

**CONSTRUCTION INDUSTRY RELIEF, ASSISTANCE  
AND SUPPORT FOR THE HOMELESS AND HOSPICES LIMITED**

**(Company Registration Number: 03175906 (England and Wales))  
(Charity Registration Number: 1054107)**

**ANNUAL REPORT AND FINANCIAL STATEMENTS**

**YEAR ENDED 31 MARCH 2023**

**CONSTRUCTION INDUSTRY RELIEF, ASSISTANCE  
AND SUPPORT FOR THE HOMELESS AND HOSPICES LIMITED**  
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**YEAR ENDED 31 MARCH 2023**

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**CONSTRUCTION INDUSTRY RELIEF, ASSISTANCE  
AND SUPPORT FOR THE HOMELESS AND HOSPICES LIMITED**  
REFERENCE AND ADMINISTRATIVE INFORMATION  
YEAR ENDED 31 MARCH 2023

Registered office:	The Gatehouse 2 Devonhurst Place London W4 4JD
Charity registration number:	1054107
Company registration number:	03175906 (England and Wales)
Auditor:	Buzzacott LLP 130 Wood Street London EC2V 6DL
Principal Banker:	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ

**CONSTRUCTION INDUSTRY RELIEF, ASSISTANCE  
AND SUPPORT FOR THE HOMELESS AND HOSPICES LIMITED**  
**TRUSTEES AND CHIEF EXECUTIVE**  
**YEAR ENDED 31 MARCH 2023**

**Trustees**

Alan Brookes	Chairman	
John O’Grady	Deputy Chairman	
Fiona Duncombe	Treasurer	
Ian Bolster		
Kevin Corbett		
David McGarry		
Francois Morrow		Retired 7 September 2022
Matthew Pullen		
Richard Whitehead		Appointed 13 February 2023
James Wimpenny		

**Chief Executive and Company Secretary**

Francesca Roberts

# **CONSTRUCTION INDUSTRY RELIEF, ASSISTANCE AND SUPPORT FOR THE HOMELESS AND HOSPICES LIMITED**

## **PATRON COMPANIES**

### **YEAR ENDED 31 MARCH 2023**

#### **Patron companies**

The Patron companies of CRASH partner and support the charity with an agreed annual donation plus, in some cases, donated professional expertise and materials. On occasions, a Patron company may second a staff member to the charity.

ACO Technologies plc  
AECOM Limited  
Arcadis  
Areen Design  
Ashtead Group plc (A-Plant)  
BAM Construct UK Limited  
Bauder Limited  
Beale & Company Solicitors  
British Gypsum Limited  
Crendon Timber Engineering  
Cundall  
Dulux Decorator Centre  
Galliford Try plc  
Gardiner & Theobald  
Geberit UK  
Glazing Vision  
Hanson UK Limited  
Hilti (Great Britain) Limited  
Imtech Technical Services Limited  
JNP Group  
Kilnbridge  
Knauf  
London Building Control  
Lords Builders Merchants  
Masterson Holdings  
Reds10  
RedSky Limited  
Taylor Wimpey plc  
Superglass Insulation (formerly TN International)  
VolkerFitzpatrick  
8Build

The following patron companies joined during the year:

Customade Group (joined January 2023)  
Kingspan (joined April 2022)  
NG Bailey (joined April 2022)

The following patron companies retired during the year:

Argent Group plc (retired March 2023)  
Buildbase Limited (retired March 2023)  
Etex (Exteriors) UK Limited (retired March 2023)  
A J Morrisroe & Sons Limited (retired May 2022)

# **CONSTRUCTION INDUSTRY RELIEF, ASSISTANCE AND SUPPORT FOR THE HOMELESS AND HOSPICES LIMITED**

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

The Trustees, who are also directors of the charitable company (the charity), present their report and the financial statements for Construction Industry Relief, Assistance and Support for the Homeless and Hospices Limited ("CRASH") for the year ended 31 March 2023, which have been prepared in accordance with the Companies Act 2006 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).

### **PURPOSE AND OBJECTIVES**

CRASH is a unique, practical charity supported by the construction and property industry to help homelessness charities and hospices with vital construction projects, to create places that care for people. These construction projects for hospices can include buildings and grounds that offer day services and / or residential care, and for homelessness charities they include emergency night shelters, daycentres, hostels and move on accommodation.

CRASH acts as a conduit between companies and individuals from the construction industry, who donate their professional expertise and construction products, and the homelessness and hospice charities that benefit from their specialised help. CRASH is also a grant awarding charity and makes grants to facilitate the construction projects of homelessness and hospice charities. CRASH is the only charity in the UK providing this kind of specialised and practical construction support to these two sectors.

CRASH was founded by Tony Denison in 1991 and registered as a charity in 1996 with the aim of helping rough sleepers and single homeless people in London. It did this by working with construction and property companies and homelessness agencies in London to identify and convert properties into short-term emergency night shelters. Over the years, CRASH has developed and now helps to improve and refurbish buildings across the UK for a variety of adult people who are homeless or at risk of becoming homeless. CRASH only works with homelessness charities that are registered with the Charity Commission and providing services to single homeless people over the age of 18.

In 2015 the Trustees agreed that the charity was sufficiently established to widen its beneficiary base. The Trustees were resolute that the service CRASH offered would remain the same, as that is where its expertise lies, but that it would offer this help to an additional sector whose buildings were essential and integral to the help and services that they delivered to vulnerable people. After research and discussion, the Trustees decided that the additional beneficiary sector would be hospice charities in the UK that are registered with the Charity Commission.

The Articles of Association for CRASH were changed accordingly as was the name of the charity to reflect this additional beneficiary group and permission for the change in objects was granted by the Charity Commission in 2015.

The companies that become corporate Patrons of CRASH demonstrate their dedication to social impact and value and the industry's commitment to helping society and local communities. They help vulnerable people through the provision of professional expertise and materials to improve buildings and create places that are safe, welcoming and inspiring for people, whether they are homeless or suffering from life limiting illnesses. It is the loyalty and generosity of our corporate patron companies that allows CRASH to continue its practical and focussed work to help people when they are at their most vulnerable, and we are very grateful for their loyal and generous support.

### **ACTIVITIES**

#### **Support and assistance**

Many Patrons, in addition to their annual donation, donate the time of their professional staff and/or donate construction products which directly help homelessness and hospice charities and CRASH. These Gifts-In-Kind are the principal source of support that CRASH provides to homelessness and hospice charities.

Once again during the year CRASH was able to help a small number of charities to fully understand the potential consequences of purchasing buildings or signing new leases. CRASH found charities often did not understand the full ramifications of what they would be taking on. In some cases, they had surveyors' reports but did not understand what was in them. The visit of construction professionals organised by CRASH, and the follow up report written for the charities, gave Trustees and senior management the information they needed to make informed decisions. While the reported Gift in Kind value for this kind of help is relatively small, the value of it when it helps a charity to avoid taking on a building that will require expensive renovation that could be crippling to the organisation, is massive. This is a small but important part of the help that CRASH can offer.

# CONSTRUCTION INDUSTRY RELIEF, ASSISTANCE AND SUPPORT FOR THE HOMELESS AND HOSPICES LIMITED

## TRUSTEES' REPORT YEAR ENDED 31 MARCH 2023

### Grants to Projects

In the year to date £377,287 was pledged to 10 projects as restricted and unrestricted grants. The value of professional expertise and materials that have been provided free of charge is reflected in our Gift-In-Kind values.

### Gifts-In-Kind provided to projects

Gifts-In-Kind provided to projects	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23
Professional Expertise	155,871	355,241	488,781	134,749	94,971	292,533
Construction Products FOC	90,940	38,566	140,749	56,231	67,777	14,007
Discounted Materials	45,136	4,425	42,793	8,917	4,649	1,580
<b>Total</b>	<b>291,947</b>	<b>398,232</b>	<b>672,323</b>	<b>199,897</b>	<b>167,397</b>	<b>308,120</b>

In 2022-23 CRASH received gifts-in-kind worth £359,411 (2022: £217,871). £308,120 was provided to projects as shown above, an increase of 84% compared to the prior year at £167,397, as the 2 prior years had been impacted by reduced project activity due to COVID. £51,291 was for the support of CRASH for Marketing and Media related services (2022: £50,474).

### How our activities deliver public benefit

The Trustees have taken account of the Charity Commission's general guidance on public benefit in formulating the charity's aims and objectives and in planning all activities. The Trustees consider that the current policy for making grants and sourcing and providing free professional expertise and construction products satisfies the public benefit requirement.

### Grant making policy

Income received from corporate Patrons, fundraising events and individual donations may be given as grants to help a project obtain vital construction related services or construction products that cannot be provided by CRASH as a gift-in-kind. All charities that apply to CRASH for help and meet the criteria are visited as part of the application process. During the year, seconded professionals from Arcadis attended the visits and provided a technical report to CRASH regarding the construction challenges and requirements involved. All grants are pledged initially for 6 months. If they are not claimed in that time CRASH will consider an extension based on the reasons that have prevented the benefitting charity from drawing down the grant.

# CONSTRUCTION INDUSTRY RELIEF, ASSISTANCE AND SUPPORT FOR THE HOMELESS AND HOSPICES LIMITED

## TRUSTEES' REPORT YEAR ENDED 31 MARCH 2023

### Examples of projects completed by CRASH during 2022-23:

#### Crawley Open House – West Sussex

Crawley Open House has been supporting homeless and vulnerable people in West Sussex since 1994. The charity helps people suffering the effects of homelessness, unemployment, discrimination and other forms of social exclusion. They run a hostel, three move-on houses and a day centre. CRASH was asked to help them with designing and developing their new Resource Centre.

The day centre runs 365 days a year with almost 17,000 visits annually. Guests can have a meal, a shower, watch TV, join a class for literacy, art, cooking or exercise, or get a haircut. They also offer housing, health and financial advice, and GP's and trained counsellors are available.

The plan for the Resource Centre, which is located just across the road from the day centre, is to offer individuals training, that will build skills and confidence to those who want to find employment. The aims for this building were to:

- Offer clients an employability and work skills programme, initially focusing on furniture restoration, bike maintenance and PAT testing of small electrical appliances.
- Create a facility to handle and distribute donations of food, clothing, bedding and other goods from the public, away from the bustle of the day centre.
- Increase their storage capacity and allow them to accept bulkier donations of furniture.
- Create a more discrete hub for Local Assistance Network food parcels and other crisis provisions.

The charity had purchased a light industrial unit which had previously been a takeaway kitchen and was in a dire condition. The asbestos roof needed replacing, the building needed stripping back to a shell, and architects needed to create a design to provide new partition walls and flooring to create the flexible spaces need to maximise the use of the building. Gas pipes needed relocating and a heating system installed. The building required a complete re-design and refurbishment to provide Crawley Open House with a safe, appropriate environment for the new services they wanted to provide.



*Before refurbishment*



## CONSTRUCTION INDUSTRY RELIEF, ASSISTANCE AND SUPPORT FOR THE HOMELESS AND HOSPICES LIMITED TRUSTEES' REPORT YEAR ENDED 31 MARCH 2023



*After refurbishment*

CRASH Corporate Patron Arcadis made the initial project visit and produced a report and provided cost consultancy services. Fellow Patrons Ben Adams Architects undertook the architectural design for the project and AECOM provided structural engineering. Cundall donated Mechanical & Electrical engineering services, and London Building Control provided building regulation advice.

CRASH supporters Lucion Environmental did an asbestos survey, and SUMO Services undertook utility and measured surveys.

The value of donated professional services and construction products from CRASH Patrons and Supporters came to £58,780. CRASH also gave a grant of £30,000 make the total value of help delivered a total of £88,780.



*Opening of the new Resource Centre*

# CONSTRUCTION INDUSTRY RELIEF, ASSISTANCE AND SUPPORT FOR THE HOMELESS AND HOSPICES LIMITED

## TRUSTEES' REPORT YEAR ENDED 31 MARCH 2023

### Ashgate Hospicecare – Derbysire

Ashgate Hospicecare provides specialist palliative and end of life care to the people of North Derbyshire. The hospice supports patients and their families practically, and emotionally, both through inpatient care and through the many treatment and bereavement services that they offer.

CRASH had previously helped this charity with the construction of an extension to provide 9 patient rooms and bathrooms.

The charity now needed to improve the accessibility to their Grade II listed building, for people coming for visits and day treatments. The hospice offers therapy treatments, counselling, art therapy, training and education, and a café and well-being garden. The original main entrance which cannot be changed, was narrow and has a step which meant it did not align with the hospices main aim, to create equitable access to all their services.



*Entrance before refurbishment*



*Entrance after refurbishment*



## CONSTRUCTION INDUSTRY RELIEF, ASSISTANCE AND SUPPORT FOR THE HOMELESS AND HOSPICES LIMITED

### TRUSTEES' REPORT YEAR ENDED 31 MARCH 2023



By creating a new level entrance with push button entry into the hospice, patients, their loved ones and other visitors now have equal access to therapeutic services, training, the cafe and the wellbeing garden. In addition, new floor coverings were laid, walls re-painted and two new disabled parking spaces were added along with an external canopy and lighting.

CRASH, thanks to our Corporate Patrons, British Gypsum, Dulux Decorator Centre, Hanson and supporter Heckmondwike, created a new entrance close to the therapy rooms allowing access for all. The value of donated professional expertise and construction products was £1,411 plus a grant of £45,000 bringing the total value of help delivered to the charity £46,411.

*Entrance that is now  
accessible for all*

#### Kairos Community Trust – North London

Kairos Community Trust is dedicated to helping homeless men and women with drug and alcohol problems, through their abstinence-support hostel, rehab programmes and network of 29 supported move-on houses.

Move-on houses are vital in a person's journey out of homelessness and addiction. They offer the opportunity for people to live independently, but with the comfort of knowing a support worker is available 24 hours a day should they need it. Kairos' move-on houses are family sized properties in the community, ranging in size from four to eleven bedrooms. Their property in Burnt Oak, which is constantly fully occupied, offers a home to seven residents and one of the bathrooms required complete refurbishment.

CRASH Corporate Patron VolkerFitzpatrick led the build and worked with the support of their sub-contractors, Lawsons Group, Mossford and Pentalec, to strip out the old bathroom and construct the new one. CRASH engaged our Corporate Patrons Geberit, who generously donated the sanitaryware, Dulux Decorator Centre, who supplied the paint, and supporter Altro who provided the flooring and wall panelling.



*Old bathroom in need of refurbishment*

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*Finished shower room*

The bathroom is now finished and appropriate for a high level of usage, and the wipe clean surfaces provided are perfect for shared accommodation.

The value of donated professional expertise and construction products was £15,385.

# **CONSTRUCTION INDUSTRY RELIEF, ASSISTANCE AND SUPPORT FOR THE HOMELESS AND HOSPICES LIMITED**

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

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Organisation and Structure**

The Board of Trustees meets at least four times a year. There is also a Grants Committee, chaired during the year by Trustee, Kevin Corbett. The Grants Committee reports to the Board of Trustees and meets between two and three times a year with the Chief Executive, Projects Coordinator and the Finance Manager to discuss and award grants to homelessness and hospice projects. The number of meetings will depend on the number of applications being considered and meetings can be held remotely or in person.

The executive operation of the charity is delegated by the Board to the Chief Executive, Francesca Roberts.

#### **Governing Document**

The charitable company is a company limited by guarantee (Company Registration Number 03175906 (England and Wales)) and is governed by its Memorandum and Articles of Association. In the event of the charity being wound up, members are required to contribute an amount not exceeding £1. It is registered as a charity with the Charity Commission for England and Wales (Charity Registration Number 1054107).

#### **Key management personnel**

The Trustees with the Chief Executive (CEO) undertake the strategic planning and key management of the charity and the CEO is responsible for directing and controlling the charity on a day to day basis. The primary responsibilities for operating the charity are shared between the CEO and Partnerships & Fundraising Manager (both directly employed) and the Projects Manager, who is a chartered Building Surveyor and seconded to the charity.

No Trustee receives any remuneration or reimbursement of expenses in connection with their duties as a trustee.

Salaries for all employees, including the Chief Executive of the charity, are reviewed annually by the Chairman, Deputy Chairman and Treasurer. Salaries are reviewed in accordance with average earnings and employee performance.

#### **Trustees**

Trustees are appointed by the Board and serve for five years after which they are eligible for re-appointment. No Trustee serves for more than two terms of five years or after reaching the age of 70. In the case of all appointments, the Board considers the variety of skills and diversity required within the Board, together with the personal competence and availability of prospective Trustees. Trustees are selected to ensure that the construction and property sector is strongly represented thus encouraging maximum support from the industry. Trustees are not remunerated for their services as Trustees and during the year no expenses were reimbursed to Trustees (2022: £nil).

New Trustees are inducted before their appointment on their legal obligations under charity and company law and the content of the Memorandum and Articles of Association.

The Trustees and Patrons are invited to visit a selection of the projects that CRASH helps during the year. They are also invited to an annual patrons' reception to hear first-hand about projects and what CRASH has achieved during the year thanks to their support.

### **ACHIEVEMENTS AND PERFORMANCE**

#### **Objectives for 2022-23**

1. We will focus first and foremost on maintaining Patron company numbers and finding new companies as this is what underpins the charity in everything it does and particularly its charitable activities.  
CRASH events will remain risk averse and emphasis will be put on supporting companies to run their own fundraising activities in aid of CRASH.
2. We will be promoting our charitable services as widely as possible to ensure strong application levels. Consideration will be given to holding a workshop for charities regarding key elements of building maintenance and fire precautions. We will widen the incorporation of professionals on first project visits to more Patron companies and increase Gifts in Kind for our charitable activities.
3. Communications will remain a high focus with particular emphasis on social media as the impact of paper publications, particularly since the pandemic, has decreased. Communications will aim to reach our beneficiaries as well as CRASH Patrons and supporters in the construction industry.

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4. Cyber Security Training and policy for the charity will be further developed and ongoing.
5. Trustees will undertake a performance review of the Board and its governance of the charity to ensure strong continuity planning regarding the Board and what it offers to the charity and stakeholders.

**Outcomes 2022-23**

1. For much of the year the charity had a record number of Patron companies but then in the last month of the financial year, three companies decided they would not renew their patronage and so we ended the year with one less Patron company than we had started with. Reasons given for retiring vary but are usually related to economic challenges or the decision to support a different charity.
2. Charitable activity and application levels improved on the previous year but have still not reached pre-Covid levels. CRASH with the help of one of our Patrons organised and hosted a workshop for charities regarding fire precautions in buildings of multiple occupation. This was well attended.
3. There was an increase in the marketing and communications the charity was able to produce about our charitable activities and a variety of social media channels were used. The charity received, once again, strong support from construction and property industry journals to promote our fundraising events. A CRASH Patrons Forum was hosted and was particularly well attended by employees from Patron companies' marketing and communications departments.
4. Significant progress was made in implementing cyber security for the charity. A new company was engaged to provide IT support and is helping the charity to work towards Cyber Essentials Certification.
5. The Trustees reviewed their Board performance and the strategy underpinning the charities charitable activities.

# CONSTRUCTION INDUSTRY RELIEF, ASSISTANCE AND SUPPORT FOR THE HOMELESS AND HOSPICES LIMITED

## TRUSTEES' REPORT YEAR ENDED 31 MARCH 2023

### **FINANCIAL REVIEW**

The statement of financial activities summarising the results for the year can be found on page 20.

The charity ended the financial year with a deficit of £51,744 (2022: surplus £120,210). This deficit was budgeted as the charity more than doubled its grant giving to projects. It was good to see an improvement in both income and Gifts in Kind.

The income for the year was £1,079,072, an increase of 24% on the previous year (2022: £871,330). Unrestricted donations received decreased by £36,788 to £175,595 (2022: £138,807). Patron income decreased by £9,000 to £306,000 (2022: £315,000). The total value of Gifts-In-Kind increased by 65% to £359,411 (2022: £217,871). Income from other trading activities was £110,981 (2022: £81,487).

Expenditure in the year increased to a total of £1,130,816 (2022: £751,120). Grant giving has increased from £186,500 to £377,287 and Gifts-In-Kind provided to projects saw an increase from £167,397 to £308,120. The total value of project related activities increased by 55% from £669,736 to £1,038,103.

At 31 March 2023, CRASH held unrestricted funds of £888,117 (2022: £949,861) and £10,000 of restricted funds. After adjusting for the net book value of fixed assets, free reserves equated to £887,773 (2022: £949,337).

Cash flow remained strong with funds in hand and cash equivalents of £1,316,981 at 31 March 2023 (2022: £1,223,920). There are pledged grant commitments to be paid in the next financial year.

As an industry charity, CRASH is wholly supported by companies and individuals within the construction and property sector. CRASH receives no Government funding.

CRASH Patron companies make a goodwill commitment to give an annual donation of £9,000 (2022: £9,000). These donations make a significant contribution towards the charity's overheads. This method of fundraising allows CRASH to channel more of the donations received from fundraising events and individuals directly to homelessness and hospice projects.

### **KEY POLICIES**

#### **Reserves policy**

The current policy is to maintain a level of free reserves that will provide a stable base for the charity's continuing activities and grant giving and also to ensure excessive funds are not accumulated. The reserves policy has been reviewed during the year and the Trustees have agreed that free reserves should be sufficient to cover up to 12 months of unrestricted expenditure excluding Gifts-In-Kind based on the budgeted expenditure of the next financial year. This policy will give CRASH the ability to respond to fluctuations in income and support large projects when presented. The reserves policy will continue to be reviewed on a regular basis.

The approved budgeted expenditure for the financial year 2023-24 is £790,739 excluding gifts-in-kind, whilst free reserves as at 31 March 2023 stood at £887,773. This represents a reserves level of 13.5 months. The Trustees believe this level to be appropriate at this time as the ability of CRASH to fundraise continues to be impacted by the economic environment.

#### **Risk management**

CRASH carries out a risk assessment annually which is then considered by the Trustees and appropriate procedures are put in place to mitigate exposure to these risks. The Trustees categorise the potential risks as high, medium and low.

The area of risk that is currently considered to be high is:

**Loss of key staff:** With only 5.5 employees (including seconded staff) at CRASH and each one carrying considerable responsibility for the operations of the charity, the impact of losing any employee has a significant impact on the charity. To mitigate this, whenever possible succession planning is put in place. There are established procedures for notice periods, handovers and recruitment processes. CRASH is fortunate to have the pro-bono help of an experienced HR Director.

# **CONSTRUCTION INDUSTRY RELIEF, ASSISTANCE AND SUPPORT FOR THE HOMELESS AND HOSPICES LIMITED**

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

### **Cash investment policy**

There are no restrictions on the charitable company's power to invest. The Board has a cash investment policy which requires that unutilised funds should be held so as to minimise risk firstly and to maximise the interest return secondly.

### **Fundraising Statement**

The charity adheres to the Fundraising Code of Practice formerly administered by the Fundraising Standards Board, and now regulated by the Fundraising Regulator. The charity is registered with the Fundraising Regulator, and the charity at all times complies with their guidance.

CRASH values all the support we receive, and personal data and privacy is extremely important to us. Our Privacy Policy can be found on our website at [www.crash.org.uk](http://www.crash.org.uk).

The charity relies on voluntary donations, which means we do have to ask for money. When we do, we always ask responsibly and respectfully.

We will never:

- Sell your data to another organisation
- Share your information with another organisation without your specific and explicit consent
- Share or sell personal details to another organisation for their own use

We will always:

- Keep your personal details safe
- Listen to you, and ensure that we communicate with you in the way you want
- Treat you fairly and reasonably
- Act with transparency – if you have questions, we will answer them in an open and honest way
- Be accountable – if you don't like what we're doing we want to hear from you

We only directly approach individuals who are already engaged with the charity for fundraising activity.

We do advertise fundraising activity on our website, social media and in construction industry press.

We do make a general approach to parties who may be interested in the charity through professional organisations e.g. construction membership bodies, universities, hospice membership bodies, homelessness membership bodies, etc.

We do not canvas face to face on the street, but we do hold bucket collections and awareness raising events at construction industry events which can be in public places.

The charity does not send out direct mail, but we do approach those already engaged with the charity regarding specific fundraising events.

We do not employ any third parties to fundraise on our behalf. The charity has not received any complaints about its fundraising activity.

We internally regulate the amount of contact with donors to protect vulnerable people and the general public from unreasonable behaviour. We do not mail out to former beneficiaries regarding fundraising activity without prior consent.

### **FUTURE PLANS 2023-24**

1. To work towards finding new Patron companies to replace those that retired in the previous year and increase income on the previous year.
2. To increase the number of projects helped and increase the Gifts in Kind for professional expertise and construction materials.
3. To develop and deliver increased communications aimed at our beneficiary sectors to try and increase the number of applications CRASH receives.
4. Review the office accommodation for the charity and consider if a move would bring benefits to the charity.
5. Progress towards the accreditation of Cyber Essentials for the charity.



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**TRUSTEES' REPORT**  
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**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The Trustees (who are also directors of CRASH for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the income and expenditure of the charitable company for that period. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the income and expenditure of the charitable company for that period.

In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable to the United Kingdom and Republic of Ireland (FRS 102);
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable United Kingdom Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They 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.

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Each of the trustees confirms that:

- So far as the Trustees is aware, there is no relevant information of which the charitable company's auditor is unaware; and
- The Trustee has taken all steps that he/she ought to have taken as a trustee in order to make himself/herself aware of any relevant audit information and establish that the charitable company's auditor is aware of that information.

The confirmation is given and should be interpreted in accordance with the provisions of s418 of the Companies Act 2006.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees on 10 September 2023

Signed on their behalf by

DocuSigned by:  
  
3EF765EC95D2452...  
A Brookes  
CRASH Chairman

# CONSTRUCTION INDUSTRY RELIEF, ASSISTANCE AND SUPPORT FOR THE HOMELESS AND HOSPICES LIMITED

## INDEPENDENT AUDITOR'S REPORT YEAR ENDED 31 MARCH 2023

### Independent auditor's report to the members of Construction Industry Relief, Assistance and Support for the Homeless and Hospices Limited

#### Opinion

We have audited the financial statements of Construction Industry Relief, Assistance and Support for the Homeless and Hospices Limited (the 'charitable company') for the year ended 31 March 2023, which comprise the statement of financial activities, the balance sheet, the statement of cash flows, the principal accounting policies and the notes to the financial statements. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of the charitable company's income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

#### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

#### Other information

The Trustees are responsible for the other information. The other information comprises the information included in the Annual Report and Financial Statements, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

# CONSTRUCTION INDUSTRY RELIEF, ASSISTANCE AND SUPPORT FOR THE HOMELESS AND HOSPICES LIMITED

## INDEPENDENT AUDITOR'S REPORT YEAR ENDED 31 MARCH 2023

### Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' report has been prepared in accordance with applicable legal requirements.

### Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

### Responsibilities of trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

### Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement director ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charitable company through discussions with management, and from our commercial knowledge and experience of the sector;
- the identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit;
- We focused on specific laws and regulations which we considered may have a direct material effect on the accounts or the activities of the charity. These included but were not limited to the Charities Act 2011, the Companies Act 2006 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (Charities SORP FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102); and

**CONSTRUCTION INDUSTRY RELIEF, ASSISTANCE  
AND SUPPORT FOR THE HOMELESS AND HOSPICES LIMITED**  
**INDEPENDENT AUDITOR'S REPORT**  
**YEAR ENDED 31 MARCH 2023**

- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management, inspecting legal correspondence and reviewing trustee meeting minutes.

We assessed the susceptibility of the charitable company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management and those charged with governance as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- tested the authorisation of expenditure as part of our substantive testing thereon; and
- assessed whether judgements and assumptions made in determining the accounting estimates set out in the accounting policies were indicative of potential bias.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- reviewing the minutes of trustee meetings; and
- enquiring of management and those charged with governance as to actual and potential litigation and claims.

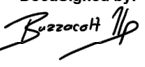
There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the Trustees and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

#### **Use of our report**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

DocuSigned by:  
  
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Gumayel Miah (Senior Statutory Auditor)  
For and on behalf of Buzzacott LLP, Statutory Auditor  
130 Wood Street  
London  
EC2V 6DL

Date: 3 November 2023

**CONSTRUCTION INDUSTRY RELIEF, ASSISTANCE  
AND SUPPORT FOR THE HOMELESS AND HOSPICES LIMITED**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**YEAR ENDED 31 MARCH 2023**

	Notes	Unrestricted funds £	Restricted funds £	Total funds 2023 £	Unrestricted funds £	Restricted funds £	Total funds 2022 £
<b>Income from:</b>							
Donations	1	899,016	55,000	954,016	734,554	54,000	788,554
Other trading activities	2	110,981	-	110,981	81,487	-	81,487
Interest receivable	3	14,075	-	14,075	1,289	-	1,289
<b>Total income</b>		<b>1,024,072</b>	<b>55,000</b>	<b>1,079,072</b>	<b>817,330</b>	<b>54,000</b>	<b>871,330</b>
<b>Expenditure on:</b>							
Raising funds							
.Costs of generating donations		92,713	-	92,713	81,384	-	81,384
Charitable activities							
. Project activities		993,103	45,000	1,038,103	615,736	54,000	669,736
<b>Total expenditure</b>	4	<b>1,085,816</b>	<b>45,000</b>	<b>1,130,816</b>	<b>697,120</b>	<b>54,000</b>	<b>751,120</b>
<b>Net (expenditure) / income and net movement in funds</b>	8	<b>(61,744)</b>	<b>10,000</b>	<b>(51,744)</b>	<b>120,210</b>	<b>-</b>	<b>120,210</b>
<b>Reconciliation of funds:</b>							
Total funds brought forward at 1 April 2022		949,861	-	949,861	829,651	-	829,651
Total funds carried forward at 31 March 2023		888,117	10,000	898,117	949,861	-	949,861

There is no difference between the net movement in funds stated above and the historical cost equivalent.

The charity has no recognised gains and losses other than those shown above and therefore no separate statement of total recognised gains and losses has been presented.

The charity's operations derived from continuing operations during the above two years.

**CONSTRUCTION INDUSTRY RELIEF, ASSISTANCE  
AND SUPPORT FOR THE HOMELESS AND HOSPICES LIMITED**  
**BALANCE SHEET**  
**31 MARCH 2023**

	Notes	2023 £	2023 £	2022 £	2022 £
<b>Fixed assets</b>					
Tangible assets	10		<b>344</b>		524
<b>Current assets</b>					
Debtors	11	<b>55,548</b>		29,936	
Cash at bank and in hand		<b>1,316,981</b>		1,223,920	
		<b>1,372,529</b>		1,253,856	
<b>Current liabilities</b>					
Creditors: Amounts due in less than one year	12	<b>(474,756)</b>		(304,519)	
<b>Net current assets</b>			<b>897,773</b>		949,337
<b>Total net assets</b>			<b>898,117</b>		949,861
<b>The funds of the charity:</b>					
Restricted funds	14		<b>10,000</b>		-
Unrestricted funds			<b>888,117</b>		949,861
<b>Total funds</b>			<b>898,117</b>		949,861

Approved by the Trustees on 10 September 2023

Signed on their behalf by

DocuSigned by:  
  
 3EF765EC95D2452...  
 A Brookes  
 CRASH Chairman

Company Registration Number: 03175906 (England and Wales)  
 Charity Registration Number: 1054107

**CONSTRUCTION INDUSTRY RELIEF, ASSISTANCE  
AND SUPPORT FOR THE HOMELESS AND HOSPICES LIMITED**  
**STATEMENT OF CASH FLOWS**  
**YEAR ENDED 31 MARCH 2023**

	Notes	2023 £	2022 £
<b>Cash flows from operating activities:</b>			
Net cash provided by operating activities	A	<b>78,986</b>	132,379
<b>Cash flows from investing activities:</b>			
Interest received		<b>14,075</b>	1,289
Purchase of tangible fixed assets		-	-
<b>Net cash provided by investing activities</b>		<b>14,075</b>	1,289
<b>Change in cash and cash equivalents in the year</b>		<b>93,061</b>	133,668
<b>Cash and cash equivalents at 1 April 2022</b>	B	<b>1,223,920</b>	1,090,252
<b>Cash and cash equivalents at 31 March 2023</b>	B	<b>1,316,981</b>	1,223,920

**Notes to the statement of cash flows for the year to 31 March 2023**

**A Reconciliation of net (expenditure) / income to net cash flows from operating activities**

	2023 £	2022 £
<b>Net (expenditure) / income (as per the statement of financial activities)</b>	<b>(51,744)</b>	120,210
<b>Adjustments for:</b>		
Depreciation charge	<b>180</b>	180
Interest receivable	<b>(14,075)</b>	(1,289)
(Increase) / decrease in debtors	<b>(25,612)</b>	1,495
Increase in creditors	<b>170,237</b>	11,783
<b>Net cash provided by operating activities</b>	<b>78,986</b>	132,379

**B Analysis of cash and cash equivalents**

	2023 £	2022 £
<b>Total cash and cash equivalents: Cash at bank and in hand</b>	<b>1,316,981</b>	1,223,920

No separate reconciliation of net debt has been prepared as there is no difference between the net cash (debt) of the charity and the above cash and cash equivalents



# **CONSTRUCTION INDUSTRY RELIEF, ASSISTANCE AND SUPPORT FOR THE HOMELESS AND HOSPICES LIMITED**

## **PRINCIPAL ACCOUNTING POLICIES YEAR ENDED 31 MARCH 2023**

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are laid out below.

### **BASIS OF PREPARATION**

These financial statements have been prepared for the year to 31 March 2023 with comparative information provided in respect to the year to 31 March 2022.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant accounting policies below or the notes to these accounts.

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

The charity constitutes a public benefit entity as defined by FRS 102.

The financial statements are presented in sterling and are rounded to the nearest pound.

### **CRITICAL ACCOUNTING ESTIMATES AND AREAS OF JUDGEMENT**

Preparation of the financial statements requires the Trustees and management to make significant judgements and estimates.

The items in the financial statements where these judgements and estimates have been made include:

- estimating the useful economic life of tangible fixed assets for the purpose of determining the annual depreciation charge;
- determining the valuation of Gifts-In-Kind;
- the allocation of indirect support costs to charitable activities; and
- the estimation of future income and expenditure for the purpose of assessing going concern (see below).

### **ASSESSMENT OF GOING CONCERN**

The Trustees have assessed whether the use of the going concern assumption is appropriate in preparing these financial statements. The Trustees have made this assessment in respect to a period of at least one year from the date of approval of these financial statements.

The Trustees of the charity have concluded that there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The Trustees are of the opinion that the charity will have sufficient resources to meet its liabilities as they fall due.

# **CONSTRUCTION INDUSTRY RELIEF, ASSISTANCE AND SUPPORT FOR THE HOMELESS AND HOSPICES LIMITED**

## **PRINCIPAL ACCOUNTING POLICIES**

### **YEAR ENDED 31 MARCH 2023**

#### **INCOME RECOGNITION**

Income is recognised in the period in which the charity has entitlement to the income, the amount of income can be measured reliably, and it is probable that the income will be received.

Income comprises donations, including Gifts-In-Kind, income from trading activities and interest receivable.

Donations are recognised when the charity has confirmation of both the amount and settlement date. In the event of donations pledged but not received, the amount is accrued for where the receipt is considered probable. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Gifts-In-Kind (free and discounted materials) and donated services are secured by the charity from Patron and supporting companies for the beneficiaries. After they are distributed to the beneficiaries, they are brought into the financial statements as income and expenditure at an estimate of their value to the charity. Gifts-In-Kind for media related services are discounted to a value of 25% to reflect more appropriately the value of the benefit to CRASH.

Income from trading activities, being monies received from fundraising events, is credited to the statement of financial activities when receivable and the amount can be measured reliably by the charity.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

#### **EXPENDITURE RECOGNITION AND ALLOCATION OF SUPPORT COSTS**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to make a payment to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. Expenditure comprises direct costs and support costs. All expenses, including support costs, are allocated or apportioned to the applicable expenditure headings.

Expenditure comprises the following:

- Costs of raising funds includes costs incurred in respect to raising income for the charity.
- Cost of charitable activities which include grants made, gifts-in-kind expenditure and support costs.

Grants payable are included in the statement of financial activities when approved by the Trustees and when the intended recipient has either received the funds or has been informed of the decision to make the grant and has satisfied all related conditions.

Grants approved and for which the recipient has satisfied all conditions, but which have not been paid at the end of the financial year, are included as creditors.

Grants where the beneficiary has not been informed or has yet to meet certain conditions before the grant is released are not accrued for but are noted as financial commitments in the notes to the financial statements.

Support costs, including governance costs, are allocated between the expenditure categories on a basis designed to reflect the use of the resource. The basis for the allocation of support costs is detailed in note 4.

Governance costs include those associated with meeting the constitutional and statutory requirements of the charity – for instance, the audit fees and costs linked to the strategic management of the charity.

**CONSTRUCTION INDUSTRY RELIEF, ASSISTANCE  
AND SUPPORT FOR THE HOMELESS AND HOSPICES LIMITED**  
**PRINCIPAL ACCOUNTING POLICIES**  
**YEAR ENDED 31 MARCH 2023**

**TANGIBLE FIXED ASSETS**

Individual assets costing £500 or more with an expected useful life of more than one year are capitalised.

Depreciation is provided at the following annual rates, in order to write off each asset over its estimated useful life:

Office furniture, fittings and equipment       -       25% on cost

**DEBTORS**

Debtors are recognised at their settlement amount, less any provision for non-recoverability. Prepayments are valued at the amount prepaid. They have been discounted to the present value of the future cash receipt where such discounting is material.

**CASH AT BANK AND IN HAND**

Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition. Deposits for more than three months but less than one year have been disclosed as short term deposits. Cash placed on deposit for more than one year is disclosed as a fixed asset investment.

**CREDITORS**

Creditors are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Creditors and provisions are recognised at the amount the charity anticipates it will pay to settle the debt. They have been discounted to the present value of the future cash payment where such discounting is material.

**FUNDS**

Unrestricted funds are those funds which can be used freely to meet the charity's charitable objects.

Restricted funds are monies raised for or their use restricted to a specific purpose, as stipulated by the donor. Expenditure which meets these criteria is charged to the appropriate fund.

**PENSION COSTS**

The charity contributes to the pension scheme of all employees on a defined contribution basis. The cost of the contributions is charged to the statement of financial activities over the period in which the cost is incurred.

**OPERATING LEASES**

Rentals applicable to operating leases where substantially all the benefits and risks of ownership remain with the lessor are charged to the statement of financial activities on a straight line basis over the lease term.

# CONSTRUCTION INDUSTRY RELIEF, ASSISTANCE AND SUPPORT FOR THE HOMELESS AND HOSPICES LIMITED

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

### 1 DONATIONS AND LEGACIES

	Unrestricted funds £	Restricted funds £	Total funds 2023 £	Total funds 2022 £
Patron companies	306,000	-	306,000	315,000
Donations and sponsored events (note 14)	175,595	55,000	230,595	192,807
Company Award Evenings	58,010	-	58,010	62,876
Gifts-In-Kind (note 4)	359,411	-	359,411	217,871
<b>2023 Total funds</b>	<b>899,016</b>	<b>55,000</b>	<b>954,016</b>	<b>788,554</b>
<b>2022 Total funds</b>	<b>734,554</b>	<b>54,000</b>	<b>788,554</b>	

### 2 OTHER TRADING ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds 2023 £	Total funds 2022 £
Building Dragon Boat Challenge-London	19,322	-	19,322	-
Christmas Card Appeal	91,659	-	91,659	81,487
<b>2023 Total funds</b>	<b>110,981</b>	<b>-</b>	<b>110,981</b>	<b>81,487</b>
<b>2022 Total funds</b>	<b>81,487</b>	<b>-</b>	<b>81,487</b>	

### 3 INTEREST RECEIVABLE

	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
<b>2023 Total funds: Bank interest</b>	<b>14,075</b>	<b>-</b>	<b>14,075</b>	<b>1,289</b>
<b>2022 Total funds</b>	<b>1,289</b>	<b>-</b>	<b>1,289</b>	

**CONSTRUCTION INDUSTRY RELIEF, ASSISTANCE  
AND SUPPORT FOR THE HOMELESS AND HOSPICES LIMITED**  
NOTES TO THE FINANCIAL STATEMENTS  
YEAR ENDED 31 MARCH 2023 (continued)

**4 TOTAL EXPENDITURE**

	Raising funds £	Charitable activities £	Total 2023 £
<b>Costs directly allocated to activities</b>			
Project grants (note 6)	-	377,287	<b>377,287</b>
Gifts-In-Kind (note 1)	-	359,411	<b>359,411</b>
Other project expenditure	-	3,260	<b>3,260</b>
Staff costs (note 7)	55,100	224,497	<b>279,597</b>
<b>Support costs allocated to activities</b>			
Accountancy fees	120	384	<b>504</b>
Comms, fundraising & printing	25,240	22,876	<b>48,116</b>
IT support & supplies	2,666	8,987	<b>11,653</b>
Staff expenses	1,538	288	<b>1,826</b>
Governance costs (note 5)	-	9,169	<b>9,169</b>
Other office expenditure	8,049	31,944	<b>39,993</b>
<b>2023 Total</b>	<b>92,713</b>	<b>1,038,103</b>	<b>1,130,816</b>

Included within project grants is £45,000 being expenditure from restricted income (see notes 6 and 14).

	Raising funds £	Charitable activities £	Total 2022 £
<b>Costs directly allocated to activities</b>			
Project grants (note 6)	-	186,500	<b>186,500</b>
Gifts-In-Kind (note 1)	-	217,871	<b>217,871</b>
Other project expenditure	-	2,792	<b>2,792</b>
Staff costs (note 7)	51,214	185,843	<b>237,057</b>
<b>Support costs allocated to activities</b>			
Accountancy fees	125	343	<b>468</b>
Comms, fundraising & printing	19,473	31,498	<b>50,971</b>
IT support & supplies	3,030	10,819	<b>13,849</b>
Staff expenses	991	141	<b>1,132</b>
Governance costs (note 5)	-	7,753	<b>7,753</b>
Other office expenditure	6,551	26,176	<b>32,727</b>
<b>2022 Total</b>	<b>81,384</b>	<b>669,736</b>	<b>751,120</b>

Included within project grants is £54,000 being expenditure from restricted income (see notes 1, 6 and 14).

**CONSTRUCTION INDUSTRY RELIEF, ASSISTANCE  
AND SUPPORT FOR THE HOMELESS AND HOSPICES LIMITED**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2023 (continued)**

**5 GOVERNANCE COSTS**

	<b>2023</b>	2022
	<b>Total</b>	Total
	<b>unrestricted</b>	unrestricted
	<b>funds</b>	funds
	<b>£</b>	£
Auditor's remuneration	<b>9,156</b>	7,740
Professional fees	<b>13</b>	13
<b>Total governance costs</b>	<b>9,169</b>	7,753

**6 GRANTS**

The following are grants approved during the year to help projects with the purchase of materials or professional advice.

	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>2023</b>
			<b>£</b>
Ashgate Hospice, Derbyshire	45,000	-	<b>45,000</b>
Emmaus Community Brighton and Hove	35,000	-	<b>35,000</b>
Emmaus Community Coventry and Warwickshire	-	5,000	<b>5,000</b>
Emmaus Community Merseyside	60,000	-	<b>60,000</b>
Helen and Douglas Children's Hospice, Oxford	40,000	-	<b>40,000</b>
Kairos Community Trust – Nunhead Lane, London	4,409	50,000	<b>54,409</b>
Sidmouth Hospice, Dorset	70,000	-	<b>70,000</b>
St Christopher's Hospice, London	75,000	-	<b>75,000</b>
St Mary's Hospice, Ulverston, Cumbria	110,000	-	<b>110,000</b>
Dr Kershaw's Hospice, Oldham (see below)	(30,000)	-	<b>(30,000)</b>
Emmaus Community Hastings and Rother	(28)	-	<b>(28)</b>
Emmaus Community Village Carlton, Bedford (see below)	(70,000)	(10,000)	<b>(80,000)</b>
Digartref Cyf, Anglesey, North Wales	(1,360)	-	<b>(1,360)</b>
Wintercomfort for the Homeless, Cambridge	(5,734)	-	<b>(5,734)</b>
<b>Total grants</b>	<b>332,287</b>	<b>45,000</b>	<b>377,287</b>

Grants were pledged to Dr Kershaw's Hospice and Emmaus Community Village Carlton in previous financial years. However these projects did not proceed as planned and grants were not drawn down. Further to dialogue with the applicants and in accordance with the conditions for the grants, these grants were cancelled and amounts have been written back and can be pledged to other projects.

Total grants for the year ended 31 March 2022 were £186,500. These included £54,000 from restricted funds to be applied towards Emmaus Community Coventry and Warwickshire, Emmaus Community South Lambeth and Surrey and Emmaus Community Village Carlton.

**7 PARTICULARS OF STAFF AND REMUNERATION OF KEY MANAGEMENT PERSONNEL**

The average monthly number of employees (including seconded staff) during the year was as follows:

	<b>2023</b>	2022
	<b>£</b>	£
Cost of generating funds	<b>1.1</b>	1.0
Charitable activities	<b>4.4</b>	3.4
	<b>5.5</b>	4.4

**CONSTRUCTION INDUSTRY RELIEF, ASSISTANCE  
AND SUPPORT FOR THE HOMELESS AND HOSPICES LIMITED**  
NOTES TO THE FINANCIAL STATEMENTS  
YEAR ENDED 31 MARCH 2023 (continued)

**7 PARTICULARS OF STAFF AND REMUNERATION OF KEY MANAGEMENT PERSONNEL (continued)**

Total staff costs were:

	2023 £	2022 £
Wages and salaries	170,103	142,127
Social security costs	14,546	11,858
Pension costs	11,761	10,385
	<b>196,410</b>	164,370
Seconded services	83,187	72,687
	<b>279,597</b>	237,057

One employee earned between £80,001 and £90,000 during the year (2022: one employee between £80,001 and £90,000).

The key management personnel in charge of directing and controlling, running and operating the charity on a day to day basis comprise the Trustees, the Chief Executive and the Partnerships & Fundraising Manager (both positions employed directly by the charity) and the Projects Manager (a position filled by a secondee). The total remuneration (including taxable benefits and employer's pension contributions) of the key management personnel employed directly by the charity, and also those seconded to the charity but forming part of the key management personnel for the year, was £200,723 (2022: £192,418).

No Trustees received any remuneration in respect to their services as a trustee (2022: £nil). However, payments totalling £19,569 (2022: £31,000) were made to one Trustee who provided professional design, communications and marketing services to the charity during the year. This Trustee has resigned during the year.

During the year, no expenses (2022: £nil) were reimbursed to Trustees.

**8 NET INCOME (EXPENDITURE) AND NET MOVEMENT IN FUNDS**

This is stated after charging:

	2023 £	2022 £
Staff costs (note 7)	279,597	237,057
Depreciation	180	180
Operating lease rentals	25,259	21,093
Auditor's remuneration – statutory audit services	9,156	7,740

**9 TAXATION**

CRASH is a registered charity and, therefore, is not liable to income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

# CONSTRUCTION INDUSTRY RELIEF, ASSISTANCE AND SUPPORT FOR THE HOMELESS AND HOSPICES LIMITED

## NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2023 (continued)

### 10 TANGIBLE FIXED ASSETS

	Office furniture, fittings and equipment £
<b>Cost</b>	
At 1 April 2022	11,152
Additions for the year	-
<b>At 31 March 2023</b>	<b>11,152</b>
<b>Depreciation</b>	
At 1 April 2022	10,628
Charge for the year	180
<b>At 31 March 2023</b>	<b>10,808</b>
<b>Net book values:</b>	
<b>At 31 March 2023</b>	<b>344</b>
At 31 March 2022	524

### 11 DEBTORS

	2023 £	2022 £
Rent deposit	3,750	3,750
Prepayments and other debtors	19,338	15,549
Accrued income	32,460	10,637
	<b>55,548</b>	29,936

### 12 CREDITORS: AMOUNTS DUE IN LESS THAN ONE YEAR

	2023 £	2022 £
Expense creditors and accruals	16,816	11,136
Deferred income	5,652	150
Grants payable (note 13)	446,568	289,308
PAYE, NIC and pension liability	5,720	3,925
	<b>474,756</b>	304,519



**CONSTRUCTION INDUSTRY RELIEF, ASSISTANCE  
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**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2023** (continued)

**12 CREDITORS: AMOUNTS DUE IN LESS THAN ONE YEAR** (continued)

Deferred income comprises sponsorship monies received for events due to take place in the following financial year.

	2023 £	2022 £
Balance as at 1 April 2022	150	8,771
Amount released to income	(150)	(8,771)
Amount deferred in year	5,652	150
<b>Balance as at 31 March 2023</b>	<b>5,652</b>	<b>150</b>

**13 GRANTS PAYABLE**

The following grants had been approved for payment at the end of the financial year and have been accrued for (note 12):

	2023 £	2022 £
Emmaus Community Brighton and Hove	35,000	-
Emmaus Community Merseyside	60,000	-
Helen and Douglas Children's Hospice, Oxford	40,000	-
Kairos Community Trust – Limesdale Gardens, London	3,968	5,000
Mary Stevens Hospice, Stourbridge	15,000	15,000
Sidmouth Hospice, Dorset	70,000	-
St Christopher's Hospice, London	75,000	-
St Mary's Hospice, Ulverston, Cumbria	110,000	-
Winchester Churches Nightshelter	37,600	37,600
Blyth Star Enterprises, Northumberland	-	15,000
Dr Kershaw's Hospice, Oldham	-	30,000
Emmaus Community Coventry and Warwickshire	-	5,195
Emmaus Community Hastings and Rother	-	802
Emmaus Community North East, South Shields	-	20,000
Emmaus Community South Lambeth and Surrey	-	9,925
Emmaus Community Village Carlton, Bedford	-	80,000
Herriot Hospice, Thirsk	-	30,000
Kairos Community Trust – Nunhead Lane, London	-	30,040
Pilsdon Community, Dorset	-	1,360
Rennie Grove Hospice Care, St Albans	-	3,652
Wintercomfort for the Homeless, Cambridge	-	5,734
	<b>446,568</b>	<b>289,308</b>

**CONSTRUCTION INDUSTRY RELIEF, ASSISTANCE  
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**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2023 (continued)**

**14 RESTRICTED FUNDS**

The income for the year includes restricted funds which were utilised in full during the year as follows:

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	At 31 March 2023 £
Kairos Community Trust, Nunhead Lane London – Story of Christmas Appeal	-	50,000	(50,000)	-	-
Emmaus Community Village Carlton, Bedford – VolkerFitzpatrick	-	-	10,000	(10,000)	-
The Manna Daycentre - St Stephens London – VolkerFitzpatrick	-	-	-	10,000	<b>10,000</b>
Emmaus Community Coventry and Warwickshire – The Worshipful Company of Plumbers	-	5,000	(5,000)	-	-
<b>Total restricted funds</b>	<b>-</b>	<b>55,000</b>	<b>(45,000)</b>	<b>-</b>	<b>10,000</b>

A grant to Emmaus Village Carlton of £10,000, pledged during prior, year was written back as the charity decided not to proceed with the project. The donor for this restricted grant, VolkerFitzpatrick, decided therefore to restrict their donation to the Manna Daycentre London instead.

**15 MEMBERSHIP LIABILITY**

The charity is constituted as a company limited by guarantee. In the event of the company being wound up, the members are required to contribute an amount not exceeding £1.

**16 RELATED PARTY TRANSACTIONS**

Eight Trustees are employed by Patron companies which each donated £9,000 per annum to the charity during the year (2022 – seven Trustees employed by Patron companies, which each gave £9,000).

During the year £57,987 (2022: £57,987) was paid to patron company Arcadis for a secondment to CRASH. This is less than the cost to CRASH of filing that role directly and a significant benefit to the charity. Two Trustees are currently employed by Arcadis, Alan Brookes and Fiona Duncombe.

Patron company BAM Construct was paid £25,200 (2022: 14,700) for seconding an employee to CRASH. One Trustee is employed by BAM Construct, James Wimpenny.

Both secondment placements have provided significant value to CRASH charity and the work it undertakes.

During the year £19,569 (2022: £31,000) was paid to one Trustee, Francois Morrow, who provided professional design, communications and marketing services to the charity. This Trustee was not employed by a Patron company and retired during the year.

There were no other related party transactions during the year requiring disclosure (2022: none).

**CONSTRUCTION INDUSTRY RELIEF, ASSISTANCE  
AND SUPPORT FOR THE HOMELESS AND HOSPICES LIMITED**  
NOTES TO THE FINANCIAL STATEMENTS  
YEAR ENDED 31 MARCH 2023 (continued)

**17 COMMITMENTS UNDER OPERATING LEASES**

At 31 March 2023 the total of CRASH's future minimum lease payments under non-cancellable operating leases was as follows:

	2023 £	2022 £
<b>Property:</b>		
Amounts due within one year	<b>21,049</b>	25,259
Amounts due between two and five years inclusive	<u>-</u>	<u>21,049</u>
<b>Total commitments</b>	<b><u>21,049</u></b>	<b><u>46,308</u></b>

**18 MEMBERS' LIABILITY**

In the event of the charitable company being wound up, members are required to contribute an amount not exceeding £1.