distancing rules and put all the necessary protocols in place to ensure everyone's safety. It was a trying time for our residents, but we tried to make the most of the sunshine and take walks out for our limited daily exercise.

We provided all the necessary PPE to ensure the workplace and accommodation units were as safe as possible. We also had protective screens installed in our day centre. We were very fortunate to receive funding from Cumbria Community Foundation to update our IT equipment, we bought 3 laptops and this has enabled support staff to work from home, hold Zoom and Microsoft meetings, and keep in touch with people who were isolated. We also received Covid related funding from Serco and Women's Community Matters.

Our income was dramatically reduced by the Pandemic, however we were very fortunate to receive an insurance claim based on our Business Interruption policy alongside several local restriction support grants. It also gave us a push to finally set up a Just Giving page which has been a valued source in generating funds from the public.

Throughout this period the community have continued to support us and rallied round donating all manner of things from PPE, food, and money. We are very grateful for this.

Thank you to the local community for continuing to support us in hard times, and thank you to all our staff who have, as always, gone above and beyond to keep our service running 24-7.

### **Financial review**

Income increased this year, and totalled £243,450 (2020-£217,256). The main sources of income are shop takings of £20,220 which were significantly less than the previous year due to the national lockdowns (2020-£41,618) housing benefit decreased from £100,552 to £93,996. In the year the charity received funds from Supporting People of £45,581 (2020- £45,002) and also received Government support throughout the covid pandemic of £39,338 (2020- nil) and an insurance pay-out due to the closure of the shop £9,868 (2020-nil).

Other income was resident contributions of £6,997 (2020- £6,735), day centre income £0 (2020-£766), income from donations was £24,791 (2020-£22,080). Investment income received was £2,582 (2020-£503) £2,415 of this related to rental income from the new investment property bought in the year- 121 Anson Street.

Resources expended amounted to £182,737 (2020- £213,498).

The surplus for the year was £60,713 (2020- £3,758). This is split between a surplus on unrestricted funds of £59,262(2020 £5,341) and a surplus on restricted funds of £1,451 (2020-deficit of £1,583).

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The Trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The Trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

# FURNESS HOMELESS SUPPORT GROUP

## TRUSTEE REPORT (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2021**

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### Structure, governance and management

The charity was established by a charitable trust deed on 13th December 1995. It is a joint church and community organisation.

Trustees are appointed following suggestions which are brought before the board meeting and, if agreed, that person is then approached and asked if they are willing to undertake the role of trustees for FHSG.

Appointment and induction procedures are then followed.

The trustees delegate the day to day running to the manager, Pat Chapples, and the other staff at FHSG.

Several members of the management board also play an active role.

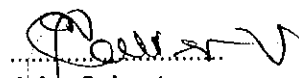
The trustees and management board examine the major risks that the charity faces each financial year when preparing budgets and discussing plans for the year ahead. The trustees have developed systems to monitor and control these risks on a regular basis, reviewing the position at each management board meeting, in order to mitigate the impact they may have on the charity.

Various other legal and administrative details, including the members of the management board are shown on the first page of the financial statements package.

The Trustees who served during the year were:

John Calvert  
Janice Sharp  
Simone Singleton

The Trustee report was approved by the Board of Trustees.

  
John Calvert

Dated: 01.10.21

# **FURNESS HOMELESS SUPPORT GROUP**

## **INDEPENDENT EXAMINER'S REPORT**

### **TO THE TRUSTEES OF FURNESS HOMELESS SUPPORT GROUP**

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I report to the Trustees on my examination of the financial statements of Furness Homeless Support Group (the charity) for the year ended 31 March 2021.

#### **Responsibilities and basis of report**

As the Trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### **Independent examiner's statement**

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

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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

Sarah Roberts BSc FCA  
JL Winder & Co  
Chartered Accountants  
125 Ramsden Square  
Barrow in Furness  
Cumbria  
LA14 1XA

Dated: 24 August 2021

# FURNESS HOMELESS SUPPORT GROUP

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
<b><u>Income from:</u></b>					
Donations and legacies	3	69,312	4,685	73,997	22,080
Charitable activities	4	166,871	-	166,871	194,673
Investments	5	2,582	-	2,582	503
<b>Total income</b>		<b>238,765</b>	<b>4,685</b>	<b>243,450</b>	<b>217,256</b>
<b><u>Expenditure on:</u></b>					
Raising funds	6	1,121	-	1,121	-
Charitable activities	7	178,382	3,234	181,616	213,498
<b>Total resources expended</b>		<b>179,503</b>	<b>3,234</b>	<b>182,737</b>	<b>213,498</b>
<b>Net incoming resources before transfers</b>		<b>59,262</b>	<b>1,451</b>	<b>60,713</b>	<b>3,758</b>
Gross transfers between funds		12,338	(12,338)	-	-
<b>Net income/(expenditure) for the year/ Net movement in funds</b>		<b>71,600</b>	<b>(10,887)</b>	<b>60,713</b>	<b>3,758</b>
Fund balances at 1 April 2020		483,094	14,162	497,256	493,498
<b>Fund balances at 31 March 2021</b>		<b>554,694</b>	<b>3,275</b>	<b>557,969</b>	<b>497,256</b>

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

All income and expenditure derive from continuing activities.



# FURNESS HOMELESS SUPPORT GROUP

## BALANCE SHEET

AS AT 31 MARCH 2021

	Notes	2021 £	£	2020 £	£
<b>Fixed assets</b>					
Tangible assets	10		297,739		304,622
Investment properties	11		96,195		-
			<u>393,934</u>		<u>304,622</u>
<b>Current assets</b>					
Debtors	12	13,070		5,112	
Cash at bank and in hand		167,041		192,499	
		<u>180,111</u>		<u>197,611</u>	
<b>Creditors: amounts falling due within one year</b>	13	(16,076)		(4,977)	
Net current assets			164,035		192,634
<b>Total assets less current liabilities</b>			<u>557,969</u>		<u>497,256</u>
<b>Income funds</b>					
Restricted funds	14		3,275		14,162
Unrestricted funds			554,694		483,094
			<u>557,969</u>		<u>497,256</u>

The accounts were approved by the Trustees on 23/9/21

  
 Janice Sharp  
 Trustee

# **FURNESS HOMELESS SUPPORT GROUP**

## **NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2021**

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### **1 Accounting policies**

#### **1.1 Accounting convention**

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011 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)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

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

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

#### **1.2 Going concern**

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

#### **1.3 Charitable funds**

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

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

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

#### **1.4 Incoming resources**

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

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

# FURNESS HOMELESS SUPPORT GROUP

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

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### 1 Accounting policies

(Continued)

#### 1.5 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Land and buildings	2% straight line
Computers and equipment	20/33% straight line
Fixtures and fittings	15% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

#### 1.6 Investment properties

Investment property, which is property held to earn rentals and/or for capital appreciation, is initially recognised at cost, which includes the purchase cost and any directly attributable expenditure. Subsequently it is measured at fair value at the reporting end date. The surplus or deficit on revaluation is recognised in profit or loss.

#### 1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

#### 1.8 Cash and cash equivalents

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

#### 1.9 Financial instruments

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

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

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

#### *Basic financial assets*

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

# FURNESS HOMELESS SUPPORT GROUP

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

### 1 Accounting policies

(Continued)

#### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

#### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

### 2 Critical accounting estimates and judgements

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

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

### 3 Donations and legacies

	Unrestricted funds	Restricted funds	Total 2021	Total 2020
	£	£	£	£
Donations and gifts	20,106	4,685	24,791	22,080
Other income	49,206	-	49,206	-
	<u>69,312</u>	<u>4,685</u>	<u>73,997</u>	
<b>For the year ended 31 March 2020</b>	<u>20,540</u>	<u>1,540</u>		<u>22,080</u>
<b>Grants receivable for core activities</b>				
Government Grant re covid-19	39,338	-	39,338	-
Insurance claim re covid-19	9,868	-	9,868	-
	<u>49,206</u>	<u>-</u>	<u>49,206</u>	<u>-</u>

# FURNESS HOMELESS SUPPORT GROUP

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

### 4 Charitable activities

	Unrestricted funds £	Total 2021 £	Total 2020 £
Shop takings	20,220	20,220	41,618
Supporting people	45,581	45,581	45,002
Housing benefit	93,996	93,996	100,552
Resident contributions	6,997	6,997	6,735
Day centre income	-	-	766
Ebay sales	77	77	-
	<u>166,871</u>	<u>166,871</u>	<u>194,673</u>

### 5 Investments

	Unrestricted funds 2021 £	Total 2020 £
Rental income	2,415	-
Interest receivable	167	503
	<u>2,582</u>	<u>503</u>

### 6 Raising funds

	Unrestricted funds 2021 £	Total 2020 £
Rental property costs	1,121	-
	<u>1,121</u>	<u>-</u>

# FURNESS HOMELESS SUPPORT GROUP

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

### 7 Charitable activities

	2021 £	2020 £
Staff costs	1,817	1,751
Day centre costs	119	1,177
Salaries	123,630	117,481
Rates	4,577	4,509
Cleaning	1,246	1,659
Insurance	5,657	5,262
Heat and Light	7,126	6,439
Repairs and renewals	8,387	34,868
Telephone	1,311	1,774
Depreciation	10,236	9,916
Shop salaries	10,619	20,269
Shop insurance	278	335
Shop heat and light	1,320	1,409
Shop rates	154	765
Shop telephone	240	240
Bank charges	432	648
Payroll costs	193	180
Accountancy	2,400	2,400
Miscellaneous	1,545	1,676
Office costs	328	740
	<u>181,616</u>	<u>213,498</u>
	<u>181,616</u>	<u>213,498</u>
<b>Analysis by fund</b>		
Unrestricted funds	178,382	210,375
Restricted funds	3,234	3,123
	<u>181,616</u>	<u>213,498</u>

### 8 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

# FURNESS HOMELESS SUPPORT GROUP

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2021

#### 9 Employees

The average monthly number of employees during the year was:

2021 Number	2020 Number
6	6

#### 10 Tangible fixed assets

	Land and buildings £	Computers and equipment £	Fixtures and fittings £	Total £
<b>Cost</b>				
At 1 April 2020	335,501	25,871	34,646	396,018
Additions	-	3,003	350	3,353
At 31 March 2021	335,501	28,874	34,996	399,371
<b>Depreciation and Impairment</b>				
At 1 April 2020	38,966	23,320	29,110	91,396
Depreciation charged in the year	6,710	1,269	2,257	10,236
At 31 March 2021	45,676	24,589	31,367	101,632
<b>Carrying amount</b>				
At 31 March 2021	289,825	4,285	3,629	297,739
At 31 March 2020	296,535	2,551	5,536	304,622

#### 11 Investment property

	2021 £
<b>Fair value</b>	
At 1 April 2020	-
Additions through external acquisition	96,195
At 31 March 2021	96,195

# FURNESS HOMELESS SUPPORT GROUP

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

### 12 Debtors

	2021 £	2020 £
Amounts falling due within one year:		
Other debtors	10,700	5,019
Prepayments and accrued income	2,370	93
	<u>13,070</u>	<u>5,112</u>

### 13 Creditors: amounts falling due within one year

	2021 £	2020 £
Other creditors	10,118	-
Accruals and deferred income	5,958	4,977
	<u>16,076</u>	<u>4,977</u>

### 14 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds				
	Balance at 1 April 2020	Incoming resources	Resources expended	Transfers	Balance at 31 March 2021
	£	£	£	£	£
Grants received	12,338	2,249	(2,249)	(12,338)	-
Fixed Assets	1,824	2,436	(985)	-	3,275
	<u>14,162</u>	<u>4,685</u>	<u>(3,234)</u>	<u>(12,338)</u>	<u>3,275</u>

The grants brought forward related to costs for the repair/ furnishing of the property 144 Anson Street. Work has now been completed and the funders have agreed that the balance can be moved from restricted funds to unrestricted funds this year.

### 15 Post Balance Sheet Events

The COVID-19 pandemic has impacted on the Charity. The shop and Day Centre closed in accordance with National Lockdowns.

The charity shop re-opened from mid-April 2021 however the Day Centre has remained closed. The charity received government grants to assist during the closures.

At the time of signing these financial statements it is not possible to accurately estimate the overall impact of the pandemic on the performance of Furness Homeless Support Group for the year ended 31st March 2022 and beyond.