BENCH OUTREACH

England & Wales · Charity number 1077933

Details

Other names	BENCH OUTREACH, CRISIS RECOVERY UK, FULL GOSPEL RECOVERY INTERNATIONAL
Status	Registered
Legal form	Charitable company
Company number	03751509
Registered	1999-10-26
Register	View on the Charity Commission register

Contact

Address	14 New King Street Deptford London SE8 3HS
Phone	02086947740
Email	admin@benchoutreach.com
Website	www.benchoutreach.com

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Activities

Objects: A) TO ADVANCE THE CHRISTIAN FAITH IN THE UNITED KINGDOM AND ELSEWHERE IN THE WORLD AS THE DIRECTORS OF THE CHARITY (HEREIN CALLED "THE TRUSTEES") MAY FROM TIME TO TIME THINK FIT;B) TO RELIEVE PERSONS WHO ARE IN CONDITIONS OF NEED OR HARDSHIP OR WHO ARE AGED OR SICK OR WHO ARE HOMELESS AND TO RELIEVE THE DISTRESS CAUSED THEREBY IN THE UNITED KINGDOM AND ELSEWHERE IN THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT;C) TO ADVANCE EDUCATION IN ACCORDANCE WITH CHRISTIAN PRINCIPLES BY SUCH MEANS AS THE TRUSTEES MAY CONSIDER APPROPRIATE INCLUDING BY MEANS OF ESTABLISHING AND OPERATING ANY EDUCATIONAL ESTABLISHMENT OR ESTABLISHMENTS IN THE UNITED KINGDOM AND ELSEWHERE IN THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT; D) TO PROMOTE THE REHABILITATION OF PERSONS AFFECTED BY DRUGS, ALCOHOL AND OTHER SUBSTANCE ADDICTION AND ABUSE IN THE UNITED KINGDOM AND ELSEWHERE IN THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT;E) TO RELIEVE PERSONS WHO ARE EXPERIENCING MENTAL OR EMOTIONAL SUFFERING AND TO RELIEVE THE DISTRESS ASSOCIATED THEREWITH IN THE UNITED KINGDOM AND ELSEWHERE IN THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT;F) TO ADVANCE THE PROVISION OF TRAINING AND THE DEVELOPMENT OF SKILLS FOR EMPLOYMENT FOR THOSE IN FINANCIAL AND ECONOMIC NEED IN THE UNITED KINGDOM AND ELSEWHERE IN THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT;G) TO PROMOTE AND FULFIL SUCH OTHER CHARITABLE PURPOSES BENEFICIAL TO THE COMMUNITY IN THE UNITED KINGDOM AND ELSEWHERE IN THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT.

Activities: Our aim is to help vulnerable people overcome drug and alcohol dependence, find decent homes and lead lives that have meaning and purpose. We offer an inclusive, confidential, non-judgemental service founded on equality, diversity and the sanctity of life. We work with people to find and sustain accommodation and support them to access treatment for drug, alcohol and mental health problems.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Accommodation/housing, Other Charitable Purposes
- **Who:** Other Defined Groups

Geography

- **Area of benefit:** WORLDWIDE
- Greenwich
- Lewisham

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Finances

Period end	Income	Expenditure	Assets	Employees
2025-06-30	£612,159	£626,292	£159,436	13
2024-06-30	£554,302	£587,531	£173,569	16
2023-06-30	£524,898	£707,311	£206,798	20
2022-06-30	£629,259	£668,870	£389,211	19
2021-06-30	£668,463	£528,500	£428,822	15

Trustees

Name	Role	Appointed
PAUL MICHAEL CHAPMAN	Chair	2013-06-02
Charles Richard Thomson		2025-12-01
ERROL CHAMBERS		2011-04-01
Sarah Cruickshank		2025-07-07

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BENCH OUTREACH

England & Wales - Charity number 1077933

Accounts

ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED
30 JUNE 2025

BENCH
OUTREACH

(A company limited by guarantee)

CHARITY REGISTRATION No: 1077933

COMPANY REGISTRATION No: 3751509

BENCH OUTREACH
(A company limited by guarantee)

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BENCH OUTREACH
(A company limited by guarantee)

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1077933
COMPANY REGISTRATION NUMBER	3751509
DATE OF INCORPORATION	13 April 1999
START OF FINANCIAL YEAR	1 July 2024
END OF FINANCIAL YEAR	30 June 2025
DIRECTORS AT 30 JUNE 2025	Paul Chapman (Chair) Errol Chambers Sabrina Pathan (Resigned November 2024) Philippe Granger (Resigned July 2025)
CHIEF EXECUTIVE	Belinda Wallace
GOVERNING DOCUMENTS	Memorandum & Articles of Association, incorporated 13 April 1999 Articles of Association updated 16 November 2015

OBJECTS

A) Advance the Christian faith in the United Kingdom and elsewhere in the world as the Directors of the charity (herein called the Trustees) may from time to time think fit,

B) To relieve persons who are in conditions of need or hardship or who are aged or sick or who are homeless and to relieve the distress caused thereby in the United Kingdom and elsewhere in the world as the Trustees may from time to time think fit,

C) To advance education in accordance with Christian principles by such means as the Trustees may consider appropriate including by means of establishing and operating any educational establishment establishments in or the United Kingdom and elsewhere in the world as the Trustees may from time to time think fit,

D) To promote the rehabilitation of persons affected by drugs, alcohol and other substance addiction and abuse in the United Kingdom and elsewhere in the world as the Trustees may from time to time think fit,

E) To relieve persons who are experiencing mental or emotional suffering in the United Kingdom and elsewhere in the world as the Trustees may from time to time think fit,

F) To advance the provision of training and the development of skills for employment for those in financial and economic need in the United Kingdom and elsewhere in the world as the Trustees may from time to time think fit,

G) To promote and fulfil such other charitable purposes beneficial to the community in the United Kingdom and elsewhere in the world as the Trustees may from time to time think fit.

REGISTERED ADDRESS	14 New King Street Deptford London SE8 3HS	**INDEPENDENT EXAMINER**	Dominique Wells FCA 10 Lakeswood Road Petts Wood Kent BR5 1BJ
BANKERS	HSBC Bank Plc 85 Lewisham High Street London SE13 6BE		

BENCH OUTREACH
(A company limited by guarantee)

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 JUNE 2025

The trustees, who are also the directors of the charity for the purposes of Company Law, present their report together with the financial statements for the year ended 30 June 2025.

The financial statements have been prepared in accordance with the accounting policies set out in pages 14 and 15 and with applicable UK accounting standards, the Charities Act 2011, the Accounting and Reporting By Charities: Statement of Recommended Practice (SORP) applicable to charities preparing accounts under the Financial Reporting Standard applicable Republic of Ireland (FRS 102) (effective 1 January 2015) and the Charity's governing document.

The trustees have had due regard to the Charity Commission's guidance on public benefit when reviewing the charity's aims and objectives and planning future activities.

Structure, Governance, and Management

Bench Outreach is a registered charity (No. 1077933) and a company limited by guarantee (No. 3751509). Our operations are governed by the Memorandum and Articles of Association, and later amended by a special resolution on 16 November 2015.

The Board of Trustees meets 4 to 6 times per year and is responsible for ensuring good governance, strategic oversight, and annual budget approval. The CEO and Finance Manager attend all Board meetings to provide operational and financial updates.

Trustee Recruitment & Induction:
New trustees are appointed by the existing trustees, with careful consideration given to ensuring a diverse range of skills, experience, and perspectives.

Prospective trustees:
- Attend a Board meeting before being formally appointed.
- Receive an induction led by the CEO, which includes:
  - A copy of the Articles of Association
  - The latest financial accounts
  - Minutes from recent Board meetings

This process ensures that trustees are well-equipped to contribute effectively to the governance and strategic direction of Bench Outreach.

1. Strategic Vision, Mission, and Values

Our Vision

We envision a society where homelessness, hunger, inequality, and exclusion are rare exceptions rather than and inevitable realties.

Our Mission

We create sustainable pathways out of crisis by providing expert advocacy, intensive housing support, and health interventions. Homelessness and poverty are rarely isolated issues, often compounded by factors such as race, gender, disability, and mental health.

Our Values

Bench Outreach is guided by principles that place dignity, stability, and equity at the centre work. These values shape both our daily practice and our long-term vision for a fairer, 'more inclusive community.

- Housing Stability: We follow the Housing First approach, focusing on sustaining tenancies, preventing homelessness, and ensuring people have the support they need to remain safely housed.

- Advocacy and Equity: We help people navigate complex systems, secure their entitlements, and challenge barriers caused by discrimination or systemic inequity.

- Health and Wellbeing: We view housing insecurity as a public health issue, supporting clients to re-engage with primary care, mental health, and specialist services, all through a trauma-informed approach.

- Systemic Change: We highlight gaps in service, challenge stigma, and advocate for culturally aware, trauma-informed approaches across local systems.

2. Bench Outreach Services Snapshot

Bench Outreach delivers a range of person-centred services that support people experiencing homelessness, financial hardship, and social exclusion. Together, these services create pathways from crisis to stability, well-being, and community connection:

- **Access** – One-to-one advocacy for clients facing housing instability and income challenges, including benefits support, tenancy advice, and navigating complex systems.

- **Housing First** – Commissioned by Lewisham Council, providing long-term housing and intensive support for people experiencing rough sleeping.

- **Housing First Partnership Initiative** – Also commissioned by Lewisham Council, offering bespoke, high-support interventions for individuals with the most complex needs.

- **Shades of Wellness** – Launching in August 2025, this service will provide menopause awareness, well-being support, and health advocacy for women facing intersecting social or structural challenges.

Through these services, Bench Outreach continues to support individuals in securing housing, engaging with health and community services, and building sustainable, positive pathways out of crisis.

3. Key Achievements 2024–25

This year offered an important period of stabilisation following the sad death of our long-standing CEO in June 2024. Taking the helm, Belinda Wallace has helped guide Bench Outreach towards financial equity, introducing targeted projects and services.

The continued support of Stephen and Jannet Mathers, following their step down as Trustee and Company Secretary, has been invaluable.

Housing First Partnership Initiative

In September 2024, Bench Outreach launched the Housing First Partnership Initiative with Lewisham Council to support ten of the borough's rough sleepers with complex needs. The service provides intensive, personalised support, focusing on securing and sustaining accommodation while reconnecting clients with health services, benefits, and community opportunities.

Since its launch:

- Eight individuals have been supported into housing, with seven currently receiving ongoing support.
- Five are in settled accommodation, with one remaining in temporary accommodation.
- Three individuals are currently awaiting assessment.

Alongside housing outcomes, the team supports clients to engaging in meaningful activity, including informal employment, volunteering, sports, arts, and community gardening. The service is operating at full capacity, reflecting both the level of local need and the team's dedication.

This initiative demonstrates the value of a strong partnership with the borough and the effectiveness of a relational, person-centred approach for people who have often been excluded from traditional services.

4. Partnerships and Multi-Agency Work

Bench Outreach's work relies on strong collaboration across statutory, voluntary, and community sectors. These partnerships ensure that people with complex needs can access the right support at the right time.

Statutory and Commissioned Partners:

- Lewisham Council, Lewisham Homes, Rough Sleepers Task Group: Coordinated responses to housing crises, rough sleeping, and safeguarding.
- NHS and South London and Maudsley (SLaM): Support for health, mental health, and specialist services.

Community and Third-Sector Partners:
- 999 Club, St Mungo's, Lewisham Refugee and Migrant Network, local faith groups, and hubs: Provide safe spaces, integration, and continuity of care.

Partnership outcomes (year-on-year compared with 2023–24):
- One-to-one advocacy interventions increased by 14%, supporting more people to navigate housing and benefits systems.
- Evictions prevented rose by 12%, helping clients stay safely in their homes.
- Successful welfare and income-stabilisation outcomes improved by 22%, enabling more people to achieve financial stability.
- Homelessness applications and emergency placements rose by 17%, reflecting both greater outreach and proactive support.
- Tribunal representation for housing and welfare disputes increased by 20%, giving more people a voice in challenging decisions.
- Joint homelessness-prevention initiatives grew by 25%, strengthening multi-agency responses and early intervention.

These improvements reflect closer coordination with Lewisham Council, earlier engagement with clients, and the commitment of our frontline team.

5. Health, Wellbeing, and Social Value

Bench Outreach treats housing, health, and community connection as interlinked priorities. By supporting clients to re-engage with healthcare, secure income, and participate in community life, we reduce crisis interventions and promote long-term stability.

Health engagement outcomes (year-on-year):
- Clients registering with or re-engaging with a GP rose by 19%, helping more people access primary care.
- Attendance at mental health and substance-misuse appointments increased by 22%, ensuring consistent care.
- Access to screening, medication reviews, or specialist referrals grew by 27%, supporting early intervention and improved outcomes.

Social value delivered:
- Strengthened housing stability and everyday safety
- Reduced financial hardship and improved income security

- Reduced social isolation and greater community participation

This work demonstrates how relational, consistent support changes lives, helping people to move from crisis into stability and community engagement.

6. Financial & Strategic Review

A Year of Strategic Growth

Building a Sustainable Future
This year has focused on creating a more resilient Bench Outreach. Our total income increased by 10.4%, but the key development is the move towards more flexible funding. By boosting our contract income and our unrestricted grants, we have gained the ability to respond swiftly to the needs of those we support and have begun efforts to enhance funding for targeted programmes.

Investing in Our Team
We believe our impact is only as strong as the people delivering it. That's why we've focused our spending, which increased by a steady 6.6%, on caring for our staff. We raised our salary investment by 6.3%, with the remainder going directly into training. A well-supported, expert team is the only way we can continue providing the high-quality care our community deserves.

Financial Resilience
Our financial "safety net" remains robust. We managed to increase our unrestricted reserves by 3.7%, meaning we stay in line with Charity Commission legislation. Meanwhile, our total reserves slightly declined, driven by higher deferred income from restricted grants, but offset by a reduction in short-term liabilities and our ongoing willingness to collaborate with funders while awaiting funds from planned grants, reflecting the timing of various projects throughout the financial year.

What's Next?
We're entering the new year on firm footing. Our focus is on sustaining disciplined cost control while seeking new, sustainable funding opportunities to support our work.

We are confident, resilient, and well-placed to keep expanding our reach and strengthening our impact.

7. Risk Assessment & Reserves Policy

The trustees continue to review organisational risks throughout the year, with funding stability remaining the most significant area of focus.

- Reserves Policy: The charity aims to hold unrestricted reserves equivalent to at least three months and no more than twelve months of total expenditure

- Future Sustainability: This year, the charity has strengthened its approach to long-term sustainability by expanding fundraising activity, developing new income streams, and increasing engagement with individual donors and grant-making bodies.

8. Looking Ahead – 2025/26

The year ahead will focus on strengthening the depth, reach, and impact of our support for people experiencing homelessness and housing insecurity. Our approach continues to centre on relational,

person-led practice, recognising that long-term stability is built through trust, consistency, and holistic support. Alongside consolidating our Housing First provision, we will invest in community-based services that meet people where they are and respond to the complex realities of their lives.

Key priorities for 2025/26 include:

- **Embedding health advocacy across housing pathways** — We will integrate dedicated health advocacy into all stages of our housing support, ensuring people can navigate healthcare systems, attend appointments, and access the treatment they need. This work aims to reduce health inequalities and strengthen the link between stable housing and improved wellbeing.

- **Expanding flexible one-to-one support and trauma-informed practice** - Trauma-informed will be further embedded across the organisation, with additional training and reflective practice to ensure services remain safe, compassionate, and empowering.

- **Launching and growing Shades of Wellness** — Our new project will provide culturally aware wellbeing and health support for women, particularly those who face additional barriers due to race. The focus will be on creating safe spaces, improving access to services, and promoting holistic wellbeing.

- **Influencing policy to address inequity and improve access to housing, health, and welfare -** We will strengthen our advocacy work by sharing insights from lived experience, contributing to local and national discussions, and collaborating with partners to push for fairer systems. Our aim is to influence structural change that reduces inequality and improves outcomes for the people we support.

9. Acknowledgments

We extend our heartfelt thanks to our staff, volunteers, and peer mentors, whose commitment and compassion shape every aspect of our work. Their ability to build trust, form meaningful relationships, and stand alongside people in moments of crisis is the foundation on which Bench Outreach is built.

We also acknowledge the continued trust and generosity of our funders: London Borough of Lewisham, The National Lottery Community Fund, Henry Smith Charity, Garfield Weston Foundation, Leathersellers Foundation, Tudor Trust, Deptford Challenge Trust, and the Benefactor Trust. Their support enables us to remain present in the community, respond to rising needs, and develop services that reflect the lived experiences of the people we serve.

We offer special thanks to Jannet and Stephen Mathers, whose ongoing trust, generosity, and friendship have supported Bench Outreach over many years. Their belief in our mission has strengthened our work and helped us remain a steady, reliable presence for those who rely on us.

Our thanks extend to our partners across Lewisham and the wider voluntary sector, whose collaboration strengthens our collective impact and ensures that no individual is left to navigate complex systems alone.

10. Closing Statement

Bench Outreach remains steadfast in its belief that every person deserves safety, dignity, and the chance to build a life of stability and hope. Our work is rooted in the understanding that homelessness, poverty, and social exclusion are not just crises of circumstance—they are crises of humanity. That's why we continue to stand shoulder to shoulder with those who are too often pushed to the margins, offering not only practical support but also unwavering solidarity.

We are committed to being a consistent presence in people's lives, especially when systems fail or doors close. Whether someone needs a warm meal, a listening ear, or long-term advocacy, we walk alongside them for as long as it takes. We challenge the barriers that prevent people from accessing housing, healthcare, and community belonging, and we amplify the voices of those who are routinely unheard or overlooked.

Our promise is simple: no one should have to navigate hardship alone. We will continue to champion the rights, stories, and potential of every individual we meet—ensuring they are seen, valued, and supported as they move toward a future defined not by crisis, but by opportunity and choice.

Trustees Responsibilities

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

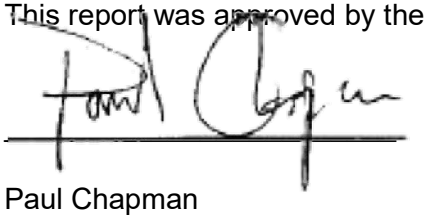
- select suitable accounting policies and then apply them consistently.
- observe the methods and principles of the Charities SORP.
- make judgments and accounting estimates that are reasonable and prudent.
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the charity's assets and taking reasonable steps to prevent or detect fraud and breaches of law and regulation.

So far as each of the trustees is aware, there is no relevant information that has not been disclosed to the charity's examiner and each of the trustees believes that all steps have been taken to make them aware of any relevant audit information and to establish that the examiner has been made aware of this information.

This report reflects the achievements, challenges, and commitments of the charity during the year ending 30 June 2025, while outlining the vision for the future.

This report was approved by the Trustees, Signed on behalf of the Board of Trustees:



Paul Chapman
Chair
Date: 26/03/2026

BENCH OUTREACH
(A company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 JUNE 2025

	Notes	Unrestricted Funds £	Restricted Funds £	**TOTAL 2025 £**	TOTAL 2024 £
INCOME					
Donations and Legacies	2	74,239	263,968	**338,207**	372,994
Income from Charitable Activities	3	5,559	267,290	**272,849**	180,508
Income from Investments		1,103	-	**1,103**	800
TOTAL INCOME		**80,901**	**531,258**	**612,159**	**554,302**
EXPENDITURE					
Expenditure on Raising Funds		-	-	-	-
Expenditure on Charitable Activities	4	74,106	552,186	**626,292**	587,531
TOTAL EXPENDITURE		**74,106**	**552,186**	**626,292**	**587,531**
NET MOVEMENT IN FUNDS		**6,795**	**(20,928)**	**(14,133)**	(33,229)
Total Funds Brought Forward		182,569	(9,000)	**173,569**	206,798
TOTAL FUNDS CARRIED FORWARD		**189,364**	**(29,928)**	**159,436**	**173,569**

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 14 to 21 form part of these financial statements.

BENCH OUTREACH
(A company limited by guarantee)

BALANCE SHEET
AS AT 30 JUNE 2025

	Notes	Unrestricted Funds £	Restricted Funds £	**TOTAL 2025 £**	TOTAL 2024 £
Fixed Assets					
Tangible Assets	5	-	2,081	**2,081**	1,138
Current Assets					
Cash at Bank and in Hand	7	188,005	11,465	**199,470**	113,448
Debtors	8	2,247	37,147	**39,394**	118,132
		190,252	48,613	**238,864**	231,581
Creditors: amounts falling due within one year	9	(888)	(62,621)	**(63,509)**	(41,149)
Net Current Assets		**189,364**	**(14,009)**	**175,355**	**190,431**
Total Assets less Current Liabilities		**189,364**	**(11,928)**	**177,436**	**191,569**
Provisions for Liabilities	10	-	(18,000)	**(18,000)**	(18,000)
NET ASSETS		**189,364**	**(29,928)**	**159,436**	**173,569**
Funds of the Charity					
General Funds		189,364	-	**189,364**	182,569
Restricted Funds	6b	-	(29,928)	**(29,928)**	(9,000)
TOTAL FUNDS		**189,364**	**(29,928)**	**159,436**	**173,569**

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 ('the Act') relating to small companies, and with Accounting and Reporting by Charities: Statement of Recommended Practice (FRS 102).

For the year ended 30 June 2025, the company was entitled to the exemption from audit under Section 477(2) of the Act. The members have not required the company to obtain an audit of its accounts for this financial period in accordance with Section 476 of the Act.

The trustees acknowledge their responsibility for:
1 ensuring the company keeps accounting records which comply with Section 386; and
2 preparing accounts that give a true and fair view of the state of affairs of the company as at the end of the financial year, and of its net incoming resources for the financial year, in accordance with the requirements of Section 393, and otherwise comply with the requirements of the Act relating to accounts, insofar as they are applicable to the company.

The financial statements on pages 12 to 21 were approved by the Trustees on 26 March 2026

and signed on their behalf by Trustee  P Chapman

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2025

1 ACCOUNTING POLICIES

Basis of Preparation

The charity is a public benefit entity.

The financial statements have been prepared on the historical cost basis of accounting and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (FRS 102).
The charity has taken advantage of the exemption to prepare a statement of Cash Flows as per Update Bulletin 1 of the Charity SORP (FRS 102) February 2016.

Income

Recognition of Income
This is included in the Statement of Financial Activities (SOFA) when:
- the charity becomes entitled to the income;
- the income is expected to be received; and
- the monetary value can be measured with sufficient reliability.

Income with Related Expenditure
Where income has related expenditure (as with fundraising or contract income) the income and related expenditure are reported gross in the SOFA.

Grants and Donations
Grants and donations are included in the SOFA when the charity has entitlement to the income.
Where a grant is awarded for use against expenditure over a specified period, only that proportion of the grant relating to the financial period is recognised in the SOFA.

Tax Reclaims on Donations and Gifts
Income from tax reclaims is included in the SOFA in the same financial period as the gift to which it relates.

Contractual Income and Performance Related Grants
This is only included in the SOFA once the related goods or services have been delivered.

Gifts in Kind
Gifts in kind are accounted for at the lower of a reasonable estimate of their value to the charity and the amount actually realised. Gifts in kind for sale are included as gifts on receipt at fair value.
Gifts in kind for use by the charity are included in the SOFA as income when receivable.

Donated Services and Facilities
These are only included in income (with an equivalent amount in expenditure) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer Help
The value of any voluntary help received is not included in the accounts but is described in the Trustees' Annual Report.

Investment Income
This is included in the accounts when receivable.

Expenditure and Liabilities

Liability Recognition
Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Grants with Performance Conditions
Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants Payable without Performance Conditions
These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in the control of the charity.

Support Costs
Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of the resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Provisions for Liabilities
Provisions are recognised when the entity has an obligation at the reporting date as a result of a past event; it is probable that the entity will be required to transfer economic benefits in settlement and the amount of the obligation can be estimated reliably. Provisions are recognised as a liability in the statement of financial position and the amount of the provision as an expense.

Provisions are initially measured at the best estimate of the amount required to settle the obligation at the reporting date and subsequently reviewed at each reporting date and adjusted to reflect the current best estimate of the amount that would be required to settle the obligation. Any adjustments to the amounts previously recognised are recognised in profit or loss unless the provision was originally recognised as part of the cost of an asset.

Fixed Assets
These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation
Depreciation is calculated at a rate to write off the cost of tangible fixed assets on a straight line basis over their estimated useful lives. The rates applied per annum is as follows:

- Fixtures and Fittings 25%
- Office Equipment 25%

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 30 JUNE 2025

2 DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	**TOTAL 2025 £**	TOTAL 2024 £
Donations and Legacies				
Donations	74,239	263,968	**338,207**	372,994
	74,239	**263,968**	**338,207**	**372,994**

See Note 6a regarding Donations for Unrestricted Funds of £74,239
See Note 6b regarding Donations for Restricted Funds of £263,968

3 INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	**TOTAL 2025 £**	TOTAL 2024 £
Contracts	-	267,290	**267,290**	162,250
Nyon Grove	4,320	-	**4,320**	18,258
Miscellaneous	1,239	-	**1,239**	-
	5,559	**267,290**	**272,849**	**180,508**

See Note 6b regarding Contracts for Restricted Funds of £267,290

4 EXPENDITURE ON CHARITABLE ACTIVITIES

	Notes	Unrestricted Funds £	Restricted Funds £	**TOTAL 2025 £**	TOTAL 2024 £
Catering & Cleaning		-	7,936	7,936	854
Client Welfare		365	34,068	34,433	21,867
Depreciation		-	588	588	180
Office Devices, Softwares & Accessories		-	1,112	1,112	648
Licences & Subscriptions		649	3,500	4,149	4,119
Postage, Printing & Stationery		-	4,128	4,128	646
Office Costs		-	40,500	40,500	40,500
Nyon Grove - Client Accommodation		16,763	-	16,763	28,249
Professional Fees		-	10,466	10,466	24,409
Staff	11	50,818	409,993	460,811	433,591
Sundry Expenses		160	5,038	5,198	3,216
Telephone & Internet		1,223	14,843	16,066	16,886
Training		3,062	8,667	11,729	1,718
Travel & Subsistence		-	4,890	4,890	3,500
Volunteer Expenses		-	448	448	689
Bank Charges		-	79	79	101
Insurance	10	228	4,330	4,558	4,358
Independent Examiner's Fees		400	1,600	2,000	2,000
Rates & Utlilities		438	-	438	-
		74,106	**552,186**	**626,292**	**587,531**

5 TANGIBLE FIXED ASSETS

	Fixtures & Fittings £	Office Equipment £	TOTAL £
Cost as at 1 July 2024	-	4,551	4,551
Additions	-	1,531	1,531
Cost as at 30 June 2025	**-**	**6,082**	**6,082**
Depreciation as at 1 July 2024	-	3,413	3,413
Charge	-	588	588
Depreciation as at 30 June 2025	**-**	**4,001**	**4,001**
Net Book Value as at 30 June 2024	-	1,138	1,138
Net Book Value as at 30 June 2025	**-**	**2,081**	**2,081**

The annual commitments under irrevocable operating leases and capital commitments are £Nil (2024 £Nil).

6a UNRESTRICTED FUNDS

	Income 2025 £	Income 2024 £
Bear Church	**1,800**	1,800
Jessica Mathers Trust	**30,000**	24,000
Jubilee Resource Ltd	**1,500**	1,500
Leathersellers	**-**	10,000
Rushey Green Time	**-**	2,000
Regular Individual Donations	**8,427**	9,169
Other Individual Donations	**2,512**	2,513
Albert Hunt Trust	**10,000**	-
Garfield Weston	**20,000**	-
Total	**74,239**	**50,982**

Individual Donations include £2,400 donated by trustees (2024 £2,400).

6b RESTRICTED FUNDS

Grant	B/f 1 July 2024 £	Deferred Income 2024 £	Grants Receivable £	**Deferred Income 2025 (Note 9) £**	Income £	Expenditure £	**C/f 30 June 2025 £**
National Lottery	-	-	46,967	(46,967)	-	-	-
Henry Smith	9,000	-	90,000	-	90,000	(110,928)	**(11,928)**
Henry Smith	-	-	30,000	-	30,000	(30,000)	-
Deptford Challenge Trust	-	-	7,500	-	7,500	(7,500)	-
Big Lottery	-	17,967	-	-	17,967	(17,967)	-
The Sackler Trust	-	-	20,000	-	20,000	(20,000)	-
The Benefact Trust	-	7,667	15,333	(7,667)	15,333	(15,333)	-
City Bridge Trust	-	2,889	36,050	(3,005)	35,934	(35,934)	-
Rushey Green Time	-	-	3,834	-	3,834	(3,834)	-
Jessica Mathers Trust	-	-	40,500	-	40,500	(40,500)	-
Rushey Green Time	-	-	2,900	-	2,900	(2,900)	-
Total Restricted Grants	**9,000**	**28,523**	**293,084**	**(57,639)**	**263,968**	**(284,896)**	**(11,928)**
Contracts							
LB Lewisham	-	-	267,290	-	267,290	(267,290)	-
Total Contracts	**-**	**-**	**267,290**	**-**	**267,290**	**(267,290)**	**-**
Total Restricted Funds	**9,000**	**28,523**	**560,374**	**(57,639)**	**531,258**	**(552,186)**	**(11,928)**

Grants for specific purposes during the year were:-

1) A grant of £290,038 for over three years from the National Lottery Fund towards Shades of Wellness project embedded in the Housing First and Access projects.

2) A grant of £35,934 from City Bridge Trust towards Outreach Access services, part of a £184,353 grant over five years.

3) A grant extension for one year for £90,000 from the Henry Smith Charity towards the Housing First project, to include the salary of a specialist Housing First women's worker was received (making a total of £450,000 over five years). The second grant of £40,000 (part of a £120,000 grant over three years) from the Henry Smith Charity towards the Access to Housing and Benefits service project ends this year.

6b RESTRICTED FUNDS (continued)

iv) A grant of £15,333 from The Benefact Trust towards the HF project (part of a £46,000 grant over three years)

v) The Jessica Mathers Trust has donated the use of office space and related services at Jessica's Heart, 14 New King St, Deptford, London SE8 3HS. This has been included at its estimated value.

Contracts entered into during the year

1) The contract with LB Lewisham to provide a Housing First Service was renewed. The aim is to support homeless clients with high needs to move into housing. Then to support these clients to successfully maintain their tenancies through a personalised support package.

2) A second contract with LB Lewisham providing support for special needs clients being part of a Housing First Partnership Initiative for three years.

7 CASH AT BANK AND IN HAND

	Unrestricted Funds £	Restricted Funds £	**TOTAL 2025 £**	TOTAL 2024 £
Cash at Bank	186,906	11,465	**198,371**	109,969
Cash in Hand	1,099	-	**1,099**	3,480
	188,005	**11,465**	**199,470**	**113,449**

8 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds £	Restricted Funds £	**TOTAL 2025 £**	TOTAL 2024 £
Income Receivable	625	35,609	**36,234**	114,375
Tax Refund on Gift Aid	1,572	-	**1,572**	1,572
Prepayments	50	1,538	**1,588**	2,185
	2,247	**37,147**	**39,394**	**118,132**

9 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds £	Restricted Funds £	**TOTAL 2025 £**	TOTAL 2024 £
Deferred Income	-	57,639	**57,639**	28,523
Sundry Creditors and Accruals	888	4,982	**5,870**	12,627
	888	**62,621**	**63,509**	**41,150**

See Note 6b regarding Deferred Income for Restricted Funds of £57,639.

10 PROVISIONS FOR LIABILITIES

	Restricted Funds £
As at 30 June 2024	18,000
Charge to Insurance Expenditure	-
As at 30 June 2025	**18,000**

The provision is for the estimated cost of additional professional indemnity insurance required by LB Lewisham for the twelve years following the expiry of their contract.

11 STAFF COSTS AND NUMBERS

	2025 £	2024 £
Gross Wages and Salaries	**409,993**	391,662
Employer's National Insurance Costs	**30,212**	29,959
Pension Costs	**20,606**	11,970
	460,811	**433,591**

Employees who were engaged in furtherance of the charity's objectives:

2025	2024
13	16

No employee received emoluments in excess of £60,000.

12 TAXATION

The charitable company is a registered charity and is generally exempt from income tax and capital gains tax. Irrecoverable VAT is included in the cost of those items to which it relates.

13 PAYMENTS TO TRUSTEES AND RELATED PARTIES

No payments were made to Trustees or any persons connected with them during this financial period. No other material transaction took place between the organisation and a trustee or any person connected with them.

BENCH OUTREACH
(A company limited by guarantee)

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the Trustees of Bench Outreach on the accounts for the year ended 30 June 2025 set out on pages 10 to 21.

This report is made solely to the Trustees in accordance with Section 154 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees for my examination work, for this report, or for the opinions I have formed.

Respective responsibilities of Trustees and examiner

The charity's Trustees (who are also directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The charity's Trustees consider that an audit is not required for this year under Section 144 of the Charities Act 2011 (the Act), and that an independent examination is needed. The charity's total income exceeds £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

Having been satisfied that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts (under Section 145 of the Act),
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the Act), and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

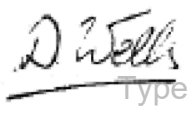
My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an opinion as to whether the accounts present a 'true and fair' view and my report is limited to those matters set out in the statement below.

Independent examiner's statement

In the course of my examination, no matter has come to my attention:

- which gives me reasonable cause to believe that, in any material respect, the Trustees have not met the requirements to show that:
  - accounting records are kept (in accordance with Section 130 of the Charities Act 2011), and
  - accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Companies Act 2006, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice (FRS 102)

  or
- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.


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Dominique Wells FCA
Chartered Accountant
10 Lakeswood Road
Petts Wood
Kent BR5 1BJ

Date: 26 March 2026

BENCH OUTREACH

England & Wales - Charity number 1077933

Accounts

ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED
30 JUNE 2024

BENCH
OUTREACH

(A company limited by guarantee)

CHARITY REGISTRATION No: 1077933

COMPANY REGISTRATION No: 3751509

BENCH OUTREACH
(A company limited by guarantee)

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Page 20	Independent Examiner's Report

BENCH OUTREACH
(A company limited by guarantee)

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1077933
COMPANY REGISTRATION NUMBER	3751509
DATE OF INCORPORATION	13 April 1999
START OF FINANCIAL YEAR	1 July 2023
END OF FINANCIAL YEAR	30 June 2024
DIRECTORS AT 30 JUNE 2024	Paul Chapman (Chair) Errol Chambers Sabrina Pathan (Resigned November 2024) Philippe Granger
CHIEF EXECUTIVE	Belinda Wallace
GOVERNING DOCUMENTS	Memorandum & Articles of Association, incorporated 13 April 1999 Articles of Association updated 16 November 2015

OBJECTS

A) Advance the Christian faith in the United Kingdom and elsewhere in the world as the Directors of the charity (herein called the Trustees) may from time to time think fit,

B) To relieve persons who are in conditions of need or hardship or who are aged or sick or who are homeless and to relieve the distress caused thereby in the United Kingdom and elsewhere in the world as the Trustees may from time to time think fit,

C) To advance education in accordance with Christian principles by such means as the Trustees may consider appropriate including by means of establishing and operating any educational establishment establishments in or the United Kingdom and elsewhere in the world as the Trustees may from time to time think fit,

D) To promote the rehabilitation of persons affected by drugs, alcohol and other substance addiction and abuse in the United Kingdom and elsewhere in the world as the Trustees may from time to time think fit,

E) To relieve persons who are experiencing mental or emotional suffering in the United Kingdom and elsewhere in the world as the Trustees may from time to time think fit,

F) To advance the provision of training and the development of skills for employment for those in financial and economic need in the United Kingdom and elsewhere in the world as the Trustees may from time to time think fit,

G) To promote and fulfil such other charitable purposes beneficial to the community in the United Kingdom and elsewhere in the world as the Trustees may from time to time think fit.

REGISTERED ADDRESS	14 New King Street Deptford London SE8 3HS	**INDEPENDENT EXAMINER**	Dominique Wells FCA 10 Lakeswood Road Petts Wood Kent BR5 1BJ
BANKERS	HSBC Bank Plc 85 Lewisham High Street London SE13 6BE		

BENCH OUTREACH
(A company limited by guarantee)

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 JUNE 2024

The trustees, who are also the directors of the charity for the purposes of Company Law, present their report together with the financial statements for the year ended 30 June 2024.

The financial statements have been prepared in accordance with the accounting policies set out in pages 11 and 12 and with applicable UK accounting standards, the Charities Act 2011, the Accounting and Reporting By Charities: Statement of Recommended Practice (SORP) applicable to charities preparing accounts under the Financial Reporting Standard applicable Republic of Ireland (FRS 102) (effective 1 January 2015) and the Charity's governing.

Structure, Governance, and Management

Bench Outreach is a registered charity (No. 1077933) and a company limited by guarantee (No. 3751509). Our operations are governed by the Memorandum and Articles of Association, and later amended by a special resolution on 16 November 2015.

The Board of Trustees meets 4 to 6 times per year and is responsible for ensuring good governance, strategic oversight, and annual budget approval. The CEO and Finance Manager attend all Board meetings to provide operational and financial updates.

Trustee Recruitment & Induction:
New trustees are appointed by the existing trustees, with careful consideration given to ensuring a diverse range of skills, experience, and perspectives.

Prospective trustees:
- Attend a Board meeting before being formally appointed.
- Receive an induction led by the CEO, which includes:
- A copy of the Articles of Association
- The latest financial accounts
- Minutes from recent Board meetings

This process ensures that trustees are well-equipped to contribute effectively to the governance and strategic direction of Bench Outreach.

Vision and Mission

At Bench Outreach, we envision a society where homelessness, hunger, inequality, and exclusion are rare exceptions rather than inevitable realities. Our mission is to create a world where every individual— regardless of their background, identity, or circumstances—has the resources and support necessary to live with dignity, stability, and purpose.

Intersectionality is at the core of our approach. We recognize that challenges such as homelessness and poverty are not isolated issues but are often compounded by overlapping factors—such as race, gender, disability, mental health, and economic inequality. Effective solutions must address these complexities head-on, providing tailored support that acknowledges and responds to these intersecting realities.

Our commitment to intersectionality drives us to:
- Understand and challenge systemic inequality at every level.
- Design programs that are equity-driven and inclusive of diverse experiences.
- Empower individuals facing multiple layers of marginalization to access services and advocate for change.
- Collaborate with partner organizations that share a passion for equity and justice.

Our guiding principles:
- Compassion: Recognizing the humanity and dignity of everyone we support.
- Empowerment: Providing tools and resources to foster independence and resilience.
- Systemic Change: Advocating for policies and practices that create a fairer society.

Bench Outreach is dedicated to amplifying the voices of those impacted by systemic injustice, ensuring that their lived experiences inform policy, community support frameworks, and advocacy efforts. By prioritizing intersectionality in all that we do, we aim to build a future where equity and opportunity are not aspirations—they are realities.

Highlights of the Year: Transformative Services and Activities

Bench Outreach has been a beacon of hope for over 1,000 individuals this year, delivering vital services that empower those facing homelessness and financial insecurity. With a focus on an integrated approach to addressing inequality, our key achievements include:

Access to Housing and Benefits Service
- Supported over 1,000 clients across four locations in Lewisham and Greenwich.
- Secured permanent accommodation and maintained high success rates at PIP tribunals.
- Assisted clients in maximizing their income in response to the cost-of-living crisis.

Bench Housing First Project
- Supported over 30 clients into permanent tenancies with a 15% increase in successful placements.
- Sustained high tenancy retention rates, breaking cycles of homelessness.
- Continued recognition of the Housing First model, recommissioned by Lewisham Council March 2025.

Support for Young Families
- Through Clyde School, aided 10 underprivileged children and their families with school uniform access.

Community Impact
- Delivered immediate assistance and empowered individuals to reclaim their independence and dignity.

Partnerships and Collaborations

Bench Outreach's strategic partnerships have been pivotal in amplifying impact and fostering systemic change. Collaborations this year included:
- Local Authority Collaboration: Strengthened initiatives like the Rough Sleepers' Task Group.
- Faith and Community Partnerships: Active support from Bear Church and Kings Church in Catford.
- Third-Sector Networks: Partnered with organizations like St Mungo's and the Jericho Road Project.
- Expanded Partnership with the 999 Club: Launched integrated services to address housing insecurity.
- Single Homeless Accommodation Program (SHAP): Supporting 10 clients with high-complex needs, addressing gaps in homelessness pathways.

Recent Staff Changes and Adaptations

The sudden loss of our former CEO marked a significant challenge. However, proactive measures ensured service continuity and organizational resilience:

- Redefined roles and implemented a strong succession plan.
- Prioritized employee well-being through reflective practices and enhanced training programs.
- Expanded services, leveraging growth opportunities during a transformative year.

The Access Project

Bench Outreach's Access Team provides tailored advocacy and support:

- Delivered 1,250 one-to-one advocacy sessions.
- Prevented 72 evictions and secured £220,000 in welfare benefits for clients.
- Assisted 156 individuals in obtaining emergency housing.
- Represented 35 clients at tribunals, achieving favorable outcomes.

Housing First Project

Since 2014, Bench Outreach has championed Housing First:

- Housed 32 individuals with complex needs.
- Maintained an 83% tenancy sustainment rate.
- Conducted 620 intensive support sessions.
- Supported 10 individuals into employment or training.

Public Benefit

Bench Outreach benefits the public through impactful initiatives:

- Supported over 1,800 individuals with advocacy services.
- Helped 450 people access emergency essentials.
- Delivered 25 workshops on financial literacy and tenancy rights.
- Strengthened homelessness prevention strategies through partnerships with 12 organizations.

Financial and Strategic Overview

Economic instability, government funding cuts, the need to adapt to new technology, and the ongoing cost-of-living crisis have posed challenges for Bench Outreach's fundraising efforts, as is the case across the charity sector. However, with continued determination, we have maintained our commitment to service expansion and delivery, achieving growth in staff capacity and outreach through targeted developmental training.

For the financial year ending 30 June 2024, Bench Outreach saw an income increase of 5.6% to £554,302 (2023: £524,898), while expenditure decreased by 16.9% to £587,531 (2023: £707,311). Although there is an overall deficit of £33,229, this is significantly smaller than the previous year (2023: £182,413), reaffirming the charity's prudent financial management. Unrestricted reserves stood at £182,569, reflecting a 4.5% increase compared to the previous year's reserves of £174,783. This level of reserves equates to 4.64 months of operating costs, providing a secure financial cushion to manage unforeseen circumstances and invest in future initiatives.

Key Achievements and Developments

- Successfully extended Housing First funding through the Henry Smith Charity (£90,000).
- Received funding from the Benefactor Trust to support ongoing initiatives
- The National Lottery grant remains a key funding stream, with ongoing monitoring and reporting requirements.
- Prioritized training and development for staff.

Bench Outreach continues to build on the success of its Women's Housing First service, with plans to strengthen and establish Women's Health and Specialist Services. The organisation is actively seeking funding to pioneer an initiative supporting women affected by homelessness, menopause, and mental health challenges.
Additionally, Bench Outreach has partnered with Lewisham Council on the Housing First Partnership Initiative, identifying and housing 10 of the most entrenched rough sleepers in the borough.

Looking ahead, Bench Outreach remains committed to strengthening its financial position by exploring new funding opportunities and enhancing cost-effectiveness. The trustees remain confident in the charity's ability to fulfil its mission while maintaining sound stewardship.

Risk Assessment and Reserves Policy

Trustees identified funding shortfalls as the primary risk and mitigated challenges through:
- Maintaining unrestricted reserves.
- Employing dedicated fundraisers.
- Engaging funders and implementing contingency plans for adaptation.

The trustees conduct an annual review of its controls and review the major risks that the charity faces on a regular basis. As with many small charities in the current climate, we believe that the major risk is if insufficient funds are raised to meet our planned expenditure. The trustees have looked at new/other funding sources to meet the projects' needs amidst the challenges and thus sustain a continuous funding process of the projects.

The charity's biggest assets are its strong reputation, agility, and responsiveness, with the ability to be innovative and collaborate with others - this positions the charity well to adapt its strategy to attract new funding that will resonates with funders who are fuller aware of the kind of emerging needs that this charity has the reputation to address with great success.

The level of reserves we wish to retain are appropriate to the charity's needs, based on the charity's size and the level of financial commitment. We consider this to be unrestricted funds equivalent to a minimum of three months' total expenditure and a maximum of twelve months' total expenditure. This should enable the trustees to ensure that the charity will be able to continue to fulfill its charitable objectives even if there is a temporary shortfall in income or additional unexpected expenditure.
The trustees will endeavour not to set aside funds unnecessarily.

Future Plans and Commitments

Looking ahead, Bench Outreach remains committed to deepening our impact and strengthening the support we offer to some of the most marginalised members of our community. Our strategic priorities over the coming year and beyond include the following key areas:

Expanding the Housing First Partnership Initiative.
We aim to broaden the reach and capacity of our Housing First model, working in close collaboration with local authorities and sector partners to ensure that individuals facing chronic homelessness are provided with stable, permanent housing and wraparound support. This expansion will include a greater focus on integrating mental health, substance misuse, and trauma-informed care into personalised support plans.

Growing the Access to Housing and Benefits service.
As housing insecurity and economic hardship continue to affect many across our borough, we will strengthen and scale up our frontline services that assist individuals in navigating complex housing systems and securing the benefits to which they are entitled. This includes widening our outreach, increasing appointment availability, and providing targeted advocacy for those most at risk of eviction or destitution.

Developing women's health services with a focus on intersectionality.
Building on the success and momentum of our Shades of Wellness programme, we are committed to expanding culturally competent, trauma-informed support for women—particularly women of colour—who face multiple barriers to accessing care. Our future plans involve creating a sustainable model of women's health provision that responds to intersecting challenges such as menopause, mental health, housing insecurity, and systemic discrimination.

Implementing a five-year financial sustainability plan.
In response to a changing funding landscape and increased demand for our services, Bench Outreach will implement a long-term financial strategy designed to build resilience and ensure continued delivery of high-impact programmes. This plan includes diversifying income streams, strengthening grant management, and developing new strategic partnerships to secure multi-year funding.

Together, these priorities reflect our ongoing commitment to holistic, person-centred support and our belief that everyone—regardless of circumstance—deserves safety, dignity, and hope for the future.

Acknowledgments

The Trustees of Bench Outreach would like to extend our heartfelt thanks to everyone who has contributed to our work over the past year. We are deeply grateful to our dedicated staff, volunteers, and peer mentors whose commitment and compassion continue to drive meaningful change in the lives of those we support. We also wish to acknowledge our funders, partners, and local authority colleagues for their ongoing trust and collaboration. Special thanks go to those with lived experience who have shared their voices and shaped the direction of our services—your insight remains central to all we do. We are honoured to stand alongside others working toward housing justice, equity, and community well-being—change is always a collective act. Together, we are building a more just, inclusive, and supportive community.

Trustees Responsibilities

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

- select suitable accounting policies and then apply them consistently.

- observe the methods and principles of the Charities SORP.

- make judgments and accounting estimates that are reasonable and prudent.

- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements.

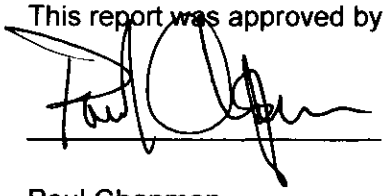
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the charity's assets and taking reasonable steps to prevent or detect fraud and breaches of law and regulation.

So far as each of the trustees is aware, there is no relevant information that has not been disclosed to the charity's examiner and each of the trustees believes that all steps have been taken to make them aware of any relevant audit information and to establish that the examiner has been made aware of this information.

This report reflects the achievements, challenges, and commitments of the charity during the year ending 30 June 2024, while outlining the vision for the future.

This report was approved by the Trustees, Signed on behalf of the Board of Trustees:



Paul Chapman
Chair
Date: 26 March 2025

BENCH OUTREACH
(A company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 JUNE 2024

	Notes	Unrestricted Funds £	Restricted Funds £	**TOTAL 2024 £**	TOTAL 2023 £
INCOME					
Donations and Legacies	2	50,982	322,012	**372,994**	291,892
Income from Charitable Activities	3	18,258	162,250	**180,508**	230,797
Income from Investments		800	-	**800**	2,209
TOTAL INCOME		**70,040**	**484,262**	**554,302**	**524,898**
EXPENDITURE					
Expenditure on Raising Funds		-	-	-	604
Expenditure on Charitable Activities	4	62,254	525,277	**587,531**	706,707
TOTAL EXPENDITURE		**62,254**	**525,277**	**587,531**	**707,311**
NET MOVEMENT IN FUNDS		**7,786**	**(41,015)**	**(33,229)**	**(182,413)**
Total Funds Brought Forward		174,783	32,015	**206,798**	389,211
TOTAL FUNDS CARRIED FORWARD		**182,569**	**(9,000)**	**173,569**	**206,798**

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 12 to 19 form part of these financial statements.

BENCH OUTREACH
(A company limited by guarantee)

BALANCE SHEET
AS AT 30 JUNE 2024

	Notes	Unrestricted Funds £	Restricted Funds £	**TOTAL 2024 £**	TOTAL 2023 £
Fixed Assets					
Tangible Assets	5	-	1,138	**1,138**	97
Current Assets					
Cash at Bank and in Hand	7	179,792	(66,344)	**113,448**	170,263
Debtors	8	3,194	114,938	**118,132**	83,953
		182,986	48,595	**231,581**	254,216
Creditors: amounts falling due within one year	9	(417)	(40,733)	**(41,149)**	(29,515)
Net Current Assets		**182,569**	**7,862**	**190,431**	**224,701**
Total Assets less Current Liabilities		**182,569**	**9,000**	**191,569**	**224,798**
Provisions for Liabilities	10	-	(18,000)	**(18,000)**	**(18,000)**
NET ASSETS		**182,569**	**(9,000)**	**173,569**	**206,798**
Funds of the Charity					
General Funds		182,569	-	**182,569**	174,783
Restricted Funds	6b	-	(9,000)	**(9,000)**	32,015
TOTAL FUNDS		**182,569**	**(9,000)**	**173,569**	**206,798**

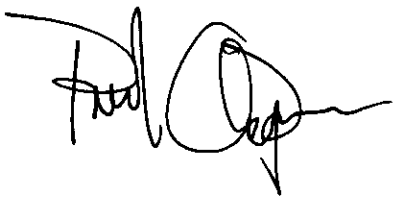
These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 ('the Act') relating to small companies, and with Accounting and Reporting by Charities: Statement of Recommended Practice (FRS 102).

For the year ended 30 June 2024, the company was entitled to the exemption from audit under Section 477(2) of the Act. The members have not required the company to obtain an audit of its accounts for this financial period in accordance with Section 476 of the Act.

The trustees acknowledge their responsibility for:

1 ensuring the company keeps accounting records which comply with Section 386; and
2 preparing accounts that give a true and fair view of the state of affairs of the company as at the end of the financial year, and of its net incoming resources for the financial year, in accordance with the requirements of Section 393, and otherwise comply with the requirements of the Act relating to accounts, insofar as they are applicable to the company.

The financial statements on pages 9 to 19 were approved by the Trustees on 26 March 2024

and signed on their behalf by Trustee  P Chapman

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2024

1 ACCOUNTING POLICIES

Basis of Preparation

The charity is a public benefit entity.

The financial statements have been prepared on the historical cost basis of accounting and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (FRS 102).
The charity has taken advantage of the exemption to prepare a statement of Cash Flows as per Update Bulletin 1 of the Charity SORP (FRS 102) February 2016.

Income

Recognition of Income
This is included in the Statement of Financial Activities (SOFA) when:
- the charity becomes entitled to the income;
- the income is expected to be received; and
- the monetary value can be measured with sufficient reliability.

Income with Related Expenditure
Where income has related expenditure (as with fundraising or contract income) the income and related expenditure are reported gross in the SOFA.

Grants and Donations
Grants and donations are included in the SOFA when the charity has entitlement to the income.
Where a grant is awarded for use against expenditure over a specified period, only that proportion of the grant relating to the financial period is recognised in the SOFA.

Tax Reclaims on Donations and Gifts
Income from tax reclaims is included in the SOFA in the same financial period as the gift to which it relates.

Contractual Income and Performance Related Grants
This is only included in the SOFA once the related goods or services have been delivered.

Gifts in Kind
Gifts in kind are accounted for at the lower of a reasonable estimate of their value to the charity and the amount actually realised. Gifts in kind for sale are included as gifts on receipt at fair value.
Gifts in kind for use by the charity are included in the SOFA as income when receivable.

Donated Services and Facilities
These are only included in income (with an equivalent amount in expenditure) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer Help
The value of any voluntary help received is not included in the accounts but is described in the Trustees' Annual Report.

Investment Income
This is included in the accounts when receivable.

Expenditure and Liabilities

Liability Recognition
Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Grants with Performance Conditions
Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants Payable without Performance Conditions
These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in the control of the charity.

Support Costs
Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of the resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Provisions for Liabilities
Provisions are recognised when the entity has an obligation at the reporting date as a result of a past event; it is probable that the entity will be required to transfer economic benefits in settlement and the amount of the obligation can be estimated reliably. Provisions are recognised as a liability in the statement of financial position and the amount of the provision as an expense.

Provisions are initially measured at the best estimate of the amount required to settle the obligation at the reporting date and subsequently reviewed at each reporting date and adjusted to reflect the current best estimate of the amount that would be required to settle the obligation. Any adjustments to the amounts previously recognised are recognised in profit or loss unless the provision was originally recognised as part of the cost of an asset.

Fixed Assets
These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation
Depreciation is calculated at a rate to write off the cost of tangible fixed assets on a straight line basis over their estimated useful lives. The rates applied per annum is as follows:

- Fixtures and Fittings 25%
- Office Equipment 25%

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 30 JUNE 2024

2 DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	**TOTAL 2024 £**	TOTAL 2023 £
Donations and Legacies				
Donations	50,982	322,012	**372,994**	291,892
	50,982	**322,012**	**372,994**	**291,892**

See Note 6a regarding Donations for Unrestricted Funds of £50,982
See Note 6b regarding Donations for Restricted Funds of £342,868.

3 INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	**TOTAL 2024 £**	TOTAL 2023 £
Contracts	-	162,250	**162,250**	200,000
Nyon Grove	18,258	-	**18,258**	30,797
	18,258	**162,250**	**180,508**	**230,797**

See Note 6b regarding Contracts for Restricted Funds of £162,250

4 EXPENDITURE ON CHARITABLE ACTIVITIE

	Notes	Unrestricted Funds £	Restricted Funds £	**TOTAL 2024 £**	TOTAL 2023 £
Catering		-	854	854	592
Client Welfare		948	20,919	21,867	32,943
Depreciation		-	180	180	637
Office Devices, Softwares & Accessories		-	648	648	795
Licences & Subscriptions		-	4,119	4,119	6,214
Postage, Printing & Stationery		-	646	646	2,012
Office Costs		-	40,500	40,500	40,500
Nyon Grove - Client Accommodation		27,527	722	28,249	35,703
Professional Fees		69	24,340	24,409	41,685
Staff	11	31,539	402,052	433,591	510,378
Sundry Expenses		1,090	2,126	3,216	3,668
Telephone & Internet		530	16,356	16,886	14,706
Training		-	1,718	1,718	6,982
Travel & Subsistence		-	3,500	3,500	2,538
Volunteer Expenses		-	689	689	1,187
Bank Charges		-	101	101	91
Insurance	10	151	4,207	4,358	4,076
Independent Examiner's Fees		400	1,600	2,000	2,000
		62,254	**525,277**	**587,531**	**706,707**

5 TANGIBLE FIXED ASSETS

	Fixtures & Fittings £	Office Equipment £	TOTAL £
Cost as at 1 July 2023	-	3,329	3,329
Additions	-	1,222	1,222
Cost as at 30 June 2024	**-**	**4,551**	**4,551**
Depreciation as at 1 July 2023	-	3,232	3,232
Charge	-	181	181
Depreciation as at 30 June 2024	**-**	**3,413**	**3,413**
Net Book Value as at 30 June 2023	-	97	97
Net Book Value as at 30 June 2024	**-**	**1,138**	**1,138**

The annual commitments under irrevocable operating leases and capital commitments are £Nil (2023 £Nil).

6a UNRESTRICTED FUNDS

	Income 2024 £	Income 2023 £
Bear Church	**1,800**	1,800
Deptford Challenge Trust	**-**	15,396
Jessica Mathers Trust	**24,000**	24,000
Jubilee Resource Ltd	**1,500**	1,500
Leathersellers	**10,000**	10,000
Rushey Green Time	**2,000**	-
Regular Individual Donations	**9,169**	9,579
Other Individual Donations	**2,513**	1,600
Albert Hunt Trust	**-**	7,000
Total	**50,982**	**70,875**

Individual Donations include £2,400 donated by trustees (2023 £3,000).

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 30 JUNE 2024

6b RESTRICTED FUNDS

Grant	B/f 1 July 2023 £	Deferred Income 2023 £	Grants Receivable £	**Deferred Income 2024 (Note 9) £**	Income £	Expenditure £	**C/f 30 June 2024 £**
Big Lottery	**-**	**-**	66,414	**-**	66,414	(66,414)	**-**
Henry Smith	46,265	**-**	90,000	**-**	90,000	(127,265)	**9,000**
Henry Smith	**-**	10,000	30,000	**-**	40,000	(40,000)	**-**
Garfield Weston	**-**	13,333	-	**-**	13,333	(13,333)	**-**
Big Lottery	**-**	**-**	19,600	**(17,967)**	1,633	(1,633)	**-**
The Mrs Smith & Mount Charity	3,750	**-**	-	**-**	-	(3,750)	**-**
The Sackler Trust	**-**	**-**	20,000	**-**	20,000	(20,000)	**-**
The Benefact Trust	**-**	**-**	15,333	**(7,667)**	7,667	(7,667)	**-**
City Bridge Trust	**-**	**-**	34,664	**(2,889)**	31,775	(31,775)	**-**
Rushey Green Time	**-**	**-**	9,600	**-**	9,600	(9,600)	**-**
Jessica Mathers Trust	**-**	**-**	40,500	**-**	40,500	(40,500)	**-**
Various small grants	**-**	**-**	1,090	**-**	1,090	(1,090)	**-**
Total Restricted Grants	**50,015**	**23,333**	**327,201**	**(28,523)**	**322,012**	**(363,027)**	**9,000**
Contracts							
LB Lewisham	-	-	162,250	**-**	162,250	(162,250)	**-**
Lewisham Refugee & Migrant Network			-	**-**	-	-	**-**
Total Contracts	**-**	**-**	**162,250**	**-**	**162,250**	**(162,250)**	**-**
Total Restricted Funds	**50,015**	**23,333**	**489,451**	**(28,523)**	**484,262**	**(525,277)**	**9,000**

Grants for specific purposes during the year were:-

1) A grant of £86,014 from the Big Lottery Fund towards the Housing First and Access projects.

2) A grant of £34,664 from City Bridge Trust towards Outreach Access services, part of a £184,353 grant over five years.

3) A grant of £90,000 towards the Housing First project, to include the salary of a specialist Housing First women's worker, and a second grant of £20,000 (part of a £120,000 grant over three years) from the Henry Smith Charity towards the Access to Housing and Benefits service project.

6b RESTRICTED FUNDS (continued)

iv) A grant of £15,333 from The Benefact Trust towards the HF project (part of a £46,000 grant over three years)

v) The Jessica Mathers Trust has donated the use of office space and related services at Jessica's Heart, 14 New King St, Deptford, London SE8 3HS. This has been included at its estimated value.

Contracts entered into during the year

1) The contract with LB Lewisham to provide a Housing First Service was renewed. The aim is to support homeless clients with high needs to move into housing. Then to support these clients to successfully maintain their tenancies through a personalised support package.

7 CASH AT BANK AND IN HAND

	Unrestricted Funds £	Restricted Funds £	**TOTAL 2024 £**	TOTAL 2023 £
Cash at Bank	176,313	(66,344)	**109,969**	168,359
Cash in Hand	3,480	-	**3,480**	1,904
	179,792	**(66,344)**	**113,449**	**170,263**

8 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds £	Restricted Funds £	**TOTAL 2024 £**	TOTAL 2023 £
Income Receivable	625	113,750	**114,375**	80,491
Tax Refund on Gift Aid	1,572	-	**1,572**	1,572
Prepayments	997	1,188	**2,185**	1,890
	3,194	**114,938**	**118,132**	**83,953**

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 30 JUNE 2024

9 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds £	Restricted Funds £	**TOTAL 2024 £**	TOTAL 2023 £
Deferred Income	-	28,523	**28,523**	23,333
Sundry Creditors and Accruals	417	12,210	**12,627**	6,182
	417	**40,733**	**41,150**	**29,515**

See Note 6b regarding Deferred Income for Restricted Funds of £28,523.

10 PROVISIONS FOR LIABILITIES

	Restricted Funds £
As at June 2023	18,000
Charge to Insurance Expenditure	-
As at 30 June 2024	**18,000**

The provision is for the estimated cost of additional professional indemnity insurance required by LB Lewisham for the twelve years following the expiry of their contract.

11 STAFF COSTS AND NUMBERS

	2024 £	2023 £
Gross Wages and Salaries	**391,662**	459,745
Employer's National Insurance Costs	**29,959**	36,670
Pension Costs	**11,970**	13,963
	433,591	**510,378**

Employees who were engaged in furtherance of the charity's objectives:

2024	2023
16	20

No employee received emoluments in excess of £60,000.

12 TAXATION

The charitable company is a registered charity and is generally exempt from income tax and capital gains tax. Irrecoverable VAT is included in the cost of those items to which it relates.

13 PAYMENTS TO TRUSTEES AND RELATED PARTIES

No payments were made to Trustees or any persons connected with them during this financial period. No other material transaction took place between the organisation and a trustee or any person connected with them.

BENCH OUTREACH
(A company limited by guarantee)

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the Trustees of Bench Outreach on the accounts for the year ended 30 June 2024 set out on pages 10 to 19.

This report is made solely to the Trustees in accordance with Section 154 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees for my examination work, for this report, or for the opinions I have formed.

Respective responsibilities of Trustees and examiner

The charity's Trustees (who are also directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The charity's Trustees consider that an audit is not required for this year under Section 144 of the Charities Act 2011 (the Act), and that an independent examination is needed. The charity's total income exceeds £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

Having been satisfied that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts (under Section 145 of the Act),
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the Act), and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an opinion as to whether the accounts present a 'true and fair' view and my report is limited to those matters set out in the statement below.

Independent examiner's statement

In the course of my examination, no matter has come to my attention:

- which gives me reasonable cause to believe that, in any material respect, the Trustees have not met the requirements to show that:
  - accounting records are kept (in accordance with Section 130 of the Charities Act 2011), and
  - accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Companies Act 2006, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice (FRS 102)

  or
- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Dominique Wells FCA
Chartered Accountant
10 Lakeswood Road
Petts Wood
Kent BR5 1BJ

Date: 26 March 2025

BENCH OUTREACH

England & Wales - Charity number 1077933

Accounts

ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED
30 JUNE 2023

BENCH
OUTREACH

(A company limited by guarantee)

CHARITY REGISTRATION No: 1077933
COMPANY REGISTRATION No: 3751509

BENCH OUTREACH
(A company limited by guarantee)

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BENCH OUTREACH
(A company limited by guarantee)

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1077933
COMPANY REGISTRATION NUMBER	3751509
DATE OF INCORPORATION	13 April 1999
START OF FINANCIAL YEAR	1 July 2022
END OF FINANCIAL YEAR	30 June 2023
DIRECTORS	Paul Chapman (Chair) Errol Chambers Sabrina Pathan (appointed 15/03/23) Philippe Granger (appointed 18/03/24) Jodie Wilkinson (resigned 15/03/23) Stephen Mathers (resigned (15/03/23) Janet Mathers (resigned 15/03/23) Shaun Simon (resigned (15/03/23)
CHIEF EXECUTIVE	Belinda Wallace
COMPANY SECRETARY	Philippe Granger
GOVERNING DOCUMENTS	Memorandum & Articles of Association, incorporated 13 April 1999 Articles of Association updated 16 November 2015

OBJECTS

- **A)** Advance the Christian faith in the United Kingdom and elsewhere in the world as the Directors of the charity (herein called the Trustees) may from time to time think fit,
- **B)** To relieve persons who are in conditions of need or hardship or who are aged or sick or who are homeless and to relieve the distress caused thereby in the United Kingdom and elsewhere in the world as the Trustees may from time-to-time think fit,
- **C)** To advance education in accordance with Christian principles by such means as the Trustees may consider appropriate including by means of establishing and operating any educational establishment or establishments in the United Kingdom and elsewhere in the world as the Trustees may from time to time think fit,
- **D)** To promote the rehabilitation of persons affected by drugs, alcohol and other substance addiction and abuse in the United Kingdom and elsewhere in the world as the Trustees may from time to time think fit,
- **E)** To relieve persons who are experiencing mental or emotional suffering in the United Kingdom and elsewhere in the world as the Trustees may from time to time think fit,
- **F)** To advance the provision of training and the development of skills for employment for those in financial and economic need in the United Kingdom and elsewhere in the world as the Trustees may from time-to-time think fit,
- **G)** To promote and fulfil such other charitable purposes beneficial to the community in the United Kingdom and elsewhere in the world as the Trustees may from time to time think fit.

PUBLIC BENEFIT STATEMENT

Bench Outreach's charitable purpose is enshrined in its objects and the Trustees confirm that they have complied with the duty in Section 4 of the Charities Act 2006 to have due regard to the Charity Commission's public benefit guidance.

REGISTERED ADDRESS	14 New King Street Deptford London SE8 3HS	**INDEPENDENT EXAMINER**	Dominique Wells FCA 10 Lakeswood Road Petts Wood Kent BR5 1BJ
BANKERS	HSBC Bank Plc 85 Lewisham High Street London SE13 6BE		

BENCH OUTREACH
(A company limited by guarantee)

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 JUNE 2023

The trustees, who are also the directors of the charity for the purposes of Company Law, present their report together with the financial statements of the charity for the year ending 30 June 2023.

The financial statements have been prepared in accordance with the accounting policies set out in pages 11 and 12 and with applicable UK accounting standards, the Charities Act 2011, the Companies Act 2006, Accounting and Reporting By Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) and the Charity's governing document.

The legal and administrative information set out on page 3 forms part of this report.

Structure, Governance and Management

Bench Outreach is a registered charity (No. 1077933) and a company limited by guarantee (No. 3751509). Our operations are governed by the Memorandum and Articles of Association adopted on 13 April 1999 and amended by a special resolution of the members on 16 November 2015.

The Board meets between 4 and 6 times a year and is responsible for the good governance of the organisation and its strategic direction including approving the annual budget. The CEO attends all meetings. New trustees are appointed by the trustees and are recruited taking regard of the Board's need for a range of skills, experience, and diversity. Prospective trustees will attend a Board meeting before being put forward for appointment and are provided with copies of the Articles of Association, latest accounts, and the minutes of recent trustee meetings.

Vision and Mission

Bench Outreach's vision is a society where homelessness, hunger, inequality, and exclusion are the exception rather than the rule, and where people have the resources to lead lives of meaning and purpose. To achieve this, we:

- Help our clients into housing and provide them with support to sustain their tenancies,
- Offer them advice and advocacy to obtain their full benefit entitlements,
- Refer them to specialist treatment services where appropriate,
- Help them establish support networks in their communities,
- Build relationships with local authorities, other charities, businesses, and the community, challenging stereotypes and increasing understanding and empathy towards our clients,
- Seek to empower our clients to have their voices heard and to influence policy.

Our service delivery is informed by an understanding of trauma and the intricate and pressing challenges faced by individuals experiencing homelessness and poverty. From mental health struggles to housing instability, our holistic approach at Bench Outreach aims to tackle the underlying causes of social exclusion and to provide comprehensive support to those in need. We subscribe to the person-centered approach, believing empathy, congruence and unconditional positive regard will create the necessary conditions for the actualisation of the individual.

Needs in the local community

Situated in the heart of Deptford in North Lewisham, Bench Outreach is surrounded by seven 'Lower Layer Super Output Areas' (LSOA) in the 2nd decile of deprivation as measured by the Department for Levelling Up, Housing, and Communities. LSOAs are a geographic hierarchy designed to improve the reporting of small area statistics in England and Wales and report on seven domains:

- Income
- Employment
- Education, skills and training
- Health and disability
- Crime
- Living environment
- Barriers to housing and services

Levels of deprivation currently experienced in Lewisham and surrounding areas contribute to multiple and interlocking exclusion. Inequality is the over-arching cause of need. Etched into the fabric of the community is the impact of a decade of austerity preceded by many years of underinvestment and neglect.

For people in work, salaries are below the UK average. A paucity of employment opportunities, and a reliance on poorly paid "gig economy" jobs, negatively impacts income levels. This is evident across the spectrum, from the ubiquitous fast food delivery rider to the development of a “precariat” – short-term contract workers – among teaching staff in our local university. Reductions in Universal Credit have plunged people who cannot find work and are reliant on benefits into poverty – this before the cost-of-living crisis. We have the highest proportion of working-age residents in London on out-of-work benefits at 14.9%, child poverty rates at 33% and reliance on food banks increasing by 60% annually for unemployed and employed alike.

According to the Department for Communities and Local Government’s 2019 Index of Multiple Deprivation (IMD), the borough is ranked as the 63rd most deprived local authority out of 326. This means Lewisham is within the 20% most deprived Local Authorities in England and 7th most deprived borough in London.

The link between poverty and ill-health, particularly mental ill-health, is well established and Lewisham residents are more likely to have a long-term mental health problem than the London or England average. Mental health issues contribute to increased substance abuse and the area has higher than average heroin use, with crack cocaine use double the national average. Premature mortality is higher than the national average, with physical health impacted by low income, poor diet, and lack of engagement with health services.

Increased substance abuse is correlated with higher levels of street crime and violence. The borough of Lewisham has the fourth-highest rate of domestic violence in London.

While the area scores better in education, skills and training, the local further education college has experienced swinging cuts in recent years and has been forced to reduce the number and quality of courses available. Educational achievement is lower in Lewisham than the national average, with 40.9% of 19-year-olds without a level 3 qualification. Almost half the population, 48.5% is black or minority ethnic with large numbers of first-generation migrants. There are over 170 mother tongue languages spoken by pupils in Lewisham schools, and education provision does not reflect the opportunities this diversity presents with a reduction in ESOL provision across the borough.

Nowhere is exclusion better observed than in the housing market. Mean property rental costs in Lewisham are £1,611 compared with the national average of £1,238. Properties in Lewisham costs on average £435,000, or nearly 18 times the average income. The area has

the 12th highest homelessness rate in England.

The local authority, which has seen its budget reduced by around 60% since 2010 can no longer invest as much in local organisations engaged in community development, with the burden to provide a vibrant cultural life falling on the charitable and faith sectors.

Highlights of the year - impactful Services and activities

Throughout the year, Bench Outreach has been a beacon of hope for over 1,000 individuals, delivering vital services such as Access to Housing and Benefits, specialising in working with those who are insecurely housed or need support to navigate the welfare and benefits system. Bench Outreach adopts an integrated approach to tackling the inequality affecting our clients, offering signposting, advice, advocacy, housing, tenancy sustainment support, and help to combat food and fuel poverty.

Our core service - **Access to Housing and Benefits service** – helps people obtain their housing and benefit entitlements. Austerity has created a hostile environment for people relying on the welfare system as a safety net. Through our advisers, people who are homeless or vulnerably housed, living in poverty, and struggling to deal with the demands of housing providers or the social welfare system, receive a range of support from signposting right through to advocacy at tribunal or court level. This service now operates at four locations in Lewisham and Greenwich. Access to Housing and Benefits service assisted over 1,000 clients and this was made possible with the expansion of our satellite services in the most deprived areas in the borough thus extending our reach and delivery in securing permanent accommodation and attending PIP (Personal Independent Payment) tribunals with an incredible success rate, helping clients maximise their income in defense to the ongoing financial cost of living crisis.

Bench Housing First - a project over the last 10 years, has established itself as one of the organisation's pioneering client-led homelessness solutions in partnership with the local authority. Bench Housing First helps people with histories of rough sleeping, living in hostels, or with multiple experiences of imprisonment to live independently. Started in 2014, this project has established the Housing First approach as an effective housing solution for homeless people in the London Borough of Lewisham. It is based on the principle that housing is a basic human right. Placing people in their own independent accommodation and providing them with the support they need to keep it, breaks the cycle of homelessness and exclusion. This service has been recommissioned by Lewisham Council until March 2025.

Including our ongoing work with ex-offenders, our practical support work enables the most vulnerable to sustain their accommodation and empowers those most marginalized to live more fulfilling lives. Supporting over 30 clients into permanent tenancies over the course of the year, the Bench Housing First project saw a 15% increase in successful placements, providing stable housing for individuals with complex needs.

These initiatives have not only offered immediate assistance but have also empowered individuals to reclaim their independence and dignity.

The Evening Service - our oldest service and a partnership with the Bear Church in Deptford, addresses food poverty and serves as an entry point for people to engage with our other services or those of our partner organisations. Operating thirty-six nights a year and mainly delivered by volunteers, it offers people from different circumstances and backgrounds the opportunity to meet and get to know each other, breaking down barriers and stimulating community cohesion.

Clyde School - With our existing partnerships in one of our satellites based in The Clyde school in Deptford we were also able to support 10 of the most underprivileged young children and their families obtain school uniforms. This type of support is at the core of what we do as we work relentlessly to bridge

poverty gaps and support those most in need.

Community Impact - the impact of our work extends beyond numbers and statistics. It is measured in the lives transformed, as our "I see you" approach reinforces clients' positive regard for self, thus strengthening our communities. Through our collaborative efforts, we have seen individuals overcome adversity, rebuild their lives, and become agents of change in their communities.

Partnerships and collaborations

Our strategic collaborations with local authorities, third-sector organisations, and community partners have been instrumental in amplifying our impact and reach. Together, we have harnessed collective resources and expertise to advocate for systemic change, expand service provisions, and ensure equitable access to support services for our community members.

Alongside our statutory partner, the London Borough of Lewisham, we enjoy the support of many third-sector colleagues, locally and nationally. Through our participation in Lewisham and Greenwich Homelessness Forums and our input into Lewisham's Vulnerable Adult's Pathway Planning Group and the Rough Sleepers' Task and Targeting Group, we maintain relationships with several housing providers and local and national charities including Lewisham Homes, Dinardo, L&Q, Phoenix Community Housing, LRMN, 2000 CAC, Deptford Reach, the Jericho Road Project, SHP, St Mungo's, Greenwich Winter Night Shelter, and Reach.

The charity is also grateful to all the local faith communities who help our clients, especially the Bear Church in Deptford and Kings Church in Catford.

Expansion of Partnership with the 999 Club - we are excited to announce the expansion of our partnership with the 999 Club to provide holistic support to individuals experiencing housing insecurity. Our collaborative efforts will involve seamless integration of services, with the 999 Club providing initial support and referrals to our advocacy and support services. Together, we will create a supportive ecosystem that addresses the multifaceted needs of our community members, promoting long-term stability and well-being.

Single Homeless Accommodation Program (SHAP) - new projects in the pipeline will see Bench work alongside our long-term partners in the borough of Lewisham to provide the support and property management to 10 vulnerable high complex need clients. This initiative Single Homeless Accommodation Program (SHAP) will deliver support to address gaps in homelessness pathway provision and will be the first of its kind in the London Borough of Lewisham.

Recent Staff Changes and Adaptations

In response to recent staff changes, Bench Outreach has undergone a period of adaptation and revaluation. While transitions can be challenging, they have also provided an opportunity for growth and renewal within our organisation. This has allowed us to become more agile and responsive to emerging needs. We have taken proactive steps to ensure a strong continuity of service delivery, including redefining roles, identifying key roles within the organisation, and ensuring the ongoing development of our succession plan. This proactive approach helps mitigate the impact of unexpected departures.

Employee wellbeing has been a key focus. We recognize the potential impact of staff changes on morale and wellbeing and we have offered support such as reflective practice, counselling, and enhanced training programs, thus fostering a supportive work environment for our dedicated team.

Risk Assessment

The trustees conduct an annual review of its controls and review the major risks that the charity faces on a regular basis. As with many small charities in the current climate, we believe that the major risk is if insufficient funds are raised to meet our planned expenditure. This year, unlike previous years, the organisation has not been successful in fully funding the Housing First project, raising 66% and 48% of the ACCESS project, and would thus need to double down on fundraising to meet the level of previous years. The trustees have looked at new/other funding sources to meet the projects' needs amidst the challenges and thus sustain a continuous funding process of the projects.

The charity's biggest assets are its strong reputation, agility, and responsiveness, with the ability to be innovative and collaborate with others - this positions the charity well to adapt its strategy to attract new funding that will resonates with funders who are fuller aware of the kind of emerging needs that this charity has the reputation to address with great success.

Financial Review

The cost-of-living crisis, government cuts and the looming economic recession made raising funds difficult for charities and we were not an exception in this regard. With rising bills, falling real income value, and uncertainties due to fluctuating government policies, donors and funders were constrained to review their prior giving levels. This brought significant financial challenges, particularly with cash flow as guaranteed grants and donations began to fall through. Despite these challenges, it was another year of growth for Bench Outreach with a total staff count of 20 (19 in 2022). Expenditure increased by 5.7% to £707,311 (2022 £668,870), though income dropped by 16.6% to £524,898 (2022 £626,259). There was also a decrease in unrestricted donations by 39% to £103,881 (2022 £169,595). However, unrestricted reserves at the end of the year stood at £174,783 (2022 £171,798).

Bench Housing First has continued to enjoy being a commissioned service (which began in April 2020) within the London Borough of Lewisham and the contract was renewed in 2021. This project also received a four-year grant, awarded in October 2020 by Henry Smith Charity, which includes the salary of a specialist women's worker.

In 2022, the Henry Smith Charity also awarded the ACCESS project a three-year grant.

We have retained the continuous support of most of our major funders.

Reserves Policy

The trustees have considered the level of reserves they wish to retain appropriate to the charity's needs, based on the charity's size and the level of financial commitment. We consider this to be unrestricted funds equivalent to a minimum of three months' total expenditure and a maximum of twelve months' total expenditure. This should enable the trustees to ensure that the charity will be able to continue to fulfill its charitable objectives even if there is a temporary shortfall in income or additional unexpected expenditure. The trustees will endeavour not to set aside funds unnecessarily.

Future and commitments

As we look to the future, Bench Outreach remains committed to innovation, co-production, and delivering services with excellence. We are optimistic for the next phase of our journey as we continue to contribute towards the lives of the people we serve.

Bench Outreach remains steadfast in its commitment to enhancing service delivery and adapting to evolving community needs. We are dedicated to scaling up our supported housing capacity, expanding our Housing First initiatives, and innovating new solutions to address emerging challenges. Our goal is to foster an inclusive and supportive environment where every individual can thrive.

The numbers now approaching us for help indicate the need for our services to continue and to expand. Our plans include an increase to the capacity of Bench Supported Housing in partnership with Lewisham Council, and with J49 this will further establish Bench's commitment to supporting the most complex clients in the Lewisham Borough, the expansion of our Housing First service to work with an additional new cohort with lower support needs , and the addition of another satellite service to our Access to Housing and benefits Team in one of the boroughs most deprived wards in Downham.

Like all small charities, the charity is experiencing increasing difficulty in procuring funding. As local authorities reduce funding, the pressure on grant-making trusts funding the third sector increases. To mitigate the impact of this tightening of the purse strings, we continue exploring and developing ways to promote client independence to create eco systems of support through coproduction and continued work to influence system change to enable a community that seeks to empower itself rather than the reliance of a revolving door of apathy and hand to mouth support. This will consolidate our funding base to allow us to continue to develop these novel approaches to help our clients overcome the disadvantages they face. For the first time since our foundation, we have employed a Sourcing and Grants Coordinator to work with our senior leadership team to create sustainable funding pipelines for our services and develop our core funding. We also plan to increase our income from individual donations and fundraising events.

Acknowledgements and Gratitude

The charity's vision remains a world of equality, where people feel empowered, involved, and treasured. We are grateful for the continued support of our donors and partners, whose generosity has made our work possible. We continue to rely on the generosity of funders and are fortunate to have the support of several renowned grant-making trusts including the Henry Smith Charity, the Garfield Weston Foundation, the Leathersellers' Charity, the Drapers' Charitable Fund, the Tudor Trust, the Deptford Challenge Trust, the Lee Charity of William Hatcliffe, and the Big Lottery Fund. The Benefactor Trust, The Sackler Trust and Lewisham Local have all provided invaluable support to the work of Bench Outreach.

We are especially thankful to the Jessica Mathers Trust. This local charity has supported us for many years and makes much of what we do possible.

We extend our sincere appreciation to our funders, volunteers, staff, and stakeholders for their unwavering support and dedication. Their collective contributions have been instrumental in driving our success, and we are deeply grateful for their ongoing partnership and commitment to our shared mission.

Trustees Responsibilities

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

- select suitable accounting policies and then apply them consistently.
- observe the methods and principles of the Charities SORP.
- make judgments and accounting estimates that are reasonable and prudent.
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements.
  prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the charity's assets and taking reasonable steps to prevent or detect fraud and breaches of law and regulation.

So far as each of the trustees is aware, there is no relevant information that has not been disclosed to the charity's examiner and each of the trustees believes that all steps have been taken to make them aware of any relevant audit information and to establish that the examiner has been made aware of this information.

This report was approved by the Trustees, signed on behalf by:



P Chapman, Chair

Date: 26 March 2024

BENCH OUTREACH
(A company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 JUNE 2023

	Notes	Unrestricted Funds £	Restricted Funds £	**TOTAL 2023 £**	TOTAL 2022 £
INCOME					
Donations and Legacies	2	70,875	221,017	**291,892**	296,768
Income from Charitable Activities	3	30,797	200,000	**230,797**	331,885
Income from Investments		2,209	-	**2,209**	606
TOTAL INCOME		**103,881**	**421,017**	**524,898**	**629,259**
EXPENDITURE					
Expenditure on Raising Funds		604	-	604	257
Expenditure on Charitable Activities	4	100,292	606,415	**706,707**	668,613
TOTAL EXPENDITURE		**100,896**	**606,415**	**707,311**	**668,870**
NET MOVEMENT IN FUNDS		**2,985**	**(185,398)**	**(182,413)**	**(39,611)**
Total Funds Brought Forward		171,798	217,413	**389,211**	428,822
TOTAL FUNDS CARRIED FORWARD		**174,783**	**32,015**	**206,798**	**389,211**

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 11 to 18 form part of these financial statements.

BENCH OUTREACH
(A company limited by guarantee)

BALANCE SHEET
AS AT 30 JUNE 2023

	Notes	Unrestricted Funds £	Restricted Funds £	**TOTAL 2023 £**	TOTAL 2022 £
Fixed Assets					
Tangible Assets	5	-	97	**97**	734
Current Assets					
Cash at Bank and in Hand	7	165,336	4,927	**170,263**	332,620
Debtors	8	10,341	73,612	**83,953**	101,842
		175,677	78,539	**254,216**	434,462
Creditors: amounts falling due within one year	9	(894)	(28,621)	**(29,515)**	(27,985)
Net Current Assets		**174,783**	**49,918**	**224,701**	**406,477**
Total Assets less Current Liabilities		**174,783**	**50,015**	**224,798**	**407,211**
Provisions for Liabilities	10	-	(18,000)	**(18,000)**	**(18,000)**
NET ASSETS		**174,783**	**32,015**	**206,798**	**389,211**
Funds of the Charity					
General Funds		174,783	-	**174,783**	171,798
Restricted Funds	6b	-	32,015	**32,015**	217,413
TOTAL FUNDS		**174,783**	**32,015**	**206,798**	**389,211.00**

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 ('the Act') relating to small companies, and with Accounting and Reporting by Charities: Statement of Recommended Practice (FRS 102).

For the year ended 30 June 2023, the company was entitled to the exemption from audit under Section 477(2) of the Act. The members have not required the company to obtain an audit of its accounts for this financial period in accordance with Section 476 of the Act.

The trustees acknowledge their responsibility for:
1 ensuring the company keeps accounting records which comply with Section 386; and
2 preparing accounts that give a true and fair view of the state of affairs of the company as at the end of the financial year, and of its net incoming resources for the financial year, in accordance with the requirements of Section 393, and otherwise comply with the requirements of the Act relating to accounts, insofar as they are applicable to the company.

The financial statements on pages 9 to 18 were approved by the Trustees on 26 March 2023

and signed on their behalf by Trustee  P Chapman

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2023

1 ACCOUNTING POLICIES

Basis of Preparation

The charity is a public benefit entity.

The financial statements have been prepared on the historical cost basis of accounting and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (FRS 102).
The charity has taken advantage of the exemption to prepare a statement of Cash Flows as per Update Bulletin 1 of the Charity SORP (FRS 102) February 2016.

Income

Recognition of Income
This is included in the Statement of Financial Activities (SOFA) when:
- the charity becomes entitled to the income;
- the income is expected to be received; and
- the monetary value can be measured with sufficient reliability.

Income with Related Expenditure
Where income has related expenditure (as with fundraising or contract income) the income and related expenditure are reported gross in the SOFA.

Grants and Donations
Grants and donations are included in the SOFA when the charity has entitlement to the income.
Where a grant is awarded for use against expenditure over a specified period, only that proportion of the grant relating to the financial period is recognised in the SOFA.

Tax Reclaims on Donations and Gifts
Income from tax reclaims is included in the SOFA in the same financial period as the gift to which it relates.

Contractual Income and Performance Related Grants
This is only included in the SOFA once the related goods or services have been delivered.

Gifts in Kind
Gifts in kind are accounted for at the lower of a reasonable estimate of their value to the charity and the amount actually realised. Gifts in kind for sale are included as gifts on receipt at fair value.
Gifts in kind for use by the charity are included in the SOFA as income when receivable.

Donated Services and Facilities
These are only included in income (with an equivalent amount in expenditure) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer Help
The value of any voluntary help received is not included in the accounts but is described in the Trustees' Annual Report.

Investment Income
This is included in the accounts when receivable.

Expenditure and Liabilities

Liability Recognition
Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Grants with Performance Conditions
Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants Payable without Performance Conditions
These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in the control of the charity.

Support Costs
Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of the resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Provisions for Liabilities
Provisions are recognised when the entity has an obligation at the reporting date as a result of a past event; it is probable that the entity will be required to transfer economic benefits in settlement and the amount of the obligation can be estimated reliably. Provisions are recognised as a liability in the statement of financial position and the amount of the provision as an expense.

Provisions are initially measured at the best estimate of the amount required to settle the obligation at the reporting date and subsequently reviewed at each reporting date and adjusted to reflect the current best estimate of the amount that would be required to settle the obligation. Any adjustments to the amounts previously recognised are recognised in profit or loss unless the provision was originally recognised as part of the cost of an asset.

Fixed Assets
These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation
Depreciation is calculated at a rate to write off the cost of tangible fixed assets on a straight line basis over their estimated useful lives. The rates applied per annum is as follows:

- Fixtures and Fittings 25%
- Office Equipment 25%

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 30 JUNE 2023

2 DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	**TOTAL 2023 £**	TOTAL 2022 £
Donations and Legacies				
Donations	70,875	221,017	**291,892**	296,768
	70,875	**221,017**	**291,892**	**296,768**

See Note 6a regarding Donations for Unrestricted Funds of £70,875
See Note 6b regarding Donations for Restricted Funds of £221,017

3 INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	**TOTAL 2023 £**	TOTAL 2022 £
Contracts	-	200,000	**200,000**	232,694
RB Greenwich	-	-	**-**	64,344
Nyon Grove	30,797	-	**30,797**	34,847
	30,797	**200,000**	**230,797**	**331,885**

See Note 6b regarding Contracts for Restricted Funds of £200,000

4 EXPENDITURE ON CHARITABLE ACTIVITIES

	Notes	Unrestricted Funds £	Restricted Funds £	**TOTAL 2023 £**	TOTAL 2022 £
Catering		111	481	592	2,481
Client Welfare		5,196	27,747	32,943	36,233
Depreciation		-	637	637	832
Office Devices, Softwares & Accessories		158	637	795	4,729
Licences & Subscriptions		455	5,759	6,214	4,665
Postage, Printing & Stationery		555	1,457	2,012	1,305
Office Costs		-	40,500	40,500	40,500
Nyon Grove - Client Accommodation		35,703	-	35,703	34,401
Professional Fees		45	41,640	41,685	36,895
Staff	11	51,693	458,685	510,378	478,427
Sundry Expenses		703	2,965	3,668	1,268
Telephone & Internet		2,123	12,583	14,706	13,883
Training		1,644	5,338	6,982	4,641
Travel & Subsistence		99	2,439	2,538	2,561
Volunteer Expenses		758	429	1,187	578
Bank Charges		-	91	91	123
Insurance	10	649	3,427	4,076	3,591
Independent Examiner's Fees		400	1,600	2,000	1,500
		100,292	**606,415**	**706,707**	**668,613**

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 30 JUNE 2023

5 TANGIBLE FIXED ASSETS

	Fixtures & Fittings £	Office Equipment £	TOTAL £
Cost as at 1 July 2022	-	3,329	3,329
Additions	-	-	-
Cost as at 30 June 2023	**-**	**3,329**	**3,329**
Depreciation as at 1 July 2022	-	2,595	2,595
Charge	-	637	637
Depreciation as at 30 June 2023	**-**	**3,232**	**3,232**
Net Book Value as at 30 June 2022	-	734	734
Net Book Value as at 30 June 2023	**-**	**97**	**97**

The annual commitments under irrevocable operating leases and capital commitments are £Nil (2022 £Nil).

6a UNRESTRICTED FUNDS

	Income 2023 £	Income 2022 £
Bear Church	**1,800**	1,875
Deptford Challenge Trust	**15,396**	20,000
Jessica Mathers Trust	**24,000**	24,000
Jubilee Resource Ltd	**1,500**	1,500
Leathersellers	**10,000**	10,000
Prendergast School	**-**	875
Rushey Green Time	**-**	1,000
Regular Individual Donations	**9,579**	9,543
Other Individual Donations	**1,600**	1,005
Albert Hunt Trust	**7,000**	-
Total	**70,875**	**69,798**

Individual Donations include £3,000 donated by trustees (2022 £3,000).

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 30 JUNE 2023

6b RESTRICTED FUNDS

Grant	B/f 1 July 2022 £	Deferred Income 2022 £	Grants Receivable £	Deferred Income 2023 (Note 9) £	Income £	Expenditure £	C/f 30 June 2023 £
Big Lottery	76,963	-	20,417	-	20,417	(97,380)	-
The Lee Charity of WH	-	-	5,000	-	5,000	(5,000)	-
Henry Smith	157,500	-	90,000	-	90,000	(201,235)	**46,265**
Henry Smith	-	-	50,000	**(10,000)**	40,000	(40,000)	-
Garfield Weston	-	13,333	20,000	**(13,333)**	20,000	(20,000)	-
The Mrs Smith & Mount Charit	-	-	5,000	-	5,000	(1,250)	**3,750**
Tudor Trust	950	-	-	-	-	(950)	-
Jessica Mathers Trust	-	-	40,500	-	40,500	(40,500)	-
Various small grants	-	-	100	-	100	(100)	-
Total Restricted Grants	**235,413**	**13,333**	**231,017**	**(23,333)**	**221,017**	**(406,415)**	**50,015**
Contracts							
LB Lewisham	-	-	200,000	-	200,000	(200,000)	-
Lewisham Refugee & Migrant Network			-	-	-	-	-
Total Contracts	**-**	**-**	**200,000**	**-**	**200,000**	**(200,000)**	**-**
Total Restricted Funds	**235,413**	**13,333**	**431,017**	**(23,333)**	**421,017**	**(606,415)**	**50,015**

Grants for specific purposes during the year were:-

i) A grant of £35,000 from the Big Lottery Fund towards the Housing First project.

ii) A grant of £5,000 from The Mrs Smith & Mount Charity towards Outreach Access services.

iii) A grant of £90,000 towards the Housing First project, to include the salary of a specialist Housing First women's worker, and a second grant of £10,000 (part of a £120,000 grant over three years) from the Henry Smith Charity towards the Access to Housing and Benefits service project.

6b RESTRICTED FUNDS (continued)

iv) A grant of £5,000 from The Lee Charity of W H towards the ACCESS service.

v) The Jessica Mathers Trust has donated the use of office space and related services at Jessica's Heart, 14 New King St, Deptford, London SE8 3HS. This has been included at its estimated value.

Contracts entered into during the year

1) The contract with LB Lewisham to provide a Housing First Service was renewed. The aim is to support homeless clients with high needs to move into housing. Then to support these clients to successfully maintain their tenancies through a personalised support package.

7 CASH AT BANK AND IN HAND

	Unrestricted Funds £	Restricted Funds £	**TOTAL 2023 £**	TOTAL 2022 £
Cash at Bank	163,432	4,927	**168,359**	329,390
Cash in Hand	1,904	-	**1,904**	3,230
	165,336	**4,927**	**170,263**	**332,620**

8 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds £	Restricted Funds £	**TOTAL 2023 £**	TOTAL 2022 £
Income Receivable	7,991	72,500	**80,491**	98,074
Tax Refund on Gift Aid	1,572	-	**1,572**	1,572
Prepayments	778	1,112	**1,890**	2,196
	10,341	**73,612**	**83,953**	**101,842**

9 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds £	Restricted Funds £	**TOTAL 2023 £**	TOTAL 2022 £
Deferred Income	-	23,333	**23,333**	13,333
Sundry Creditors and Accruals	894	5,288	**6,182**	14,652
	894	**28,621**	**29,515**	**27,985**

See Note 6b regarding Deferred Income for Restricted Funds of £23,333.

10 PROVISIONS FOR LIABILITIES

	Restricted Funds £
As at June 2022	18,000
Charge to Insurance Expenditure	-
As at 30 June 2023	**18,000**

The provision is for the estimated cost of additional professional indemnity insurance required by LB Lewisham for the twelve years following the expiry of their contract.

11 STAFF COSTS AND NUMBERS

	2023 £	2022 £
Gross Wages and Salaries	**459,745**	433,495
Employer's National Insurance Costs	**36,670**	32,220
Pension Costs	**13,963**	12,712
	510,378	**478,427**

Employees who were engaged in furtherance of the charity's objectives:

2023	2022
20	19

No employee received emoluments in excess of £60,000.

12 TAXATION

The charitable company is a registered charity and is generally exempt from income tax and capital gains tax. Irrecoverable VAT is included in the cost of those items to which it relates.

13 PAYMENTS TO TRUSTEES AND RELATED PARTIES

No payments were made to Trustees or any persons connected with them during this financial period.
No other material transaction took place between the organisation and a trustee or any person connected with them.

BENCH OUTREACH
(A company limited by guarantee)

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the Trustees of Bench Outreach on the accounts for the year ended 30 June 2023 set out on pages 9 to 18.

This report is made solely to the Trustees in accordance with Section 154 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees for my examination work, for this report, or for the opinions I have formed.

Respective responsibilities of Trustees and examiner

The charity's Trustees (who are also directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The charity's Trustees consider that an audit is not required for this year under Section 144 of the Charities Act 2011 (the Act), and that an independent examination is needed. The charity's total income exceeds £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

Having been satisfied that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts (under Section 145 of the Act),
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the Act), and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an opinion as to whether the accounts present a 'true and fair' view and my report is limited to those matters set out in the statement below.

Independent examiner's statement

In the course of my examination, no matter has come to my attention:

- which gives me reasonable cause to believe that, in any material respect, the Trustees have not met the requirements to show that:
  - accounting records are kept (in accordance with Section 130 of the Charities Act 2011), and
  - accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Companies Act 2006, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice (FRS 102)

  or
- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Dominique Wells FCA
Chartered Accountant
10 Lakeswood Road
Petts Wood
Kent BR5 1BJ

D Wells

Date: 26 March 2023

BENCH OUTREACH

England & Wales - Charity number 1077933

Accounts

ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED
30 JUNE 2022

BENCH
OUTREACH

(A company limited by guarantee)

CHARITY REGISTRATION No: 1077933

COMPANY REGISTRATION No: 3751509

BENCH OUTREACH
(A company limited by guarantee)

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BENCH OUTREACH
(A company limited by guarantee)

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1077933
COMPANY REGISTRATION NUMBER	3751509
DATE OF INCORPORATION	13 April 1999
START OF FINANCIAL YEAR	1 July 2021
END OF FINANCIAL YEAR	30 June 2022
DIRECTORS AT 30 JUNE 2022	Paul Chapman (Chair) Errol Chambers Stephen Mathers Shaun Simon Jodie Wilkinson
CHIEF EXECUTIVE	Declan Flynn
COMPANY SECRETARY	Jannet Mathers
GOVERNING DOCUMENTS	Memorandum & Articles of Association, incorporated 13 April 1999 Articles of Association updated 16 November 2015

OBJECTS

A) Advance the Christian faith in the United Kingdom and elsewhere in the world as the Directors of the charity (herein called the Trustees) may from time to time think fit,

B) To relieve persons who are in conditions of need or hardship or who are aged or sick or who are homeless and to relieve the distress caused thereby in the United Kingdom and elsewhere in the world as the Trustees may from time to time think fit,

C) To advance education in accordance with Christian principles by such means as the Trustees may consider appropriate including by means of establishing and operating any educational establishment or establishments in the United Kingdom and elsewhere in the world as the Trustees may from time to time think fit,

D) To promote the rehabilitation of persons affected by drugs, alcohol and other substance addiction and abuse in the United Kingdom and elsewhere in the world as the Trustees may from time to time think fit,

E) To relieve persons who are experiencing mental or emotional suffering in the United Kingdom and elsewhere in the world as the Trustees may from time to time think fit,

F) To advance the provision of training and the development of skills for employment for those in financial and economic need in the United Kingdom and elsewhere in the world as the Trustees may from time to time think fit,

G) To promote and fulfil such other charitable purposes beneficial to the community in the United Kingdom and elsewhere in the world as the Trustees may from time to time think fit.

REGISTERED ADDRESS	14 New King Street Deptford London SE8 3HS	**INDEPENDENT EXAMINER**	Dominique Wells FCA 10 Lakeswood Road Petts Wood Kent BR5 1BJ
BANKERS	HSBC Bank Plc 85 Lewisham High Street London SE13 6BE		

BENCH OUTREACH
(A company limited by guarantee)

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 JUNE 2022

The trustees, who are also the directors of the charity for the purposes of Company Law, present their report together with the financial statements of the charity for the year ended 30 June 2022.

The financial statements have been prepared in accordance with the accounting policies set out in pages 11 and 12 and with applicable UK accounting standards, the Charities Act 2011, the Companies Act 2006, Accounting and Reporting By Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) and the Charity's governing document.
The legal and administrative information set out on page 3 forms part of this report.

Structure, Governance and Management

Bench Outreach is a registered charity (No. 1077933) and a company limited by guarantee (No. 3751509). Our operations are governed by the Memorandum and Articles of Association adopted on 13 April 1999 and amended by a special resolution of the members on 16 November 2015.

The Board meets between 4 and 6 times a year and is responsible for the good governance of the organisation and its strategic direction including approving the annual budget. The CEO attends all meetings. New trustees are appointed by the trustees and are recruited taking regard of the Board's need for a range of skills, experience, and diversity. Prospective trustees will attend a Board meeting before being put forward for appointment and are provided with copies of the Articles of Association, latest accounts, and the minutes of recent trustee meetings.

Vision and Mission

Bench Outreach's vision is a society where homelessness, hunger, inequality, and exclusion are the exception rather than the rule and where people have the resources to lead lives of meaning and purpose.

To achieve this, we:

- Help our clients into housing and provide them with support to sustain their tenancies,
- Offer them advice and advocacy to obtain their full benefit entitlements,
- Refer them to specialist treatment services where appropriate,
- Help them establish support networks in their communities,
- Build relationships with local authorities, other charities, businesses and the community, challenging stereotypes and increasing understanding and empathy towards our clients,
- Seek to empower our clients to have their voices heard and to influence policy.

Our service delivery is informed by an understanding of trauma, and we subscribe to the person-centred approach, believing empathy, congruence and unconditional positive regard will create the necessary conditions for the actualisation of the individual.

Needs in the local community

Situated in the heart of Deptford in North Lewisham, Bench Outreach is surrounded by seven 'Lower Layer Super Output Areas' (LSOA) in the 2nd decile of deprivation as measured by the Department for Levelling Up, Housing, and Communities. LSOAs are a geographic hierarchy designed to improve the reporting of small area statistics in England and Wales and report on seven domains –

- Income
- Employment
- Education, skills and training
- Health and disability
- Crime
- Living environment
- Barriers to housing and services

Levels of deprivation currently experienced in Lewisham and surrounding areas contribute to multiple and interlocking exclusion. Inequality is the over-arching cause of need. Etched into the fabric of the community is the impact of a decade of austerity preceded by many years of underinvestment and neglect.

For people in work, salaries are below the UK average. A paucity of employment opportunities, and a reliance on poorly paid "gig economy" jobs, negatively impacts income levels. This is evident across the spectrum, from the ubiquitous fast food delivery rider to the development of a "precariat" – short-term contract workers – among teaching staff in our local university. Reductions in Universal Credit have plunged people who cannot find work and are reliant on benefits into poverty – this before the cost-of-living crisis. We have the highest proportion of working-age residents in London on out-of-work benefits at 9.1%, child poverty rates in excess of 35%, and reliance on food banks increasing by 20% annually for unemployed and employed alike.

The link between poverty and ill-health, particularly mental ill-health, is well established and Lewisham residents are more likely to have a long-term mental health problem than the London or England average. Mental health issues contribute to increased substance abuse and the area has higher than average heroin use, with crack cocaine use double the national average. Premature mortality is higher than the national average with physical health impacted by low income, poor diet, and lack of engagement with health services.

Increased substance abuse is correlated with higher levels of street crime and violence. The borough of Lewisham has the fourth-highest rate of domestic violence in London.

While the area scores better in education, skills and training, the local further education college has experienced swingeing cuts in recent years and has been forced to reduce the number and quality of courses available. Educational achievement is lower in Lewisham than the national average, with 41.3% of 19-year-olds without a level 3 qualification. Almost half the population (47%) is black or minority ethnic with large numbers of first-generation migrants. There are over 170 mother tongue languages spoken by pupils in Lewisham schools and education provision does not reflect the opportunities this diversity presents with a reduction in ESOL provision across the borough.
The local authority, which has seen its budget reduced by around 60% since 2010 can no longer invest in local organisations engaged in community development, with the burden to provide a vibrant cultural life falling on the charitable and faith sectors.

Nowhere is exclusion better observed than in the housing market. Mean property rental costs in Lewisham are £1,465 compared with the national average of £959. Properties in Lewisham costs on average £501,114, or nearly 17 times the average income. The area has the 12th highest homelessness rate in England.

Services and activities

We adopt an integrated approach to tackling the inequality affecting our clients. We support over 1000 people annually, by offering signposting, advice, advocacy, housing, tenancy sustainment support, and help to combat food and fuel poverty.

Our core service - Access to Housing and Benefits service – helps people obtain their housing and benefit entitlements. Austerity has created a hostile environment for people relying on the welfare system as a safety net. Through our advisers, people who are homeless or vulnerably housed, living in poverty, and struggling to deal with the demands of housing providers or the social welfare system, receive a range of support from signposting right through to advocacy at tribunal or court level. This service now operates at four locations in Lewisham and Greenwich.

Our acclaimed Housing First service - Bench Housing First - helps people with histories of rough sleeping, living in hostels, or with multiple experiences of imprisonment to live independently. Started in 2014, this project has established the Housing First approach as an effective housing solution for homeless people in the London Borough of Lewisham. It is based on the principle that housing is a basic human right. Placing people in their own independent accommodation and providing them with the support they need to keep their it, breaks the cycle of homelessness and exclusion. This service has been recommissioned by Lewisham Council until 2024.

Bench's Supported Housing service helps people with histories of homelessness who are preparing to move on to live independently. We provide housing and support to five people – the short-term aim being to alleviate homelessness, the longer-term goal being to help people resettle in the community. Working in partnership with Open Book, a Goldsmiths University project breaking down barriers to higher education, this project now houses ex-offenders engaging in third-level studies.

The Evening Service, our oldest service and a partnership with the Bear Church in Deptford, addresses food poverty and serves as an entry point for people to engage with our other services or those of our partner organisations. Operating thirty-six nights a year and mainly delivered by volunteers, it offers people from different circumstances and backgrounds the opportunity to meet and get to know each other, breaking down barriers and stimulating community cohesion.

Partnerships

Alongside our statutory partner, the London Borough of Lewisham, we enjoy the support of many third-sector colleagues, locally and nationally. Through our participation in Lewisham and Greenwich Homelessness Forums and our input into Lewisham's Vulnerable Adult's Pathway Planning Group and the Rough Sleepers' Task and Targeting Group, we maintain relationships with several housing providers and local and national charities including Lewisham Homes, Dinardo, L&Q, Phoenix Community Housing, LRMN, 2000 CAC, Deptford Reach, the 999 Club, the Jericho Road Project, SHP, St Mungo's, Greenwich Winter Night Shelter, and Thames Reach.

We are grateful to all the local faith communities who help our clients, especially the Bear Church in Deptford and Kings Church in Catford.

Risk Assessment

The trustees actively review the major risks that the charity faces on a regular basis. We believe that the major risk is if insufficient funds are raised to meet our planned expenditure. This year, unlike previous years, the organisation has not been successful in fully funding the Housing First project, raising 86% and 68% of the ACCESS project and would need to double down on fundraising to meet the level of previous years. The trustees have

looked at new/other funding sources to meet the projects needs amidst the challenges and hopefully will sustain a continuous funding process of the projects. The trustees also conduct an annual review of the controls.

Financial Review

Post COVID-19. The scourge of the covid-19 pandemic left a devastation of life and livelihood in its wake across almost the entire economy and the world, with the global supply chain crisis and increase in inflation topping the list of increasingly rising global problems. Despite these challenges, it was another year of growth for Bench Outreach with a total staff count of 19. Expenditure increased by 27% to £668,870 (2021 £528,500), though income dropped slightly by 6% to £629,259 (2021 £668,463). However, there was a marginal increase in unrestricted donations by 1% to £69,798 (2021 £69,111). Consequently, unrestricted reserves at the end of the year took the hit, and decreased to £171,798 (2021 £280,909).

Bench Housing First has continued to enjoy being a commissioned service (which began in April 2020) within the London Borough of Lewisham and the contract was renewed in 2021. This is part of a four-year grant awarded in October 2020 by Henry Smith Charity, which includes the salary of a specialist women's worker.

In 2022, the Henry Smith Charity also awarded the ACCESS project a three-year grant. We have retained the continuous support of most of our major funders.

Reserves Policy

The trustees have considered the level of reserves they wish to retain appropriate to the charity's needs, based on the charity's size and the level of financial commitments. We consider this to be unrestricted funds equivalent to a minimum of three months' total expenditure and a maximum of twelve months' total expenditure. This should enable the trustees to ensure that the charity will be able to continue to fulfill its charitable objectives even if there is a temporary shortfall in income or additional unexpected expenditure. The trustees will endeavour not to set aside funds unnecessarily.

The Future

The numbers now approaching us for help indicate the need for our services to continue and to expand. Our plans include an increase to the capacity of Bench Supported Housing in partnership with Open Book at Goldsmiths, the expansion of our Housing First service to work with people leaving care, and the addition of another satellite service to our Access to Housing and benefits service.

Like all small charities, we are experiencing increasing difficulty in procuring funding. As local authorities reduce funding, the pressure on grant-making trust funding the third sector increases. To mitigate the impact of this tightening of the purse strings, we are finalising our new five-year plan which will consolidate our funding base to allow us to continue to develop novel approaches to help our clients overcome the disadvantages they face. For the first time since our foundation, we have employed a fundraiser to work with our senior leadership team to create sustainable funding pipelines for our services and develop our core funding. We also plan to increase our income from individual donations and fundraising events.

Acknowledgements

We continue to rely on the generosity of funders and are fortunate to have the support of several renowned grant-making trusts including the Henry Smith Charity, the Garfield Weston Foundation, the Leathersellers' Charity, the Drapers' Charitable Fund, the Tudor Trust, the Deptford Challenge Trust, the Lee Charity, and the Big Lottery Fund.

We are especially thankful to the Jessica Mathers Trust. This local charity has supported us for many years and makes much of what we do possible.

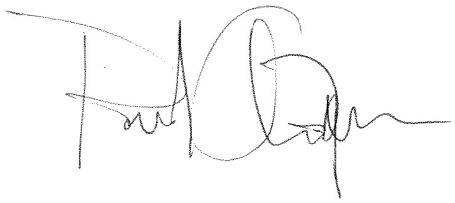
To our clients, volunteers, staff, donors, and stakeholders, we thank you and request your continuing support until such times as we are no longer required. Our vision, still unachieved and as remote as ever, remains a world of equality, where people feel empowered, involved, and treasured.

Trustees Responsibilities

In preparing these accounts, the trustees are required to:

- select suitable accounting policies and apply them consistently
- make judgements and estimates that are reasonable and prudent
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statement
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the organisation will continue to operate.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the charity's assets and taking reasonable steps to prevent or detect fraud and breaches of law and regulation.
So far as each of the trustees is aware, there is no relevant information that has not been disclosed to the charity's examiner and each of the trustees believes that all steps have been taken to make her aware of any relevant audit information and to establish that the examiner has been made aware of this information.

Signed on behalf of the trustees  P Chapman

Date: 26 March 2023

BENCH OUTREACH
(A company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 JUNE 2022

	Notes	Unrestricted Funds £	Restricted Funds £	**TOTAL 2022 £**	TOTAL 2021 £
INCOME					
Donations and Legacies	2	69,798	226,970	**296,768**	335,823
Income from Charitable Activities	3	99,191	232,694	**331,885**	332,051
Income from Investments		606	-	**606**	589
TOTAL INCOME		**169,595**	**459,664**	**629,259**	**668,463**
EXPENDITURE					
Expenditure on Raising Funds		257	-	**257**	230
Expenditure on Charitable Activities	4	278,449	390,164	**668,613**	528,270
TOTAL EXPENDITURE		**278,706**	**390,164**	**668,870**	**528,500**
NET MOVEMENT IN FUNDS		**(109,111)**	**69,500**	**(39,611)**	**139,963**
Total Funds Brought Forward		280,909	147,913	**428,822**	288,859
TOTAL FUNDS CARRIED FORWARD		**171,798**	**217,413**	**389,211**	**428,822**

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 11 to 18 form part of these financial statements.

BENCH OUTREACH
(A company limited by guarantee)

BALANCE SHEET
AS AT 30 JUNE 2022

	Notes	Unrestricted Funds £	Restricted Funds £	**TOTAL 2022 £**	TOTAL 2021 £
Fixed Assets					
Tangible Assets	5	-	734	**734**	1,566
Current Assets					
Cash at Bank and in Hand	7	168,514	164,106	**332,620**	464,124
Debtors	8	3,673	98,169	**101,842**	81,717
		172,187	262,275	**434,462**	545,841
Creditors: amounts falling due within one year	9	(389)	(27,596)	**(27,985)**	(101,585)
Net Current Assets		**171,798**	**234,679**	**406,477**	**444,256**
Total Assets less Current		**171,798**	**235,413**	**407,211**	**445,822**
Liabilities Provisions for Liabilities	10	-	(18,000)	**(18,000)**	**(17,000)**
NET ASSETS		**171,798**	**217,413**	**389,211**	**428,822**
Funds of the Charity					
General Funds		171,798	-	**171,798**	280,909
Restricted Funds	6b	-	217,413	**217,413**	147,913
TOTAL FUNDS		**171,798**	**217,413**	**389,211**	**428,822**

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 ('the Act') relating to small companies, and with Accounting and Reporting by Charities: Statement of Recommended Practice (FRS 102).

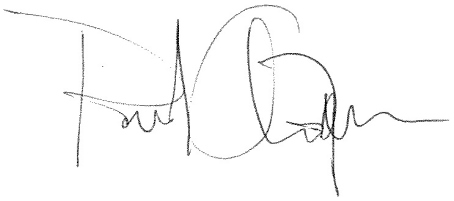
For the year ended 30 June 2022, the company was entitled to the exemption from audit under Section 477(2) of the Act. The members have not required the company to obtain an audit of its accounts for this financial period in accordance with Section 476 of the Act.

The trustees acknowledge their responsibility for:

1 ensuring the company keeps accounting records which comply with Section 386; and

2 preparing accounts that give a true and fair view of the state of affairs of the company as at the end of the financial year, and of its net incoming resources for the financial year, in accordance with the requirements of Section 393, and otherwise comply with the requirements of the Act relating to accounts, insofar as they are applicable to the company.

The financial statements on pages 9 to 18 were approved by the Trustees on 26 March 2023

and signed on their behalf by Trustee  P Chapman

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2022

1 ACCOUNTING POLICIES

Basis of Preparation

The charity is a public benefit entity.

The financial statements have been prepared on the historical cost basis of accounting and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (FRS 102).
The charity has taken advantage of the exemption to prepare a statement of Cash Flows as per Update Bulletin 1 of the Charity SORP (FRS 102) February 2016.

Income

Recognition of Income
This is included in the Statement of Financial Activities (SOFA) when:
- the charity becomes entitled to the income;
- the income is expected to be received; and
- the monetary value can be measured with sufficient reliability.

Income with Related Expenditure
Where income has related expenditure (as with fundraising or contract income) the income and related expenditure are reported gross in the SOFA.

Grants and Donations
Grants and donations are included in the SOFA when the charity has entitlement to the income.
Where a grant is awarded for use against expenditure over a specified period, only that proportion of the grant relating to the financial period is recognised in the SOFA.

Tax Reclaims on Donations and Gifts
Income from tax reclaims is included in the SOFA in the same financial period as the gift to which it relates.

Contractual Income and Performance Related Grants
This is only included in the SOFA once the related goods or services have been delivered.

Gifts in Kind
Gifts in kind are accounted for at the lower of a reasonable estimate of their value to the charity and the amount actually realised. Gifts in kind for sale are included as gifts on receipt at fair value.
Gifts in kind for use by the charity are included in the SOFA as income when receivable.

Donated Services and Facilities
These are only included in income (with an equivalent amount in expenditure) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer Help
The value of any voluntary help received is not included in the accounts but is described in the Trustees' Annual Report.

Investment Income
This is included in the accounts when receivable.

Expenditure and Liabilities

Liability Recognition
Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Grants with Performance Conditions
Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants Payable without Performance Conditions
These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in the control of the charity.

Support Costs
Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of the resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Provisions for Liabilities
Provisions are recognised when the entity has an obligation at the reporting date as a result of a past event; it is probable that the entity will be required to transfer economic benefits in settlement and the amount of the obligation can be estimated reliably. Provisions are recognised as a liability in the statement of financial position and the amount of the provision as an expense.

Provisions are initially measured at the best estimate of the amount required to settle the obligation at the reporting date and subsequently reviewed at each reporting date and adjusted to reflect the current best estimate of the amount that would be required to settle the obligation. Any adjustments to the amounts previously recognised are recognised in profit or loss unless the provision was originally recognised as part of the cost of an asset.

Fixed Assets
These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation
Depreciation is calculated at a rate to write off the cost of tangible fixed assets on a straight line basis over their estimated useful lives. The rates applied per annum is as follows:

- Fixtures and Fittings 25%
- Office Equipment 25%

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 30 JUNE 2022

2 DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	**TOTAL 2022 £**	TOTAL 2021 £
Donations and Legacies				
Donations	69,798	226,970	**296,768**	335,823
Fundraising	-	-	**-**	-
	69,798	**226,970**	**296,768**	**335,823**

See Note 6a regarding Donations for Unrestricted Funds of £69,798.
See Note 6b regarding Donations for Restricted Funds of £226,970.

3 INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	**TOTAL 2022 £**	TOTAL 2021 £
Contracts	-	232,694	**232,694**	227,777
RB Greenwich	64,344	-	**64,344**	69,220
Nyon Grove	34,847	-	**34,847**	34,804
Miscellaneous	-	-	**-**	250
	99,191	**232,694**	**331,885**	**332,051**

See Note 6b regarding Contracts for Restricted Funds of £232,694.

4 EXPENDITURE ON CHARITABLE ACTIVITIES

	Notes	Unrestricted Funds £	Restricted Funds £	**TOTAL 2022 £**	TOTAL 2021 £
Catering		1,635	846	**2,481**	883
Client Welfare		17,218	19,015	**36,233**	23,249
Depreciation		-	832	**832**	832
Computer Softwares & Accessories		2,603	2,126	**4,729**	4,027
Licences & Subscriptions		175	4,490	**4,665**	5,192
Postage, Printing & Stationery		328	977	**1,305**	1,284
Office Costs		-	40,500	**40,500**	38,500
Nyon Grove - Client Accommodation		34,401	**-**	**34,401**	36,762
Professional Fees		10,678	26,217	**36,895**	40,660
Staff	11	202,697	275,730	**478,427**	351,702
Sundry Expenses		828	440	**1,268**	949
Telephone & Internet		3,647	10,236	**13,883**	13,351
Training		2,617	2,024	**4,641**	3,159
Travel & Subsistence		1,179	1,382	**2,561**	1,401
Volunteer Expenses		351	227	**578**	227
Bank Charges		42	81	**123**	108
Insurance	10	(250)	3,841	**3,591**	4,484
Independent Examiner's Fees		300	1,200	**1,500**	1,500
		278,449	**390,164**	**668,613**	**528,270**

5 TANGIBLE FIXED ASSETS

	Fixtures & Fittings £	Office Equipment £	TOTAL £
Cost as at 1 July 2021	-	3,329	3,329
Additions	-	-	-
Cost as at 30 June 2022	**-**	**3,329**	**3,329**
Depreciation as at 1 July 2021	-	1,763	1,763
Charge	-	832	832
Depreciation as at 30 June 2022	**-**	**2,595**	**2,595**
Net Book Value as at 30 June 2021	-	1,566	1,566
Net Book Value as at 30 June 2022	**-**	**734**	**734**

The annual commitments under irrevocable operating leases and capital commitments are £Nil (2021 £Nil).

6a UNRESTRICTED FUNDS

	Income 2022 £	Income 2021 £
Bear Church	**1,875**	1,800
Deptford Challenge Trust	**20,000**	30,000
Ecclesia Church	**-**	500
Jessica Mathers Trust	**24,000**	24,000
Jubilee Resource Ltd	**1,500**	1,500
Leathersellers	**10,000**	-
Prendergast School	**875**	-
Rushey Green Time	**1,000**	-
Regular Individual Donations	**9,543**	9,772
Other Individual Donations	**1,005**	1,539
Total	**69,798**	**69,111**

Individual Donations include £3,000 donated by trustees (2021 £3,000).

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 30 JUNE 2022

6b RESTRICTED FUNDS

Grant	B/f 1 July 2021 £	Deferred Income 2021 £	Grants Receivable £	**Deferred Income 2022 (Note 9) £**	Income £	Expenditure £	**C/f 30 June 2022 £**
Big Lottery	45,962	20,417	14,583	**-**	35,000	(3,999)	**76,963**
Drapers	949	11,250	-	**-**	11,250	(12,199)	**-**
Henry Smith	67,500	22,500	67,500	**-**	90,000	-	**157,500**
Henry Smith	-	-	10,000	**-**	10,000	(10,000)	**-**
Garfield Weston	-	13,333	20,000	**(13,333)**	20,000	(20,000)	**-**
LB Lewisham	-	-	1,600	**-**	1,600	(1,600)	**-**
Tudor Trust	48,502	17,500	-	**-**	17,500	(66,002)	**-**
Tudor Trust	2,000	-	-	**-**	-	(1,050)	**950**
Jessica Mathers Trust	-	-	40,500	**-**	40,500	(40,500)	**-**
Various small grants	-	-	1,120	**-**	1,120	(1,120)	**-**
Total Restricted Grants	**164,913**	**85,000**	**155,303**	**(13,333)**	**226,970**	**(156,470)**	**235,413**
Contracts							
LB Lewisham	-	-	207,875	**-**	207,875	(207,875)	**-**
Lewisham Refugee & Migrant Net.			24,819	**-**	24,819	(24,819)	**-**
Total Contracts	**-**	**-**	**232,694**	**-**	**232,694**	**(232,694)**	**-**
Total Restricted Funds	**164,913**	**85,000**	**387,997**	**(13,333)**	**459,664**	**(389,164)**	**235,413**

Grants for specific purposes during the year were:-

1) A grant of £35,000 from the Big Lottery Fund towards the Housing First project.

2) A grant of £11,250 from The Drapers' Charitable Fund towards the creation of an online platform for the Outreach ACCESS service.

3) A grant of £90,000 towards the Housing First project, to include the salary of a specialist Housing First women's worker, and a second grant of £10,000 (part of a £120,000 grant over three years) from the Henry Smith Charity towards the Access to Housing and Benefits service project.

4) A grant of £1,600 towards work force retention was received from Lewisham.

6b RESTRICTED FUNDS (continued)

5) A grant of £20,000 from Garfield Weston towards the ACCESS service.

6) A third grant of £35,000 from the Tudor Trust towards the continuation of the Housing First project, and an extra grant of £2,000 to support staff, volunteer and trustee wellbeing during Covid-19.

7) The Jessica Mathers Trust has donated the use of office space and related services at Jessica's Heart, 14 New King St, Deptford, London SE8 3HS. This has been included at its estimated value.

Contracts entered into during the year

1) The contract with LB Lewisham to provide a Housing First Service was renewed. The aim is to support homeless clients with high needs to move into housing. Then to support these clients to successfully maintain their tenancies through a personalised support package.

2) A new contract with Lewisham Refugee & Migrant Network for the delivery of immigration advice for rough sleepers.

7 CASH AT BANK AND IN HAND

	Unrestricted Funds £	Restricted Funds £	**TOTAL 2022 £**	TOTAL 2021 £
Cash at Bank	165,284	164,106	**329,390**	463,211
Cash in Hand	3,230	-	**3,230**	913
	168,514	**164,106**	**332,620**	**464,124**

8 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds £	Restricted Funds £	**TOTAL 2022 £**	TOTAL 2021 £
Income Receivable	991	97,083	**98,074**	78,627
Tax Refund on Gift Aid	1,572	-	**1,572**	1,590
Prepayments	1,110	1,086	**2,196**	1,500
	3,673	**98,169**	**101,842**	**81,717**

9 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds £	Restricted Funds £	**TOTAL 2022 £**	TOTAL 2021 £
Deferred Income	-	13,333	**13,333**	85,000
Sundry Creditors and Accruals	389	14,263	**14,652**	16,585
	389	**27,596**	**27,985**	**101,585**

See Note 6b regarding Deferred Income for Restricted Funds of £13,333.

10 PROVISIONS FOR LIABILITIES

	Restricted Funds £
As at June 2021	17,000
Charge to Insurance Expenditure	1,000
As at 30 June 2022	**18,000**

The provision is for the estimated cost of additional professional indemnity insurance required by LB Lewisham for the twelve years following the expiry of their contract.

11 STAFF COSTS AND NUMBERS

	2022 £	2021 £
Gross Wages and Salaries	**433,495**	319,248
Employer's National Insurance Costs	**32,220**	22,996
Pension Costs	**12,712**	9,458
	478,427	**351,702**

Employees who were engaged in furtherance of the charity's objectives:

2022	2021
19	15

No employee received emoluments in excess of £60,000.

12 TAXATION

The charitable company is a registered charity and is generally exempt from income tax and capital gains tax. Irrecoverable VAT is included in the cost of those items to which it relates.

13 PAYMENTS TO TRUSTEES AND RELATED PARTIES

No payments were made to Trustees or any persons connected with them during this financial period.
No other material transaction took place between the organisation and a trustee or any person connected with them.

BENCH OUTREACH
(A company limited by guarantee)

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the Trustees of Bench Outreach on the accounts for the year ended 30 June 2022 set out on pages 9 to 18.

This report is made solely to the Trustees in accordance with Section 154 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees for my examination work, for this report, or for the opinions I have formed.

Respective responsibilities of Trustees and examiner

The charity's Trustees (who are also directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The charity's Trustees consider that an audit is not required for this year under Section 144 of the Charities Act 2011 (the Act), and that an independent examination is needed. The charity's total income exceeds £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

Having been satisfied that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts (under Section 145 of the Act),
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the Act), and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an opinion as to whether the accounts present a 'true and fair' view and my report is limited to those matters set out in the statement below.

Independent examiner's statement

In the course of my examination, no matter has come to my attention:

- which gives me reasonable cause to believe that, in any material respect, the Trustees have not met the requirements to show that:
  - accounting records are kept (in accordance with Section 130 of the Charities Act 2011), and
  - accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Companies Act 2006, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice (FRS 102)

  or
- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Dominique Wells FCA
Chartered Accountant
10 Lakeswood Road
Petts Wood
Kent BR5 1BJ

Date: 26 March 2023

BENCH OUTREACH

England & Wales - Charity number 1077933

Accounts

ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED
30 JUNE 2021

BENCH
OUTREACH

(A company limited by guarantee)

CHARITY REGISTRATION No: 1077933
COMPANY REGISTRATION No: 3751509

BENCH OUTREACH
(A company limited by guarantee)

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BENCH OUTREACH
(A company limited by guarantee)

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1077933
COMPANY REGISTRATION NUMBER	3751509
DATE OF INCORPORATION	13 April 1999
START OF FINANCIAL YEAR	1 July 2020
END OF FINANCIAL YEAR	30 June 2021
DIRECTORS AT 30 JUNE 2021	Paul Chapman (Chair) Errol Chambers Stephen Mathers Shaun Simon Jodie Wilkinson
CHIEF EXECUTIVE	Declan Flynn
COMPANY SECRETARY	Jannet Mathers
GOVERNING DOCUMENTS	Memorandum & Articles of Association, incorporated 13 April 1999 Articles of Association updated 16 November 2015

OBJECTS

A) Advance the Christian faith in the United Kingdom and elsewhere in the world as the Directors of the charity (herein called the Trustees) may from time to time think fit,

B) To relieve persons who are in conditions of need or hardship or who are aged or sick or who are homeless and to relieve the distress caused thereby in the United Kingdom and elsewhere in the world as the Trustees may from time to time think fit,

C) To advance education in accordance with Christian principles by such means as the Trustees may consider appropriate including by means of establishing and operating any educational establishment or establishments in the United Kingdom and elsewhere in the world as the Trustees may from time to time think fit,

D) To promote the rehabilitation of persons affected by drugs, alcohol and other substance addiction and abuse in the United Kingdom and elsewhere in the world as the Trustees may from time to time think fit,

E) To relieve persons who are experiencing mental or emotional suffering in the United Kingdom and elsewhere in the world as the Trustees may from time to time think fit,

F) To advance the provision of training and the development of skills for employment for those in financial and economic need in the United Kingdom and elsewhere in the world as the Trustees may from time to time think fit,

G) To promote and fulfil such other charitable purposes beneficial to the community in the United Kingdom and elsewhere in the world as the Trustees may from time to time think fit.

REGISTERED ADDRESS	14 New King Street Deptford London SE8 3HS	**INDEPENDENT EXAMINER**	Dominique Wells FCA 10 Lakeswood Road Petts Wood Kent BR5 1BJ
BANKERS	HSBC Bank Plc 85 Lewisham High Street London SE13 6BE		

BENCH OUTREACH

(A company limited by guarantee)

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 JUNE 2021

The trustees, who are also the directors of the charity for the purposes of Company Law, present their report together with the financial statements of the charity for the year ended 30 June 2021.

The financial statements have been prepared in accordance with the accounting policies set out in pages 11 and 12 and with applicable UK accounting standards, the Charities Act 2011, the Companies Act 2006, Accounting and Reporting By Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) and the Charity's governing document.
The legal and administrative information set out on page 3 forms part of this report.

Structure, Governance and Management

Bench Outreach is a registered charity (No. 1077933) and a company limited by guarantee (No. 3751509). Our operations are governed by the Memorandum and Articles of Association adopted on 13 April 1999 and amended by a special resolution of the members on 16 November 2015.

The Board meets between 4 and 6 times a year and is responsible for the good governance of the organisation and its strategic direction including approving the annual budget. The CEO attends all meetings. New trustees are appointed by the trustees and are recruited taking regard of the Board's need for a range of skills, experience and diversity. Prospective trustees will attend a Board meeting before being put forward for appointment and are provided with copies of the Articles of Association, latest accounts and the minutes of recent trustee meetings.

Vision

The Board of Trustees shares with staff, volunteers, partners and supporters a vision of a world where poverty is seen as a societal failure and where homelessness, addictions, mental health issues, and exclusion are the exception rather than the rule. The pandemic, now entering its third year, has exposed inequalities created by years of austerity and has highlighted the continuing need for organisations such as ours that reach out to people who are homeless, living in poverty and experiencing oppression and exclusion.

Our Clients

Poverty is endemic in South East London. According to the Office of National Statistics, 213 postcodes in South East London fall in the bottom 20% of the most deprived areas in England. Deprivation leads to issues such as poor mental and physical health, relationship breakdown, academic underachievement, anti-social behaviour and crimes related to substance use. There is a tautological relationship between poverty and powerlessness with our clients believing they have no voice to challenge systemic failures affecting their well-being.

Homelessness is both a cause and a symptom of poverty. Initially poverty causes people to lose their homes; then homelessness excludes them from opportunities to advance in life. Street homelessness has increased by over 25% in the last five years. CHAIN (the Combined Homelessness and Information Network), a multi-agency database recording information about rough sleepers and the wider street population in London, documented over 11,000 people sleeping rough on the streets of London last year. Over 1,000 of these were in South East London with more than 70% rough sleeping for the first time. Adding to the rough sleeping issue is the rise in people threatened with homelessness. Evictions in London have risen by 79% in the last five years, twice as high

as the rest of England, with private rented sector housing providing no protection from eviction. Derogations introduced by the Coronavirus Act 2020 have subsequently been removed, returning the sector to pre-pandemic rules and regulations.

Street homelessness is merely the tip of the homelessness iceberg. 'Hidden homelessness' describes people who are sofa-surfing, living in temporary accommodation, or living with family due to the unaffordability of accommodation. While a definitive figure for this group is difficult to establish, experts estimate it at 13 times those sleeping on the streets – in the region of 142,000 for London and 15,000 for South East London.

Poverty is the major driver of homelessness. People in low paid jobs, living in poverty and poor quality or insecure housing are more likely to experience homelessness. Average incomes in South East London are only £25,000 while the average cost of a house is over 20 times that at £530,000. Rental costs for a one-bed property are nearly 60% of take home pay at an average of £1,200 a month. Housing insecurity is exacerbated by unemployment and the prevalence of the 'gig economy' - a labour market characterised by the prevalence of short-term contracts or freelance work as opposed to permanent jobs.

Crisis, the charity, reports the average age of death for a homeless person at between 43 and 45, with women dying younger than men. Most causes of death are preventable, including suicide, drug overdose, and alcohol-related issues. With improved access to healthcare, many deaths could be prevented. Homeless people are nine times more likely to die by suicide with over half of verified rough sleepers reporting mental health issues. Rough sleepers are 17 times more likely to be physically abused with one in three rough sleepers reporting violent assault.

Since the start of the Covid pandemic, the number of people claiming benefit in South East London has risen dramatically. According to Department of Work and Pensions statistics, there are currently 50,000 unemployed across the sub-region, with half of all households receiving in-work benefits. Exacerbating the impact of poverty is the failure of statutory agencies to ensure people receive their full entitlements. Nationally it is estimated £16 billion goes unclaimed by the poorest in society.

Services and activities

Our work seeks to mitigate the effects of poverty on the most vulnerable in society. Annually through our integrated services, we provide signposting, advice, advocacy, housing, tenancy sustainment support and help combatting food and fuel poverty to over one thousand people.

ACCESS – helping people obtain their housing and benefit entitlements – is our core service, this year working with over seven hundred people. Austerity has created an increasingly hostile environment for people who rely on the welfare system as a safety net. Through our ACCESS advisers, people who are homeless or vulnerably housed, living in poverty and struggling to deal with the demands of housing providers or the social welfare system receive a range of support from signposting right through to advocacy at tribunal or court level. An exciting development this year has been a partnership with the GLA and Lewisham Refugee and Migrant Network helping rough sleepers with no recourse to public funds access immigration advice. As the pandemic moves into a different phase with the re-opening of society, we are resuming our satellite services at various locations across South East London.

Our acclaimed Housing First service, Bench Housing First, helps people with histories of rough sleeping, living in hostels, or with multiple experiences of imprisonment to live independently. Started in 2014, this project has established the 'Housing First' approach as an effective housing solution for homeless people in the London Borough of Lewisham and in the Royal Borough of Greenwich. It is based on the principle of housing being a basic human right. Placing people in their own independent accommodation and providing them with the support they need to keep their tenancies, it breaks the cycle of homelessness and exclusion. This project has worked with seventy-five people in the last year. Alongside the fundamental elements of Housing First services, our project employs a specialist women's worker and an employment, training and education coach. These additions to the service address the particular vulnerability of women to the abusive effects of poverty and recognise the importance of education and employment as routes out of poverty.

Bench Supported Living helps people with homeless experiences who are preparing to move on to live independently. We provide housing and support to five people – the short-term aim being to alleviate homelessness, the longer-term goal being to help people resettle in the community. Working in partnership with Open Book, a Goldsmiths University project breaking down barriers to higher education, this project now houses ex-offenders engaging in third level studies.

The Evening Service, a partnership with the Bear Church in Deptford, addresses food poverty and serves as an entry point for people to engage with our other services or those of our partner organisations. Operating thirty six nights a year and mainly delivered by volunteers, it offers over thirty people from different circumstances and backgrounds the opportunity to meet and get to know each other, breaking down barriers and stimulating community cohesion.

Partnerships

Helping people traumatised by poverty and exclusion requires a complex web of trusting relationships with likeminded organisations in all sectors. We are fortunate to work closely with two supportive local authorities, Lewisham and Greenwich, and we are currently developing partnerships with Bromley and Tower Hamlets councils.

Alongside our statutory partners, we enjoy the support of many third sector colleagues across the country. Through our participation in Lewisham and Greenwich Homelessness Forums and our input into Lewisham's Vulnerable Adults' Pathway Planning Group and the Rough Sleepers' Task and Targeting Group, we maintain relationships with several housing providers and local and national charities – Lewisham Homes, Dinardo, L&Q, Phoenix Community Housing, LRMN, 2000 CAC, Deptford Reach, the 999 Club, the Jericho Road Project, SHP,

St Mungo's, Greenwich Winter Night Shelter and Thames Reach.

We are grateful to all the local faith communities who help our clients, especially the Bear Church in Deptford and Kings Church in Catford.

The Impact of the Pandemic

In years to come, libraries will be filled with literature analysing the impact of Covid-19. No sector in society has remained untouched. The pandemic has highlighted huge inequalities between classes, with our clients, at the poorest end of the continuum, being the most adversely affected. While the £20 uplift to Universal Credit was welcome, it was wholly inadequate and has now been removed. When this reduction is added to rising inflation and huge increases in fuel costs, our clients now face the awful choice of 'eat or heat'.

Bench Outreach services were also hit by the pandemic. Major changes to service delivery were necessitated to ensure the health and safety of clients and staff. Apart from increased spending on welfare for our clients, most changes to services incurred only small costs to the organisation; however, our supported accommodation project was financially impacted through increased voids. Sadly, in the last year, two residents died, one with Covid.

The emotional impact of working in health and social care is well documented. Every day, our staff see people who are desperate and hopeless. They share their clients' sense of despair and feel their frustrations and sense of powerlessness. As employers, we are aware of our duty to protect the health and wellbeing of our employees and we endeavour to support them emotionally and financially; however, we are aware that, like our clients, the third sector is to be found at the poorest end of the economic continuum.

Risk Assessment

The trustees actively review the major risks that the charity faces on a regular basis. We believe that the major risk is if insufficient funds are raised to meet our planned expenditure. This year the organisation has been successful in fully funding the Housing First project and 80% of the ACCESS project, but this level of fundraising needs to be maintained and is a continuous process. The trustees also conduct an annual review of the controls

over key financial systems and have updated the systems to mitigate the significant risks. The trustees acknowledge that the significant operational risk is the loss of one of the key employees; this is common to any small charity.

Financial Review

Despite COVID-19 this has been another year of growth for Bench Outreach with the total staff count increasing from 14 to 19. Expenditure increased by 25% to £528,500 (2020 £424,242), with income ahead by 41% to £668,463 (2020 £475,155) including unrestricted donations of £69,111 (2020 £45,608). Consequently unrestricted reserves at the year-end increased to £280,909 (2020 £227,685), but remain at seven months' normal expenditure as at last year-end.

In April 2020 Bench Housing First became a commissioned service within the London Borough of Lewisham and the contract was renewed in 2021. In October 2020 Bench Housing First was awarded a new large four-year grant by the Henry Smith Charity to include the salary of a specialist women's worker. For the 2022 year the Henry Smith Charity has also awarded the ACCESS project a new three year grant and we have retained the continuing support of most of our other major funders, however the six year grant from the Lloyds Bank Foundation has come to an end and we especially thank them for their initial support when it was so needed.

Reserves Policy

The trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs, based on the charity's size and the level of financial commitments. We consider this to be unrestricted funds equivalent to a minimum of three months' total expenditure and a maximum of twelve months' total expenditure. This should enable the trustees to ensure that the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or additional unexpected expenditure. The trustees will endeavour not to set aside funds unnecessarily.

The Future

With continued funding reductions to local authorities, the ongoing housing crisis and increasingly punitive welfare benefit regulations, we see no end to the need for our services. Our strength is in innovation and we will continue to develop novel approaches to help our clients overcome disadvantage. Our current plans include

- extending our Housing First and ACCESS services across the South East London subregion
- developing an integrated education and tenancy sustainment service for young people
- strengthening our partnership with Open Book at Goldsmiths University helping ex-offenders into education and housing
- empowering people with histories of homelessness and poverty through a participant research project and campaign in partnership with the 999 Club and Open Book

Acknowledgements

We continue to rely on the generosity of funders and are fortunate to have the support of several renowned grant-making trusts – the Tudor Trust, the Henry Smith Charity, the Big Lottery Fund, the Garfield Weston Foundation, the Deptford Challenge Trust, the Drapers' Charitable Fund and the Leathersellers' Company Charitable Fund. We have also this year benefited from support from Homeless Link. We are especially thankful to the Jessica Mathers Trust, which has supported us for many years and has made much of what we do possible.

To our clients, volunteers, staff, donors, and stakeholders, we thank you and request your continuing support until such time as we are no longer required. Our vision, still unachieved and as remote as ever, remains a world of inclusivity, where people feel empowered, involved and treasured.

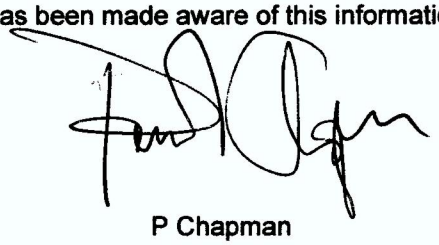
Trustees Responsibilities

In preparing these accounts, the trustees are required to:

- select suitable accounting policies and apply them consistently
- make judgements and estimates that are reasonable and prudent
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statement
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the organisation will continue to operate.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the charity's assets and taking reasonable steps to prevent or detect fraud and breaches of law and regulation.

So far as each of the trustees is aware, there is no relevant information that has not been disclosed to the charity's examiner and each of the trustees believes that all steps have been taken to make her aware of any relevant audit information and to establish that the examiner has been made aware of this information.



Signed on behalf of the trustees P Chapman

Date: 21 March 2022

BENCH OUTREACH
(A company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 JUNE 2021

	Notes	Unrestricted Funds £	Restricted Funds £	**TOTAL 2021 £**	TOTAL 2020 £
INCOME					
Donations and Legacies	2	69,111	266,712	**335,823**	377,707
Income from Charitable Activities	3	104,274	227,777	**332,051**	95,858
Income from Investments		589	-	**589**	1,590
TOTAL INCOME		**173,974**	**494,489**	**668,463**	**475,155**
EXPENDITURE					
Expenditure on Raising Funds		230	-	**230**	-
Expenditure on Charitable Activities	4	120,520	407,750	**528,270**	424,242
TOTAL EXPENDITURE		**120,750**	**407,750**	**528,500**	**424,242**
NET MOVEMENT IN FUNDS		**53,224**	**86,739**	**139,963**	**50,913**
Total Funds Brought Forward		227,685	61,174	**288,859**	237,946
TOTAL FUNDS CARRIED FORWARD		**280,909**	**147,913**	**428,822**	**288,859**

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 11 to 18 form part of these financial statements.

BENCH OUTREACH
(A company limited by guarantee)

BALANCE SHEET
AS AT 30 JUNE 2021

	Notes	Unrestricted Funds £	Restricted Funds £	**TOTAL 2021 £**	TOTAL 2020 £
Fixed Assets					
Tangible Assets	5	-	1,566	**1,566**	2,398
Current Assets					
Cash at Bank and in Hand	7	205,331	258,793	**464,124**	329,376
Debtors	8	76,753	4,964	**81,717**	2,401
		282,084	263,757	**545,841**	331,777
Creditors: amounts falling due within one year	9	(1,175)	(100,410)	**(101,585)**	(28,316)
Net Current Assets		**280,909**	**163,347**	**444,256**	**303,461**
Total Assets less Current Liabilities		**280,909**	**164,913**	**445,822**	**305,859**
Provisions for Liabilities	10	-	(17,000)	**(17,000)**	**(17,000)**
NET ASSETS		**280,909**	**147,913**	**428,822**	**288,859**
Funds of the Charity					
General Funds		280,909	-	**280,909**	227,685
Restricted Funds	6b	-	147,913	**147,913**	61,174
TOTAL FUNDS		**280,909**	**147,913**	**428,822**	**288,859**

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 ('the Act') relating to small companies, and with Accounting and Reporting by Charities: Statement of Recommended Practice (FRS 102).

For the year ended 30 June 2021, the company was entitled to the exemption from audit under Section 477(2) of the Act. The members have not required the company to obtain an audit of its accounts for this financial period in accordance with Section 476 of the Act.

The trustees acknowledge their responsibility for:

1 ensuring the company keeps accounting records which comply with Section 386; and
2 preparing accounts that give a true and fair view of the state of affairs of the company as at the end of the financial year, and of its net incoming resources for the financial year, in accordance with the requirements of Section 393, and otherwise comply with the requirements of the Act relating to accounts, insofar as they are applicable to the company.

The financial statements on pages 9 to 18 were approved by the Trustees on 21 March 2022

and signed on their behalf by Trustee P Chapman

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2021

1 ACCOUNTING POLICIES

Basis of Preparation

The charity is a public benefit entity.

The financial statements have been prepared on the historical cost basis of accounting and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (FRS 102).
The charity has taken advantage of the exemption to prepare a statement of Cash Flows as per Update Bulletin 1 of the Charity SORP (FRS 102) February 2016.

Income

Recognition of Income
This is included in the Statement of Financial Activities (SOFA) when:
- the charity becomes entitled to the income;
- the income is expected to be received; and
- the monetary value can be measured with sufficient reliability.

Income with Related Expenditure
Where income has related expenditure (as with fundraising or contract income) the income and related expenditure are reported gross in the SOFA.

Grants and Donations
Grants and donations are included in the SOFA when the charity has entitlement to the income.
Where a grant is awarded for use against expenditure over a specified period, only that proportion of the grant relating to the financial period is recognised in the SOFA.

Tax Reclaims on Donations and Gifts
Income from tax reclaims is included in the SOFA in the same financial period as the gift to which it relates.

Contractual Income and Performance Related Grants
This is only included in the SOFA once the related goods or services have been delivered.

Gifts in Kind
Gifts in kind are accounted for at the lower of a reasonable estimate of their value to the charity and the amount actually realised. Gifts in kind for sale are included as gifts on receipt at fair value.
Gifts in kind for use by the charity are included in the SOFA as income when receivable.

Donated Services and Facilities
These are only included in income (with an equivalent amount in expenditure) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer Help
The value of any voluntary help received is not included in the accounts but is described in the Trustees' Annual Report.

Investment Income
This is included in the accounts when receivable.

Expenditure and Liabilities

Liability Recognition
Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Grants with Performance Conditions
Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants Payable without Performance Conditions
These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in the control of the charity.

Support Costs
Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of the resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Provisions for Liabilities
Provisions are recognised when the entity has an obligation at the reporting date as a result of a past event; it is probable that the entity will be required to transfer economic benefits in settlement and the amount of the obligation can be estimated reliably. Provisions are recognised as a liability in the statement of financial position and the amount of the provision as an expense.

Provisions are initially measured at the best estimate of the amount required to settle the obligation at the reporting date and subsequently reviewed at each reporting date and adjusted to reflect the current best estimate of the amount that would be required to settle the obligation. Any adjustments to the amounts previously recognised are recognised in profit or loss unless the provision was originally recognised as part of the cost of an asset.

Fixed Assets
These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation
Depreciation is calculated at a rate to write off the cost of tangible fixed assets on a straight line basis over their estimated useful lives. The rates applied per annum is as follows:

- Fixtures and Fittings 25%
- Office Equipment 25%

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 30 JUNE 2021

2 DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	**TOTAL 2021 £**	TOTAL 2020 £
Donations and Legacies				
Donations	69,111	266,712	**335,823**	377,707
Fundraising	-	-	-	-
	69,111	**266,712**	**335,823**	**377,707**

See Note 6a regarding Donations for Unrestricted Funds of £69,111.
See Note 6b regarding Donations for Restricted Funds of £266,712.

3 INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	**TOTAL 2021 £**	TOTAL 2020 £
Contracts	-	227,777	**227,777**	57,809
RB Greenwich	69,220	-	**69,220**	-
Nyon Grove	34,804	-	**34,804**	38,049
Miscellaneous	250	-	**250**	-
	104,274	**227,777**	**332,051**	**95,858**

See Note 6b regarding Contracts for Restricted Funds of £227,777.

4 EXPENDITURE ON CHARITABLE ACTIVITIES

	Notes	Unrestricted Funds £	Restricted Funds £	**TOTAL 2021 £**	TOTAL 2020 £
Catering		37	846	883	578
Client Welfare		4,234	19,015	23,249	22,088
Depreciation		-	832	832	736
Equipment		1,901	2,126	4,027	3,147
Licences & Subscriptions		702	4,490	5,192	802
Postage, Printing & Stationery		307	977	1,284	1,087
Office Costs		-	38,500	38,500	38,500
Nyon Grove - Client Accommodation		36,762	-	36,762	36,166
Professional Fees		14,443	26,217	40,660	32,317
Staff	11	56,311	295,391	351,702	258,654
Sundry Expenses		509	440	949	426
Telephone & Internet		3,115	10,236	13,351	5,561
Training		1,135	2,024	3,159	3,274
Travel & Subsistence		19	1,382	1,401	623
Volunteer Expenses		-	227	227	794
Bank Charges		27	81	108	90
Insurance	10	643	3,841	4,484	17,899
Independent Examiner's Fees		375	1,125	1,500	1,500
		120,520	**407,750**	**528,270**	**424,242**

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 30 JUNE 2021

5 TANGIBLE FIXED ASSETS

	Fixtures & Fittings £	Office Equipment £	TOTAL £
Cost as at 1 July 2020	-	3,329	3,329
Additions	-	-	-
Cost as at 30 June 2021	**-**	**3,329**	**3,329**
Depreciation as at 1 July 2020	-	931	931
Charge	-	832	832
Depreciation as at 30 June 2021	**-**	**1,763**	**1,763**
Net Book Value as at 30 June 2020	-	2,398	2,398
Net Book Value as at 30 June 2021	**-**	**1,566**	**1,566**

The annual commitments under irrevocable operating leases and capital commitments are £Nil (2020 £Nil).

6a UNRESTRICTED FUNDS

	Income 2021 £	Income 2020 £
Bear Church	**1,800**	1,800
Deptford Challenge Trust	**30,000**	-
Ecclesia Church	**500**	-
Jessica Mathers Trust	**24,000**	24,000
Jubilee Resource Ltd	**1,500**	1,500
Thrive	**-**	7,500
Regular Individual Donations	**9,772**	9,919
Other Individual Donations	**1,539**	889
Total	**69,111**	**45,608**

Individual Donations include £3,000 donated by trustees (2020 £3,000).

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 30 JUNE 2021

6b RESTRICTED FUNDS

Grant	B/f 1 July 2020 £	Deferred Income 2020 £	Grants Receivable £	Deferred Income 2021 (Note 9) £	Income £	Expenditure £	C/f 30 June 2021 £
Big Lottery	7,174	4,029	59,175	**(20,417)**	42,787	(3,999)	**45,962**
Drapers	-	-	15,000	**(11,250)**	3,750	(2,801)	**949**
Henry Smith	36,000	-	38,000	-	38,000	(74,000)	-
Henry Smith	-	-	90,000	**(22,500)**	67,500	-	**67,500**
Homeless Link	-	-	35,000	-	35,000	(35,000)	-
Garfield Weston	-	-	20,000	**(13,333)**	6,667	(6,667)	-
Lloyds Bank	-	14,583	-	-	14,583	(14,583)	-
Tudor Trust	35,000	-	35,000	**(17,500)**	17,500	(3,998)	**48,502**
Tudor Trust	-	-	2,000	-	2,000	-	**2,000**
Jessica Mathers Trust	-	-	38,500	-	38,500	(38,500)	-
Various small grants	-	-	425	-	425	(425)	-
Total Restricted Grants	**78,174**	**18,612**	**333,100**	**(85,000)**	**266,712**	**(179,973)**	**164,913**
Contracts							
LB Lewisham	-	-	222,813	-	222,813	(222,813)	-
Lewisham Refugee & Migrant Network			4,964	-	4,964	(4,964)	-
Total Contracts	-	-	**227,777**	-	**227,777**	**(227,777)**	-
Total Restricted Funds	**78,174**	**18,612**	**560,877**	**(85,000)**	**494,489**	**(407,750)**	**164,913**

Grants for specific purposes during the year were:-

1) A grant of £59,175 from the Big Lottery Fund towards the Housing First project.

2) A grant of £15,000 from The Drapers' Charitable Fund towards the creation of an online platform for the Outreach ACCESS service.

3) A third grant of £38,000 from the Henry Smith Charity towards the Housing First project, and a new grant of £90,000 also towards the Housing First project, to include the salary of a specialist Housing First women's worker.

4) A grant of £35,000 from Homeless Link towards the ACCESS service's response to Covid-19.

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 30 JUNE 2021

6b RESTRICTED FUNDS (continued)

5) A grant of £20,000 from Garfield Weston towards the ACCESS service.

6) A third grant of £35,000 from the Tudor Trust towards the continuation of the Housing First project, and an extra grant of £2,000 to support staff, volunteer and trustee wellbeing during Covid-19.

7) The Jessica Mathers Trust has donated the use of office space and related services at Jessica's Heart, 14 New King St, Deptford, London SE8 3HS. This has been included at its estimated value.

Contracts entered into during the year

1) The contract with LB Lewisham to provide a Housing First Service was renewed. The aim is to support homeless clients with high needs to move into housing. Then to support these clients to successfully maintain their tenancies through a personalised support package.

2) A new contract with Lewisham Refugee & Migrant Network for the delivery of immigration advice for rough sleepers.

7 CASH AT BANK AND IN HAND

	Unrestricted Funds £	Restricted Funds £	**TOTAL 2021 £**	TOTAL 2020 £
Cash at Bank	204,418	258,793	**463,211**	327,947
Cash in Hand	913	-	**913**	1,429
	205,331	**258,793**	**464,124**	**329,376**

8 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds £	Restricted Funds £	**TOTAL 2021 £**	TOTAL 2020 £
Income Receivable	73,663	4,964	**78,627**	799
Tax Refund on Gift Aid	1,590	-	**1,590**	1,602
Prepayments	1,500	-	**1,500**	-
	76,753	**4,964**	**81,717**	**2,401**

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 30 JUNE 2021

9 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds £	Restricted Funds £	**TOTAL 2021 £**	TOTAL 2020 £
Deferred Income	-	85,000	**85,000**	18,612
Sundry Creditors and Accruals	1,175	15,410	**16,585**	9,704
	1,175	**100,410**	**101,585**	**28,316**

See Note 6b regarding Deferred Income for Restricted Funds of £85,000.

10 PROVISIONS FOR LIABILITIES

	Restricted Funds £
As at June 2020	17,000
Charge to Insurance Expenditure	-
As at 30 June 2021	**17,000**

The provision is for the estimated cost of additional professional indemnity insurance required by LB Lewisham for the twelve years following the expiry of their contract.

11 STAFF COSTS AND NUMBERS

	2021 £	2020 £
Gross Wages and Salaries	**319,248**	235,824
Employer's National Insurance Costs	**22,996**	15,823
Pension Costs	**9,458**	7,007
	351,702	**258,654**

Employees who were engaged in furtherance of the charity's objectives:

2021	2020
15	11

No employee received emoluments in excess of £60,000.

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 30 JUNE 2021

10 TAXATION

The charitable company is a registered charity and is generally exempt from income tax and capital gains tax. Irrecoverable VAT is included in the cost of those items to which it relates.

11 PAYMENTS TO TRUSTEES AND RELATED PARTIES

No payments were made to Trustees or any persons connected with them during this financial period.
No other material transaction took place between the organisation and a trustee or any person connected with them.

BENCH OUTREACH
(A company limited by guarantee)

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the Trustees of Bench Outreach on the accounts for the year ended 30 June 2021 set out on pages 9 to 18.

This report is made solely to the Trustees in accordance with Section 154 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees for my examination work, for this report, or for the opinions I have formed.

Respective responsibilities of Trustees and examiner

The charity's Trustees (who are also directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The charity's Trustees consider that an audit is not required for this year under Section 144 of the Charities Act 2011 (the Act), and that an independent examination is needed. The charity's total income exceeds £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

Having been satisfied that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts (under Section 145 of the Act),
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the Act), and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an opinion as to whether the accounts present a 'true and fair' view and my report is limited to those matters set out in the statement below.

Independent examiner's statement

In the course of my examination, no matter has come to my attention:

- which gives me reasonable cause to believe that, in any material respect, the Trustees have not met the requirements to show that:
  - accounting records are kept (in accordance with Section 130 of the Charities Act 2011), and
  - accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Companies Act 2006, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice (FRS 102)

  or
- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Dominique Wells FCA
Chartered Accountant
10 Lakeswood Road
Petts Wood
Kent BR5 1BJ

Date: 23 March 2022