

GREENWICH HOUSING RIGHTS

England & Wales · Charity number 1089705

Details

Status	Registered
Legal form	Charitable company
Company number	01874645
Registered	2001-12-10
Register	View on the Charity Commission register

Contact

Address	Greenwich Housing Rights 36 Wellington Street Woolwich London SE18 6PE
Phone	02088557368
Email	general@grhr.co.uk
Website	www.grhr.co.uk

Activities

Objects: TO RELIEVE POVERTY OF PERSONS IN GREENWICH AND THE SURROUNDING AREAS BY THE PROVISION OF FREE ADVICE AND ASSISTANCE CONCERNING HOUSING AND ACCOMMODATION ISSUES; AND TO ADVANCE PUBLIC EDUCATION ABOUT HOUSING MATTERS.

Activities: To give free advice and assistance on housing problems and accommodation to persons resident , working or wishing to be resident the Boro of Greenwich.To promote and undertake research into housing problems of individuals or groups in the communityTo undertake or co-operate in the education and training of people living or working in Greenwich on their housing rights and responsibilities

Classification

- **How:** Provides Advocacy/advice/information
- **What:** Education/training, Accommodation/housing
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** GREENWICH AND THE SURROUNDING AREAS
- Bromley
- Greenwich
- Lewisham

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£501,280	£499,508	£141,368	11
2024-03-31	£469,394	£447,812	-	-
2023-03-31	£412,152	£379,249	-	-
2022-03-31	£391,905	£351,273	-	-
2021-03-31	£321,072	£331,983	-	-

Trustees

Name	Role	Appointed
FRANCK KIANGALA		2022-06-30
Graham Littlewood		2016-06-21
Jessica Helen Hodge		2017-06-22
MICHAEL PHILLIPS		2011-08-01
Mohamed Ibrahim Conteh		2021-06-17
Naomi Smith		2015-01-26
Raminder Grewal		2021-07-29
SIRAJ CHOUDHURY		2012-12-21

GREENWICH HOUSING RIGHTS

England & Wales - Charity number 1089705

Accounts

REGISTERED COMPANY NUMBER: 01874645 (England and Wales)
REGISTERED CHARITY NUMBER: 1089705

Report of the Trustees and
Audited Financial Statements
for the Year Ended 31 March 2025
for
Greenwich Housing Rights
(A Company Limited by Guarantee)

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for the Year Ended 31 March 2025**

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**Reference and Administrative Details
for the Year Ended 31 March 2025**

TRUSTEES	S Choudhury G Littlewood (Chair) J Hodge (Treasurer) R Grewal M Phillips N Smith F M Kiangala M G Martin (resigned 30.1.25) M Conteh
COMPANY SECRETARY	P M Robotham
REGISTERED OFFICE	36 Wellington Street Woolwich London SE18 6PE
REGISTERED COMPANY NUMBER	01874645 (England and Wales)
REGISTERED CHARITY NUMBER	1089705
INDEPENDENT AUDITORS	Ardor Business Solutions Limited Statutory Auditors Chartered Certified Accountants Unit 1 Shrine Barn Sandling Road Hythe Kent CT21 4HE
BANKERS	Unity Trust Bank plc Nine Brindley Place Birmingham B1 2HB

**Report of the Trustees
for the Year Ended 31 March 2025**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of 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 2019).

OBJECTIVES AND ACTIVITIES

Objectives and activities

The objectives set out in the Charity's Memorandum of Association are 'to relieve the poverty of persons in Greenwich and surrounding areas by the provision of free advice and assistance concerning housing and accommodation issues, and to advance public education about housing matters.'

The Charity provides specialist housing legal advice, casework and representation which is free to those who could not otherwise afford to receive legal services. Since 2020 the organisation has also provided a Crisis Navigation Service to people facing homelessness and eviction which covers welfare benefits, debt advice and casework to support the housing casework.

The main objectives and activities undertaken in relation to these purposes are to:

- a) reduce homelessness and improve housing conditions by providing legal advice and representation services, including a Legal Aid Casework and Litigation Service; a specialist advice service open to anyone in housing need in the Royal Borough of Greenwich (RBG) and the surrounding areas, including Bexley and Bromley; a housing possession court duty service in Bromley County Court and Bexley Magistrates Courts; collaboration with local partner agencies to provide specialist housing advice services at outreach locations across the Royal Borough of Greenwich; and a Crisis Navigation service providing primarily welfare benefits and debt advice to people facing homelessness or eviction.
- b) increase access to quality advice by awareness raising, partnership work and influencing decision-makers locally and further afield, including delivery of a partnership-based advice service such as The Royal Borough of Greenwich Advice Hubs, Advice in Schools Hub and the Clockhouse and Charlton Community Centres service.
- c) increase employment and career prospects by offering people from non-traditional backgrounds with work experience, legal practice skills and training in social welfare law.

Public benefit

The Trustees referred to guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's objectives and in planning and reviewing our activities. The activities, beneficiaries and benefits provided by the Charity are described throughout the sections of this report.

**Report of the Trustees
for the Year Ended 31 March 2025**

OBJECTIVES AND ACTIVITIES

Volunteers

The volunteer IT, admin and fundraising services provided are vital to the running of the Charity. GHR also recruits volunteers to further the Charity's aspiration to improve the employment and career prospects of residents and students who may be from underrepresented groups in higher education and the legal profession by offering work experience. The Charity also works in partnership with two local universities (London Southbank and Greenwich) on formal degree programs, with accredited work experience that forms part of students' learning and final grades. The Charity also offers work experience to local residents and students.

Partnership and Learning: Widening Access to the Legal Profession

During the financial year 2024/5, 9 volunteers assisted with the Charity's main services.

This year, we strengthened our partnership with Greenwich University by hosting three students and 3 local residents on long-term placements, attending one to two days a week for up to a year. They contributed approximately 7 hours per day, amounting to over 250 hours of support per person during the academic year, with some continuing during holiday periods. In total, this represents more than 750 hours of dedicated assistance to our service.

These placements are more than work experience but also a gateway to the legal profession for aspiring local lawyers from diverse and non-traditional backgrounds. Students gain hands-on exposure to housing law, develop practical skills, and deepen their understanding of the social justice challenges faced by our clients. In turn, their energy and fresh perspectives enhance our capacity to deliver vital advice and advocacy, providing them with the strength and confidence to pursue careers in law and champion access to justice. By creating opportunities for local people, we help build confidence, skills, and resilience-giving volunteers the strength and courage to pursue careers in law or advocacy while making a tangible difference in their community.

Specialist Volunteer Support: Strengthening Our Foundations

In addition to our regular volunteers, we were fortunate to benefit from the expertise of two specialist volunteers who provided ad hoc IT and administrative support throughout the year, helping the Charity office streamline processes and improve efficiency, system improvements and troubleshooting to keep our digital operations running smoothly. Their impact ensured that the staff focus on delivering frontline housing advice without disruption. This collaboration highlights the power of community expertise and the importance of flexible volunteering opportunities that allow professionals to share their skills for social good.

**Report of the Trustees
for the Year Ended 31 March 2025**

STRATEGIC REPORT

Achievements and performance

Charitable activities

Reducing homelessness through the provision of legal advice and representation

During the financial period 2024/25, the Charity ceased to carry out Housing Loss Prevention Work and had 5066 separate interactions with the public.

- 60% are from the Royal Borough of Greenwich
- 15 % from Bromley or Bexley boroughs

Of the new work carried out:

2125 clients (75 %) - Advice

456 clients (16 %) - Casework

51 clients (2%) - Trust for London (TFL) - Crisis Navigation

203 clients (7%) - Other work, including duty possession

The charity also assisted

115 Cost of Living Crisis Navigation clients

122 existing clients,

197 Cost of Living client

1761 acts of triage

The Charity continued to support the most vulnerable residents with

- approximately 63% from a minoritised ethnic group.
- 5% with a disability
- 16% Aged over 60 (with 99 clients aged 70 and above)

**Report of the Trustees
for the Year Ended 31 March 2025**

STRATEGIC REPORT

Financial review

Principal funding sources

The Charity acknowledges with gratitude the generosity of those who provided funding, many of whom provided an uplift on contracts and grants.

During 2024/25, the Charity's principal funding sources were:

- (1) A Funding Agreement with the Royal Borough of Greenwich to 2027
- (2) A grant from the Royal Borough of Greenwich to provide daily outreach advice services across the borough in hubs
- (3) Income generated from cases undertaken under our Legal Aid Agency Housing & Debt contract to June 2027;
- (4) To the 31 August 2025, Income generated from providing housing advocacy services at Bromley County Court and its satellite court at Bexley Magistrates' Court under our Legal Aid Agency Housing Loss Prevention Advice Scheme (HLPAS)
- (5) To July 2024, Trust for London funding for Crisis Navigation, welfare benefits and debt work;
- (6) The Greater London Authority/London Legal Support Trust funding for the Cost of Living advice service to Bromley and Bexley residents
- (7) The Greater London Authority/London Legal Support Trust funding for a Crisis Navigation service for the residents of Greenwich and the surrounding boroughs
- (8) The Greater London Authority/London Legal Support Trust funding for specialist billing support to enable the charity to maximise its fee income.
- (9) The Greater London Authority/Peabody Community Foundation funding of the Advice in Schools service to Thamesmead residents
- (10) Ministry of Justice funding to November 2025 to train a Housing Solicitor
- (11) The Legal Education Justice First Fellowship funding to March 2026 to train a Housing Solicitor
- (12) National Lottery grant in partnership with Clockhouse Community Centre to 2027, providing outreach advice services to Greenwich residents
- (13) In addition, the Charity receives several grants and donations to support the general activities of the Organisation.

Income and expenditure

The income received in 2024/25 of £501,280 was more than the £469,394 received in 2023/24. Expenditure in the year was £499,508 as opposed to £447,812 in 2023/4, resulting in a net surplus of £1,772 for the year.

**Report of the Trustees
for the Year Ended 31 March 2025**

STRATEGIC REPORT

Financial review

Reserves and investment policies and plans

Total funds held at the 31st March 2025 are £141,368 (£139,596 for 2023/4).

The Charity's Trustees have agreed a reserves policy designed to ensure financial resilience and compliance with Charity Commission guidance (CC19). The policy sets aside funds in the event of an unplanned closure to:

- (1) potential winding up costs and maintain service delivery for two months;
- (2) cover statutory redundancy payments only, reflecting our minimum legal obligations under employment law.
- (3) provide 'seed' funding for investment in service developments and new projects.

By basing reserves on statutory redundancy only, we provide a clear, objective standard that trustees can monitor and review. This approach is consistent with sector practice to avoid overestimating liabilities and ensures that the reserves remain proportionate to the organisation's size and risk profile.

Since 2025-26, the organisation has not offered enhanced redundancy terms.

The reserves policy is disclosed in this report and reviewed annually to ensure it remains appropriate to the charity's size, risk profile, and financial forecasts.

The Trustees assessed the reserves requirement for 2025/26 at £111,794. The Charity's reserves held exceeds its own assessed reserve requirements. The reserves are based on a worst-case scenario and a conservative calculation of Work in Progress (WIP). Normally, WIP includes an uplift of 20% or 50% to reflect the likelihood that most cases will generate additional income as they progress.

The Trustees have implemented plans to keep improving billing processes, for ongoing costs reviews and monitoring and strengthened cashflow oversight. These steps aim to ensure the Charity maintains sufficient funds to cover costs and keep reserves to the required level.

Going concern

Projections prepared for 2025/26 show an adequate financial position over the period with sufficient reserves and cash. The Charity has assessed the financial impact of the loss of the HLPAS contract and is looking for opportunities to build other income streams. Based on cash flow forecasts and mitigation plans, the Trustees are satisfied that the Charity remains a going concern.

Principal risks and uncertainties

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The Management Committee has established a risk register of the major risks to which the Charity is exposed. The register is reviewed annually to inform the annual planning process and where appropriate, systems or procedures have been established to mitigate the risks.

Internal control risks are minimised by the implementation of procedures for the delivery of the Charity's services and authorisation of all transactions and projects. Procedures are in place to ensure compliance with health and safety for staff, volunteers and clients.

Plans for future periods

The Trustees are keenly aware that their responsibilities include the duty to plan for the future and to prepare the Charity for the risks and opportunities they have identified beyond the current financial year.

Despite the loss of the Bromley County Court Housing Loss Prevention Advice Service (HLPAS) contract in September 2025. As of the 31st of March 2025, The Charity has secured 3 principal sources of income for at least 12 months ahead, with a new funding agreement with the RBG for 2023-2027.

**Report of the Trustees
for the Year Ended 31 March 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The Organisation is a charitable company limited by guarantee, incorporated on 28th December 1984, and registered as a Charity on 10th December 2001. The Company was established under a Memorandum of Association, which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the Company being wound up, members are required to contribute an amount not exceeding £1.

Recruitment and appointment of the Management Committee

The Directors of the Company are also Charity trustees for Charity law, and under the company's Articles are known as members of the Management Committee. Under the requirements of the Memorandum and Articles of Association, Greenwich Housing Rights has a Management Committee comprising not less than five and not more than twenty members. Members of the Management Committee retire from office at every Annual General Meeting but are eligible for re-election.

The Management Committee seeks to ensure that the needs of the Charity's clients are reflected by the diversity of the Trustee body. To enhance the potential of trustees, the Charity constantly seeks to identify those in the community with appropriate skills who would be willing to become members and to use their own experience to assist the Charity.

Organisational structure

The Management Committee is responsible for the strategic direction, governance and policy of the Charity and meets up to 4 times a year to set strategic goals and receive reports from staff on the performance of the organisation and its services.

The Finance Subcommittee meets up to four times a year to make recommendations to the Trustee Board on the Annual budget and all other financial matters based on reports received from the Treasurer/Director/ Accountant/Auditor or any other member of staff.

The Charity purchased insurance to protect it from loss arising from neglect or default of the Trustees Directors / Executive Committee members and to indemnify the Trustees against the consequences of neglect or default on their part.

The day-to-day running of the Charity is delegated to the staff team, with the Director providing reports and support to the Committee and staff members contributing reports to the Committee as appropriate. The Senior Supervising Solicitor is accountable to the Solicitors Regulation Authority for the conduct of legal cases and the supervision of Trainee Solicitors. The Senior Supervising Solicitor and the Director, who is also a Supervising Solicitor, collectively provide legal supervision of all the areas of work. In this way, the Management Committee seeks to ensure that the Charity delivers the services specified and that key performance indicators are met.

Induction and training of new trustees

Trustees are already familiar with the practical work of the Charity, but members of staff are always available to answer any queries. Formal induction is planned for new trustees appointed at the next Annual General Meeting. Trustees are also provided with a comprehensive induction pack, which includes the Management Committee's standing orders, key organisational policies, and the Charity Commission guide 'How to be an Effective Trustee'. Trustees are encouraged to access the Charity Commission website and subscribe to Charity Commission and other leading Charity email bulletins.

**Report of the Trustees
for the Year Ended 31 March 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The Trustees are keenly aware that their responsibilities include the duty to plan for the future to prepare the Charity for the risks and opportunities they have identified beyond the current financial year.

The Trustees have overall responsibility for ensuring that the Charity has an appropriate system of controls, financial and otherwise. The system of internal controls is designed to provide assurance that the Charity's funds are used in line with its charitable objects, for the purposes for which they were granted and for the public benefit.

The Charity prepares an annual operational risk assessment and a business continuity plan. These controls include:

- (1) A strategic plan and an annual budget approved by the Trustee Board;
- (2) Regular oversight and consideration by the Trustee Board of financial information variance from budgets and non-financial performance reports;
- (3) Delegation of authority and segregation of duties; and
- (4) Identification and management of risk.

The Charity undertakes risk management reviews on a quarterly basis throughout the year, which includes. Identifying the types of risks the Charity faces, prioritising them in terms of potential impact and likelihood of occurrence, and identifying ways to mitigate the risks.

The Charity has identified the key risks in the coming three years as: loss of funding; the loss of key personnel; and the loss of contracts as a result of insufficient funds or inability to recruit staff. The Trustees also consider the potential impact of political instability and a regularly changing policy environment as a risk. Mitigations were put in place for each of these risks.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Greenwich Housing Rights for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Report of the Trustees
for the Year Ended 31 March 2025**

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Ardor Business Solutions Limited, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on and signed on the board's behalf by:

.....
G Littlewood - Trustee

Report of the Independent Auditors to the Members of Greenwich Housing Rights

Opinion

We have audited the financial statements of Greenwich Housing Rights (the 'charitable company') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Report of the Independent Auditors to the Members of Greenwich Housing Rights

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

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

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

Report of the Independent Auditors to the Members of Greenwich Housing Rights

Our responsibilities for the audit of the financial statements

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

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our sector experience through discussion with the Officers and other management (as required by auditing standards).

We had regard to laws and regulations in areas that directly affect the financial statements including financial reporting and taxation legislation. We considered that extent of compliance with those laws and regulations as part of our procedures on the related financial statement items.

With the exception of any known or possible non-compliance, and as required by auditing standards, our work in respect of these was limited to enquiry of the Officers.

We communicated identified laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit.

We addressed the risk of fraud through management override of controls, by testing the appropriateness of journal entries and other adjustments; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.

Our audit procedures were designed to respond to risks of material misstatement in the financial statements, recognising that the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery, misrepresentations or through collusion. There are inherent limitations in the audit procedures performed and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we are to become aware of it.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

**Report of the Independent Auditors to the Members of
Greenwich Housing Rights**

Use of our report

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

Bryan Kemsley FCCA FMAAT (Senior Statutory Auditor)
for and on behalf of Ardor Business Solutions Limited
Statutory Auditors
Chartered Certified Accountants
Unit 1
Shrine Barn
Sandling Road
Hythe
Kent
CT21 4HE

Date:

Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	31/3/25 Total funds £	31/3/24 Total funds £
INCOME AND ENDOWMENTS FROM					
Charitable activities	2				
Core activities		316,721	164,875	481,596	448,063
Other income		19,684	-	19,684	21,331
Total		<u>336,405</u>	<u>164,875</u>	<u>501,280</u>	<u>469,394</u>
EXPENDITURE ON					
Charitable activities	3				
Core activities		<u>334,633</u>	<u>164,875</u>	<u>499,508</u>	<u>447,812</u>
NET INCOME		1,772	-	1,772	21,582
RECONCILIATION OF FUNDS					
Total funds brought forward		139,596	-	139,596	118,014
TOTAL FUNDS CARRIED FORWARD		<u>141,368</u>	<u>-</u>	<u>141,368</u>	<u>139,596</u>

Statement of Financial Position
31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	31/3/25 Total funds £	31/3/24 Total funds £
CURRENT ASSETS					
Debtors	10	114,992	-	114,992	129,223
Cash at bank and in hand		45,755	-	45,755	56,354
		<u>160,747</u>	<u>-</u>	<u>160,747</u>	<u>185,577</u>
CREDITORS					
Amounts falling due within one year	11	(15,615)	-	(15,615)	(44,058)
		<u>145,132</u>	<u>-</u>	<u>145,132</u>	<u>141,519</u>
NET CURRENT ASSETS					
		145,132	-	145,132	141,519
TOTAL ASSETS LESS CURRENT LIABILITIES		145,132	-	145,132	141,519
PROVISIONS FOR LIABILITIES	12	(3,764)	-	(3,764)	(1,923)
		<u>141,368</u>	<u>-</u>	<u>141,368</u>	<u>139,596</u>
NET ASSETS					
		141,368	-	141,368	139,596
FUNDS	13				
Unrestricted funds				141,368	139,596
TOTAL FUNDS				<u>141,368</u>	<u>139,596</u>

The financial statements were approved by the Board of Trustees and authorised for issue on and were signed on its behalf by:

.....
G Littlewood - Trustee

**Statement of Cash Flows
for the Year Ended 31 March 2025**

	Notes	31/3/25 £	31/3/24 £
Cash flows from operating activities			
Cash generated from operations	1	(10,599)	41,993
Net cash (used in)/provided by operating activities		(10,599)	41,993
 Change in cash and cash equivalents in the reporting period		(10,599)	41,993
Cash and cash equivalents at the beginning of the reporting period		56,354	14,361
 Cash and cash equivalents at the end of the reporting period		45,755	56,354

The notes form part of these financial statements

**Notes to the Statement of Cash Flows
for the Year Ended 31 March 2025**

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31/3/25 £	31/3/24 £
Net income for the reporting period (as per the Statement of Financial Activities)	1,772	21,582
Adjustments for:		
Decrease/(increase) in debtors	14,231	(10,384)
(Decrease)/increase in creditors	(28,443)	32,988
Difference between pension charge and cash contributions	1,841	(2,193)
Net cash (used in)/provided by operations	<u>(10,599)</u>	<u>41,993</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/4/24 £	Cash flow £	At 31/3/25 £
Net cash			
Cash at bank and in hand	56,354	(10,599)	45,755
	<u>56,354</u>	<u>(10,599)</u>	<u>45,755</u>
Total	<u>56,354</u>	<u>(10,599)</u>	<u>45,755</u>

**Notes to the Financial Statements
for the Year Ended 31 March 2025**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The presentation currency of the financial statements is the Pound Sterling (£) which is the functional currency of the company.

Monetary amounts in these financial statements are rounded to the nearest Pound Sterling (£).

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

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

Improvements to property	- 25% on cost
Office equipment	- 25% on cost

Assets with an individual cost in excess of £1,000 are capitalised. Those below this amounts are treated as a revenue expense in the year of purchase.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company participates in a multi-employer pension scheme. The scheme is a defined benefit scheme in the UK.

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

1. ACCOUNTING POLICIES - continued**Pension costs and other post-retirement benefits**

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2023. Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

2. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31/3/25 £	31/3/24 £
Grants and contracts	Core activities	<u>481,596</u>	<u>448,063</u>

3. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 4) £	Totals £
Core activities	<u>496,108</u>	<u>3,400</u>	<u>499,508</u>

4. SUPPORT COSTS

	Governance costs £
Core activities	<u>3,400</u>

5. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31/3/25 £	31/3/24 £
Auditors' remuneration	<u>3,400</u>	<u>3,500</u>

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

7. STAFF COSTS

	31/3/25 £	31/3/24 £
Wages and salaries	339,675	289,169
Social security costs	27,085	18,097
Other pension costs	29,261	23,834
	<u>396,021</u>	<u>331,100</u>

The average monthly number of employees during the year was as follows:

	31/3/25	31/3/24
Management	1	1
Core charity workers	9	10
Administration	1	1
	<u>11</u>	<u>12</u>

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

In addition to the core staff, there were 5 volunteers operating in 2025 (2024: 8).

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Charitable activities			
Core activities	144,308	303,755	448,063
Other income	21,331	-	21,331
Total	<u>165,639</u>	<u>303,755</u>	<u>469,394</u>
EXPENDITURE ON			
Charitable activities			
Core activities	105,323	342,489	447,812
NET INCOME/(EXPENDITURE)	60,316	(38,734)	21,582
Transfers between funds	17,062	(17,062)	-
Net movement in funds	77,378	(55,796)	21,582
RECONCILIATION OF FUNDS			
Total funds brought forward	62,218	55,796	118,014

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
TOTAL FUNDS CARRIED FORWARD	<u>139,596</u>	<u>-</u>	<u>139,596</u>

9. TANGIBLE FIXED ASSETS

	Improvements to property £	Office equipment £	Totals £
COST			
At 1 April 2024 and 31 March 2025	<u>3,020</u>	<u>76,414</u>	<u>79,434</u>
DEPRECIATION			
At 1 April 2024 and 31 March 2025	<u>3,020</u>	<u>76,414</u>	<u>79,434</u>
NET BOOK VALUE			
At 31 March 2025	<u>-</u>	<u>-</u>	<u>-</u>
At 31 March 2024	<u>-</u>	<u>-</u>	<u>-</u>

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/3/25 £	31/3/24 £
Trade debtors	16,005	14,509
VAT	161	-
Prepayments and accrued income	98,826	114,714
	<u>114,992</u>	<u>129,223</u>

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/3/25 £	31/3/24 £
Social security and other taxes	7,757	6,591
VAT	-	457
Other creditors	2,000	1,682
Accruals and deferred income	5,858	35,328
	<u>15,615</u>	<u>44,058</u>

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

12. PROVISIONS FOR LIABILITIES

	31/3/25 £	31/3/24 £
Pension scheme deficit	3,764	1,923

13. MOVEMENT IN FUNDS

	At 1/4/24 £	Net movement in funds £	At 31/3/25 £
Unrestricted funds			
General fund	139,596	1,772	141,368
TOTAL FUNDS	139,596	1,772	141,368

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	130,455	(128,683)	1,772
Royal Borough of Greenwich Housing Grant	105,000	(105,000)	-
Peabody Community Foundation	11,500	(11,500)	-
Royal Borough of Greenwich Roaming Hub Scheme	89,450	(89,450)	-
	336,405	(334,633)	1,772
Restricted funds			
Trust for London	22,500	(22,500)	-
London Legal Support Trust - Cost of Living	90,449	(90,449)	-
Justice First	41,926	(41,926)	-
London Legal Support Trust Centre of Excellence	10,000	(10,000)	-
	164,875	(164,875)	-
TOTAL FUNDS	501,280	(499,508)	1,772

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

13. MOVEMENT IN FUNDS - continued**Comparatives for movement in funds**

	At 1/4/23 £	Net movement in funds £	Transfers between funds £	At 31/3/24 £
Unrestricted funds				
General fund	62,218	60,316	17,062	139,596
Restricted funds				
LEF - Justice Fellowship Programme	14,630	(14,630)	-	-
Trust for London	24,224	(24,224)	-	-
London Legal Support Trust (Billing Co-ordinator)	3,338	(3,338)	-	-
London Legal Support Trust - Cost of Living	13,604	3,458	(17,062)	-
	<u>55,796</u>	<u>(38,734)</u>	<u>(17,062)</u>	<u>-</u>
TOTAL FUNDS	<u>118,014</u>	<u>21,582</u>	<u>-</u>	<u>139,596</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	154,639	(94,323)	60,316
Peabody Community Foundation	11,000	(11,000)	-
	<u>165,639</u>	<u>(105,323)</u>	<u>60,316</u>
Restricted funds			
LEF - Justice Fellowship Programme	5,000	(19,630)	(14,630)
Trust for London	44,500	(68,724)	(24,224)
London Legal Support Trust (Billing Co-ordinator)	1,700	(5,038)	(3,338)
London Legal Support Trust - Cost of Living	61,208	(57,750)	3,458
London Legal Support Trust Centre of Excellence	10,000	(10,000)	-
Royal Borough of Greenwich Housing Grant			
	<u>105,000</u>	<u>(105,000)</u>	<u>-</u>
Royal Borough of Greenwich Roaming Hub Scheme			
	<u>66,750</u>	<u>(66,750)</u>	<u>-</u>
HLPAS Trainee Funding	9,597	(9,597)	-
	<u>303,755</u>	<u>(342,489)</u>	<u>(38,734)</u>
TOTAL FUNDS	<u>469,394</u>	<u>(447,812)</u>	<u>21,582</u>

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

13. MOVEMENT IN FUNDS - continued

Funds

Royal Borough of Greenwich (RBG) Service Level Agreement - Main Grant to support the delivery of Specialist Level Housing Advice Services.

- Trust for London
- Access to Justice Foundation
- Justice First Fellowship Foundation
- GLA via Peabody (Advice in Schools)
- London Legal Support Trust

Transfers between funds represents an allocation of employment costs in respect of a member of staff previously classified as being from unrestricted funds. These costs were supported by a restricted grant.

14. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

Accounts

REGISTERED COMPANY NUMBER: 01874645 (England and Wales)
REGISTERED CHARITY NUMBER: 1089705

Report of the Trustees and
Audited Financial Statements
for the Year Ended 31 March 2024
for
Greenwich Housing Rights
(A Company Limited by Guarantee)

**Contents of the Financial Statements
for the Year Ended 31 March 2024**

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**Reference and Administrative Details
for the Year Ended 31 March 2024**

TRUSTEES	S Choudhury G Littlewood (Chair) J Hodge (Treasurer) R Grewal N Letsae (resigned 28.9.23) M Phillips N Smith F M Kiangala M G Martin M Conteh
COMPANY SECRETARY	P M Robotham
REGISTERED OFFICE	36 Wellington Street Woolwich London SE18 6PE
REGISTERED COMPANY NUMBER	01874645 (England and Wales)
REGISTERED CHARITY NUMBER	1089705
INDEPENDENT AUDITORS	Ardor Business Solutions Limited Statutory Auditors Chartered Certified Accountants Unit 1 Shrine Barn Sandling Road Hythe Kent CT21 4HE
BANKERS	Unity Trust Bank plc Nine Brindley Place Birmingham B1 2HB

**Report of the Trustees
for the Year Ended 31 March 2024**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2024. The trustees have adopted the provisions of 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 2019).

OBJECTIVES AND ACTIVITIES

Objectives and activities

The objectives set out in the Charity's Memorandum of Association are 'to relieve the poverty of persons in Greenwich and surrounding areas by the provision of free advice and assistance concerning housing and accommodation issues, and to advance public education about housing matters.'

The Charity provides specialist housing legal advice, casework and representation which is free to those who could not otherwise afford to receive legal services. Since 2020 the organisation has also provided a Crisis Navigation Service to people facing homelessness and eviction which covers welfare benefits, debt advice and casework to support the housing case.

The main objectives and activities undertaken in relation to these purposes are to:

- a) reduce homelessness and improve housing conditions by providing legal advice and representation services, including a Legal Aid Casework and Litigation Service; a specialist advice service open to anyone in housing need in the Royal Borough of Greenwich (RBG) and the surrounding areas, including Bexley and Bromley; a housing possession court duty service in Bromley County Court and Bexley Magistrates Courts; collaboration with local partner agencies to provide specialist housing advice services at outreach locations across the Royal Borough of Greenwich; and a Crisis Navigation service providing primarily welfare benefits and debt advice to people facing homelessness or eviction.
- b) increase access to quality advice by awareness raising, partnership work and influencing decision-makers locally and further afield, including delivery of a partnership-based advice services such as The Royal Borough of Greenwich Advice Hubs, Advice in Schools Hub and the Clockhouse and Charlton Community Centres service.
- c) increase employment and career prospects by offering people from non-traditional backgrounds with work experience, legal practice skills and training in social welfare law.

Public benefit

The Trustees referred to guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's objectives and in planning and reviewing our activities. The activities, beneficiaries and benefits provided by the Charity are described throughout the sections of this report.

**Report of the Trustees
for the Year Ended 31 March 2024**

OBJECTIVES AND ACTIVITIES

Volunteers

The volunteer IT, admin and fundraising services provided are vital to the running of the Charity. GHR also recruits volunteers to further the Charity's aspiration to improve the employment and career prospects of local residents and students who may be from underrepresented groups in higher education and the legal profession by offering work experience. The Charity also works in partnership with two local universities (London Southbank and Greenwich) on formal degree programs, with accredited work experience that formed part of student's learning and final grades. The Charity also offers work experience to local residents and students.

During the financial year 2023/4, 11 volunteers assisted with the Charity's main services.

- 6 from local universities; 4 from Greenwich and 2 from London Southbank University carried out their placement for between one to two days a week for up to a year.
- 3 local residents volunteered for one week a day for a year.
- 2 volunteers continue to provide ad hoc specialist support throughout the year; one in office management and the other in Information Technology.

All the volunteers are from a non-traditional background, with 10 from a minoritised ethnic group.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Reducing homelessness through the provision of legal advice and representation

During the financial period 2023/24, the Charity had 5236 separate interactions with the public and assisted 3,441 people.

- 60% are from the Royal Borough of Greenwich
- 15 % from Bromley or Bexley boroughs

Of the work carried out:

- 1677 people were provided with advice services
- 1051 represented at court under the Housing possession scheme
- The remaining clients were provided with casework assistance

The Charity continued to support the most vulnerable residents with

- approximately 63% from a minoritised ethnic group.
- Approximately 13% were over 60 years old

**Report of the Trustees
for the Year Ended 31 March 2024**

FINANCIAL REVIEW

Principal funding sources

The Charity acknowledges with gratitude the generosity of those who provided funding, many of whom provided an uplift on contracts and grants.

During 2023/24, the Charity's principal funding sources were:

- A Funding Agreement with the Royal Borough of Greenwich;
- A grant from the Royal Borough of Greenwich to provide daily outreach advice services across the borough
- Income generated from cases undertaken under our Legal Aid Agency Housing & Debt contract;
- Income generated from providing housing advocacy services at Bromley County Court and its satellite court at Bexley Magistrates' Court under our Legal Aid Agency Housing Loss Prevention Advice Scheme (HLPAS)
- Trust for London funding for Crisis Navigation welfare benefits and debt work;
- The Greater London Authority/London Legal Support Trust funding for the advice service to Bromley and Bexley residents
- The Greater London Authority/London Legal Support Trust funding for specialist billing support to enable the charity to maximise its fee income.
- The Greater London Authority/Peabody Community Foundation funding of the Advice in Schools service to Thamesmead residents

In addition, the Charity receives a number of grants and donations to support the general activities of the Organisation.

Income and expenditure

Income received in 2023/24 of £469,394 was more than the £412,152 received in 2022/23. Expenditure in the year was £447,812 as opposed to £379,249 in 2022/23, resulting in a net surplus of £21,582 for the year.

Reserves and investment policies and plans

Total funds held at the 31st March 2024 are £139,596 (£118,014 for 2022/23).

The Charity's Trustees have agreed a reserves policy that is assessed annually with the aim of ensuring the Charity has sufficient funds to cover the following costs if they should arise in the year/two years ahead:

- (1) maintain service delivery in the possible event of a significant loss or downturn in income;
- (2) cover potential redundancy and other winding up costs; and
- (3) provide 'seed' funding for investment in service developments and new projects.

The Trustees assessed the reserves requirement for 2023/24 to be £101,000 to include £67,000 to maintain service delivery over a two-month notice period and £34,000 to cover redundancy costs.

The funds held by Charity were above the assessed reserve requirement. As the reserves assessment is based on a worst-case scenario; the Trustees have put in place plans for continued cost ratification/monitoring and additional cashflow monitoring to ensure the Charity always has sufficient funds to cover costs and ensure budget surpluses which will help maintain the reserve fund to the required levels.

Going concern

Projections prepared for 2024/25 show a healthy financial position over the period with adequate reserves and cash. Contracts and grants for the Charity's main activities have been secured. The Trustees are satisfied that the Charity remains a going concern.

**Report of the Trustees
for the Year Ended 31 March 2024**

PLANS FOR FUTURE PERIODS

The Trustees are keenly aware that their responsibilities include the duty to plan for the future and to prepare the Charity for the risks and opportunities they have identified beyond the current financial year.

As of the 31st of March 2024, all 3 of GHR's principal sources of income have been secured for at least 12 months ahead, with a new funding agreement with the RBG for 2023-2027.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The Organisation is a charitable company limited by guarantee, incorporated 28th December 1984, and registered as a Charity on 10th December 2001. The Company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the Company being wound up members are required to contribute an amount not exceeding £1.

Recruitment and appointment of the Management Committee

The Directors of the Company are also Charity trustees for the purposes of Charity law and under the company's Articles are known as members of the Management Committee. Under the requirements of the Memorandum and Articles of Association Greenwich Housing Rights has a Management Committee comprising not less than five and not more than twenty members. Members of the Management Committee retire from office at every Annual General Meeting but are eligible for re-election.

The Management Committee seeks to ensure that the needs of the Charity's clients are reflected by the diversity of the Trustee body. To enhance the potential of trustees, the Charity constantly seeks to identify those in the community with appropriate skills who would be willing to become members and to use their own experience to assist the Charity.

Organisational structure

The Management Committee is responsible for the strategic direction, governance and policy of the Charity and meets up to 10 times a year to set strategic goals and receive reports from staff on the performance of the organisation and its services.

The Finance Subcommittee meets up to four times a year to make recommendations to the Trustee Board on the Annual budget and all other financial matters based on reports received from the Treasurer/Director/Accountant/Auditor or any other member of staff.

The Charity purchased insurance to protect it from loss arising from neglect or default of the Trustees Directors/Executive Committee members and to indemnify the Trustees against the consequences of neglect or default on their part.

The day-to-day running of the Charity is delegated to the staff team, with the Director providing reports and support to the Committee and staff members contributing reports to the Committee as appropriate. The Senior Supervising Solicitor is accountable to the Solicitors Regulation Authority for the conduct of legal cases and the supervision of Trainee Solicitors. The Senior Supervising solicitor and the Director, who is also a Supervising solicitor, collectively provides legal supervision of all the areas of work. In this way, the Management Committee seeks to ensure that the Charity delivers the services specified and that key performance indicators are met.

Induction and training of new trustees

Trustees are already familiar with the practical work of the Charity, but members of staff are always available to answer any queries. Formal induction is planned for new trustees appointed at the next Annual General Meeting. Trustees are also provided with a comprehensive induction pack, which includes the Management Committee's standing orders, key organisational policies, and the Charity Commission guide 'How to be an Effective Trustee'. Trustees are encouraged to access the Charity Commission website and subscribe to Charity Commission and other leading Charity email bulletins.

**Report of the Trustees
for the Year Ended 31 March 2024**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The Trustees are keenly aware that their responsibilities include the duty to plan for the future to prepare the Charity for the risks and opportunities they have identified beyond the current financial year.

The Trustees have overall responsibility for ensuring that the Charity has an appropriate system of controls, financial and otherwise. The system of internal controls is designed to provide assurance that the Charity's funds are used in line with its charitable objects, for the purposes for which they were granted and for the public benefit.

The Charity prepares an annual operation risk assessment and a business continuity plan. These controls include:

- 1) A strategic plan and an annual budget approved by the Executive Committee;
- 2) Regular oversight and consideration by the Executive Committee of financial information variance from budgets and non-financial performance reports;
- 3) Delegation of authority and segregation of duties; and
- 4) Identification and management of risk.

The Charity undertakes risk management reviews on a quarterly basis throughout the year, which includes identifying the types of risks the Charity faces, prioritising them in terms of potential impact and likelihood of occurrence, and identifying ways to mitigate the risks.

The Charity has identified the key risks in the coming three years as: loss of funding; the loss of key personnel; and the loss of contracts as a result of insufficient funds or inability to recruit staff. The Trustees also consider the potential impact of political instability and a regularly changing policy environment as a risk. Mitigations were put in place for each of these risks.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Greenwich Housing Rights for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Report of the Trustees
for the Year Ended 31 March 2024**

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Ardor Business Solutions Limited, will be proposed for re-appointment at the forthcoming Annual General Meeting.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on ~~3rd DECEMBER 2024~~ and signed on its behalf by:


.....
G Littlewood - Trustee

Report of the Independent Auditors to the Members of Greenwich Housing Rights

Opinion

We have audited the financial statements of Greenwich Housing Rights (the 'charitable company') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Statement of Financial Position and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Report of the Independent Auditors to the Members of Greenwich Housing Rights

Matters on which we are required to report by exception

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

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

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

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

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

Report of the Independent Auditors to the Members of Greenwich Housing Rights

Our responsibilities for the audit of the financial statements

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

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our sector experience through discussion with the Officers and other management (as required by auditing standards).

We had regard to laws and regulations in areas that directly affect the financial statements including financial reporting and taxation legislation. We considered that extent of compliance with those laws and regulations as part of our procedures on the related financial statement items.

With the exception of any known or possible non-compliance, and as required by auditing standards, our work in respect of these was limited to enquiry of the Officers.

We communicated identified laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit.

We addressed the risk of fraud through management override of controls, by testing the appropriateness of journal entries and other adjustments; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.

Our audit procedures were designed to respond to risks of material misstatement in the financial statements, recognising that the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery, misrepresentations or through collusion. There are inherent limitations in the audit procedures performed and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we are to become aware of it.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

**Report of the Independent Auditors to the Members of
Greenwich Housing Rights**

Use of our report

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



Bryan Kemsley FCCA FMAAT (Senior Statutory Auditor)
for and on behalf of Ardor Business Solutions Limited
Statutory Auditors
Chartered Certified Accountants
Unit 1
Shrine Barn
Sandling Road
Hythe
Kent
CT21 4HE

Date: 03 December 2024

Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	31/3/24 Total funds £	31/3/23 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		-	-	-	1,624
Charitable activities					
Core activities		144,306	303,757	448,063	382,020
Other income		<u>21,331</u>	<u>-</u>	<u>21,331</u>	<u>28,508</u>
Total		<u>165,637</u>	<u>303,757</u>	<u>469,394</u>	<u>412,152</u>
EXPENDITURE ON					
Charitable activities					
Core activities		<u>105,324</u>	<u>342,488</u>	<u>447,812</u>	<u>379,249</u>
NET INCOME/(EXPENDITURE)					
Transfers between funds	10	<u>60,313</u> <u>17,063</u>	<u>(38,731)</u> <u>(17,063)</u>	<u>21,582</u> <u>-</u>	<u>32,903</u> <u>-</u>
Net movement in funds		77,378	(55,796)	21,582	32,903
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>62,218</u>	<u>55,796</u>	<u>118,014</u>	<u>85,111</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>139,596</u></u>	<u><u>-</u></u>	<u><u>139,596</u></u>	<u><u>118,014</u></u>

Statement of Financial Position
31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	31/3/24 Total funds £	31/3/23 Total funds £
CURRENT ASSETS					
Debtors	7	129,223	-	129,223	118,839
Cash at bank and in hand		<u>56,354</u>	<u>-</u>	<u>56,354</u>	<u>14,361</u>
		185,577	-	185,577	133,200
CREDITORS					
Amounts falling due within one year	8	<u>(44,058)</u>	<u>-</u>	<u>(44,058)</u>	<u>(11,070)</u>
NET CURRENT ASSETS		<u>141,519</u>	<u>-</u>	<u>141,519</u>	<u>122,130</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		141,519	-	141,519	122,130
PROVISIONS FOR LIABILITIES	9	<u>(1,923)</u>	<u>-</u>	<u>(1,923)</u>	<u>(4,116)</u>
NET ASSETS		<u>139,596</u>	<u>-</u>	<u>139,596</u>	<u>118,014</u>
FUNDS	10				
Unrestricted funds				139,596	62,218
Restricted funds				<u>-</u>	<u>55,796</u>
TOTAL FUNDS				<u>139,596</u>	<u>118,014</u>

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 03 December 2024 and were signed on its behalf by:


 G Littlewood - Trustee

**Notes to the Financial Statements
for the Year Ended 31 March 2024**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The presentation currency of the financial statements is the Pound Sterling (£) which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

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

Improvements to property	- 25% on cost
Office equipment	- 25% on cost

Assets with an individual cost in excess of £1,000 are capitalised. Those below this amounts are treated as a revenue expense in the year of purchase.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company participates in a multi-employer pension scheme. The scheme is a defined benefit scheme in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2024**

1. ACCOUNTING POLICIES - continued**Pension costs and other post-retirement benefits**

A full actuarial valuation for the scheme was carried out at 30 September 2020. Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

2. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31/3/24	31/3/23
	£	£
Auditors' remuneration	<u>3,500</u>	<u>3,200</u>

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2024 nor for the year ended 31 March 2023.

4. STAFF COSTS

The average monthly number of employees during the year was as follows:

	31/3/24	31/3/23
Management	1	1
Core charity workers	10	10
Administration	<u>1</u>	<u>1</u>
	<u>12</u>	<u>12</u>

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

In addition to the core staff, there were 8 volunteers operating in 2024 (2023: 8).

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2024**

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	1,624	-	1,624
Charitable activities			
Core activities	261,101	120,919	382,020
Other income	<u>28,508</u>	<u>-</u>	<u>28,508</u>
Total	<u>291,233</u>	<u>120,919</u>	<u>412,152</u>
EXPENDITURE ON			
Charitable activities			
Core activities	<u>289,238</u>	<u>90,011</u>	<u>379,249</u>
NET INCOME	1,995	30,908	32,903
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>60,223</u>	<u>24,888</u>	<u>85,111</u>
TOTAL FUNDS CARRIED FORWARD	<u>62,218</u>	<u>55,796</u>	<u>118,014</u>

6. TANGIBLE FIXED ASSETS

	Improvements to property £	Office equipment £	Totals £
COST			
At 1 April 2023 and 31 March 2024	<u>3,020</u>	<u>76,414</u>	<u>79,434</u>
DEPRECIATION			
At 1 April 2023 and 31 March 2024	<u>3,020</u>	<u>76,414</u>	<u>79,434</u>
NET BOOK VALUE			
At 31 March 2024	<u>-</u>	<u>-</u>	<u>-</u>
At 31 March 2023	<u>-</u>	<u>-</u>	<u>-</u>

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2024**

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR				
		31/3/24	31/3/23	
		£	£	
Trade debtors		14,509	8,258	
VAT		-	1,627	
Prepayments and accrued income		<u>114,714</u>	<u>108,954</u>	
		<u>129,223</u>	<u>118,839</u>	
8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR				
		31/3/24	31/3/23	
		£	£	
Social security and other taxes		6,591	4,863	
VAT		457	-	
Other creditors		1,682	1,419	
Accruals and deferred income		<u>35,328</u>	<u>4,788</u>	
		<u>44,058</u>	<u>11,070</u>	
9. PROVISIONS FOR LIABILITIES				
		31/3/24	31/3/23	
		£	£	
Pension scheme deficit		<u>1,923</u>	<u>4,116</u>	
10. MOVEMENT IN FUNDS				
	At 1/4/23	Net movement in funds	Transfers between funds	At 31/3/24
	£	£	£	£
Unrestricted funds				
General fund	62,218	60,315	17,063	139,596
Restricted funds				
LEF - Justice Fellowship Programme	14,630	(14,630)	-	-
Trust for London	24,224	(24,224)	-	-
London Legal Support Trust (Billing Co-ordinator)	3,338	(3,338)	-	-
London Legal Support Trust - Cost of Living	<u>13,604</u>	<u>3,459</u>	<u>(17,063)</u>	-
	<u>55,796</u>	<u>(38,733)</u>	<u>(17,063)</u>	-
TOTAL FUNDS	<u>118,014</u>	<u>21,582</u>	-	<u>139,596</u>

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2024**

10. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	154,637	(94,322)	60,315
Peabody Community Foundation	<u>11,000</u>	<u>(11,000)</u>	<u>-</u>
	165,637	(105,322)	60,315
Restricted funds			
LEF - Justice Fellowship Programme	5,000	(19,630)	(14,630)
Trust for London	44,500	(68,724)	(24,224)
London Legal Support Trust (Billing Co-ordinator)	1,700	(5,038)	(3,338)
London Legal Support Trust - Cost of Living	61,209	(57,750)	3,459
London Legal Support Trust Centre of Excellence	10,000	(10,000)	-
Royal Borough of Greenwich Housing Grant	105,000	(105,000)	-
Royal Borough of Greenwich Roaming Hub Scheme	66,751	(66,751)	-
HLPAS Trainee Funding	<u>9,597</u>	<u>(9,597)</u>	<u>-</u>
	<u>303,757</u>	<u>(342,490)</u>	<u>(38,733)</u>
TOTAL FUNDS	<u><u>469,394</u></u>	<u><u>(447,812)</u></u>	<u><u>21,582</u></u>

Comparatives for movement in funds

	At 1/4/22 £	Net movement in funds £	At 31/3/23 £
Unrestricted funds			
General fund	60,223	1,277	61,500
Peabody Community Foundation	<u>-</u>	<u>718</u>	<u>718</u>
	60,223	1,995	62,218
Restricted funds			
LEF - Justice Fellowship Programme	-	14,630	14,630
Trust for London	24,888	(664)	24,224
London Legal Support Trust (Billing Co-ordinator)	-	3,338	3,338
London Legal Support Trust - Cost of Living	<u>-</u>	<u>13,604</u>	<u>13,604</u>
	<u>24,888</u>	<u>30,908</u>	<u>55,796</u>
TOTAL FUNDS	<u><u>85,111</u></u>	<u><u>32,903</u></u>	<u><u>118,014</u></u>

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2024**

10. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	283,733	(282,456)	1,277
Peabody Community Foundation	<u>7,500</u>	<u>(6,782)</u>	<u>718</u>
	291,233	(289,238)	1,995
Restricted funds			
LEF - Justice Fellowship Programme	44,160	(29,530)	14,630
Trust for London	22,001	(22,665)	(664)
London Legal Support Trust (Billing Co-ordinator)	16,841	(13,503)	3,338
London Legal Support Trust - Cost of Living	<u>37,917</u>	<u>(24,313)</u>	<u>13,604</u>
	<u>120,919</u>	<u>(90,011)</u>	<u>30,908</u>
TOTAL FUNDS	<u><u>412,152</u></u>	<u><u>(379,249)</u></u>	<u><u>32,903</u></u>

Funds

Royal Borough of Greenwich (RBG) Service Level Agreement - Main Grant to support the delivery of Specialist Level Housing Advice Services.

- Trust for London
- Access to Justice Foundation
- Justice First Fellowship Foundation
- GLA via Peabody (Advice in Schools)
- London Legal Support Trust

Transfers between funds represents an allocation of employment costs in respect of a member of staff previously classified as being from unrestricted funds. These costs were supported by a restricted grant.

11. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2024.

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2024**

	31/3/24 £	31/3/23 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	-	1,624
Charitable activities		
Grants and contracts	448,063	382,020
Other income		
Contribution to shared costs	20,934	10,672
Fee income	<u>397</u>	<u>17,836</u>
	<u>21,331</u>	<u>28,508</u>
Total incoming resources	469,394	412,152
EXPENDITURE		
Charitable activities		
Wages	289,170	250,754
Social security	18,097	17,221
Pensions	23,834	21,740
Insurance	3,701	3,580
Postage and stationery	2,978	2,282
Rent	32,015	31,620
Training	2,281	-
Subs and affiliate fees	4,113	2,052
Equipment service and copy charges	3,408	3,279
ICT, telephone and computing	17,480	19,071
Staff expenses	823	415
Disbursements	1,181	-
Recruitment costs	-	830
Advice Pro costs	3,836	3,686
HR support	2,922	2,922
Draughtsmen costs	3,522	888
Bank charges	624	832
Financial management costs	8,040	7,132
Consultancy	25,858	5,114
Repairs and renewals	270	2,620
Pension deficit - impact of any change in assumptions	1	(110)
Interest on pension scheme liabilities	<u>158</u>	<u>121</u>
	444,312	376,049
Support costs		
Governance costs		
Auditors' remuneration	<u>3,500</u>	<u>3,200</u>
Total resources expended	<u>447,812</u>	<u>379,249</u>
Net income	<u><u>21,582</u></u>	<u><u>32,903</u></u>

This page does not form part of the statutory financial statements

This page does not form part of the statutory financial statements

GREENWICH HOUSING RIGHTS

England & Wales - Charity number 1089705

Accounts

REGISTERED COMPANY NUMBER: 01874645 (England and Wales)
REGISTERED CHARITY NUMBER: 1089705

**Report of the Trustees and
Audited Financial Statements
for the Year Ended 31 March 2023
for
Greenwich Housing Rights
(A Company Limited by Guarantee)**

**Contents of the Financial Statements
for the Year Ended 31 March 2023**

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**Reference and Administrative Details
for the Year Ended 31 March 2023**

TRUSTEES	S Choudhury G Littlewood (Chair) J Hodge (Treasurer) R Grewal N Letsae M Phillips N Smith F M Kiangala (appointed 30.6.22) M G Martin M Conteh
COMPANY SECRETARY	P M Robotham
REGISTERED OFFICE	36 Wellington Street Woolwich London SE18 6PE
REGISTERED COMPANY NUMBER	01874645 (England and Wales)
REGISTERED CHARITY NUMBER	1089705
INDEPENDENT AUDITORS	Ardor Business Solutions Limited Statutory Auditors Chartered Certified Accountants Unit 1 Shrine Barn Sanding Road Hythe Kent CT21 4HE
BANKERS	Unity Trust Bank plc Nine Brindley Place Birmingham B1 2HB

**Report of the Trustees
for the Year Ended 31 March 2023**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of 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 2019).

OBJECTIVES AND ACTIVITIES

Objectives and activities

The objectives set out in the Charity's Memorandum of Association are 'to relieve poverty of persons in Greenwich and surrounding areas by the provision of free advice and assistance concerning housing and accommodation issues; and to advance public education about housing matters.'

The Charity provides specialist housing legal advice, casework and representation which is free to those who could not otherwise afford to receive legal services. Since 2020 the organisation has also provided a Crisis Navigation Service to people facing homelessness and eviction which mainly covers welfare benefits and debt advice and casework to support the housing case.

The main objectives and activities undertaken in relation to these purposes are to:

a) reduce homelessness and improve housing conditions by providing legal advice and representation services, including: (1) a specialist advice service open to anyone in housing need in the Royal Borough of Greenwich (RBG) and the surrounding areas and in particular a new service to people from London Boroughs of Bexley and Bromley; (2) a housing possession court duty service in Bromley County Court and Bexley Magistrates Courts; (3) collaboration with partners to provide specialist advice services to anyone in housing need in at outreach locations across the Royal Borough of Greenwich, (4) a Legal Aid Casework and Litigation Service and (5) a Crisis Navigation service providing primarily welfare benefits and debt advice to people facing homelessness or eviction.

b) increase access to quality advice by awareness raising, partnership work and influencing decision-makers locally and further afield, including delivery of a partnership based advice services such as The Royal Borough of Greenwich Advice Hubs, Advice in Schools Hub and the Clockhouse and Charlton Community Centres service.

c) increase employment and career prospects by offering people from non-traditional backgrounds with work experience, legal practice skills and training in social welfare law.

Public benefit

The Trustees referred to guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's objectives and in planning and reviewing our activities. The activities, beneficiaries and benefits provided by the Charity are described throughout the sections of this report.

Volunteers

The volunteer IT, admin and fundraising services provided is vital to the running of the Charity. GHR also recruits volunteers to further the Charity's aspiration to improve the employment and career prospects of local residents and student who may be from underrepresented groups in higher education and the legal profession by offering work experience. The Charity also works in partnership with two local universities, London Southbank and Greenwich on formal degree programs, with accredited work experience that formed part of student's learning and final grades. The Charity also offers work experience to local residents and students at local secondary schools.

During the financial year 2022/23, 8 volunteers were recruited to assist with the Charity's main services.

- 6 university students (4 local residents) from Greenwich, London Southbank and Kings College London Universities carried out their degree work placement; three for one day a week for a year and the others for blocks of time throughout the year.
- 1 local resident volunteers for one week a day for a year
- 1 volunteer continues to provide ad hoc specialist Information Technology support

All the volunteers are from a non-traditional background, with 7 from a minoritised ethnic group.

**Report of the Trustees
for the Year Ended 31 March 2023**

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Reducing homelessness through the provision of legal advice and representation

The impact of the pandemic continued into 2022/23 along with the "cost of living crisis" increased the demand for the Charity's services. Funding from the Greater London Authority via the London Legal Support Trust enabled the Charity to respond by expanding its advice giving services and reach to the residents of the London Boroughs of Bexley and Bromley.

During the financial period 2023/23 the Charity assisted 3,700 people including:

- 250 people from Bromley or Bexley boroughs
- 220 people provided with crisis navigation (welfare benefits and debt) assistance
- 930 were represented at court under the Housing possession scheme
- The remaining clients provided with casework or advice

The Charity continued to support the most vulnerable residents with approximately from 50% were from a minoritised ethnic group.

FINANCIAL REVIEW

Principal funding sources

The Charity acknowledges with gratitude the generosity of those who provided funding, many of whom provided an uplift on contracts and grants. As a result of the support the Charity has increased its reach to new areas of operation and has increased the number of cases to pre pandemic levels.

During 2022/23, the Charity's principal funding sources were:

- A Funding Agreement with the Royal Borough of Greenwich;
- A grant from the Royal Borough of Greenwich to provide daily outreach advice services across the borough
- Income generated from cases undertaken under our Legal Aid Agency Housing & Debt contract;
- A Legal Aid contract to deliver the Housing Possession Court Duty Scheme (HPCDS) in Bromley County Courts at Bromley County and Bexley Magistrates Courts;
- Trust for London funding for Crisis Navigation welfare benefits and debt work;
- The Legal Education Foundation Justice Fellowship Programme funding for a Trainee Solicitor, who completed her training in September 2022;
- The Greater London Authority/London Legal Support Trust funding of the outreach advice service to Bromley and Bexley residents
- The Greater London Authority/Peabody Community Foundation funding of the Advice in Schools service to Thamesmead residents

In addition, the Charity receives a number of grants and donations to support the general activities of the Organisation.

Income and expenditure

Income received in 2022/23 of £412,152 was more than the £391,905 received in 2021/22. Expenditure in the year was £379,249 as opposed to £351,273 in 2021/22, resulting in a net surplus of £32,903 for the year.

**Report of the Trustees
for the Year Ended 31 March 2023**

FINANCIAL REVIEW

Reserves and investment policies and plans

Total funds held at the 31st March 2023 are £62,218 of unrestricted reserves and £55,796 of restricted funds, a total of £118,014 (£85,111 for 2021/22).

The Charity's Trustees have agreed a reserves policy that is assessed annually with the aim of ensuring the Charity has sufficient funds to cover the following costs if they should arise in the year/two years ahead:

- (1) maintain service delivery in the possible event of a significant loss or downturn in income;
- (2) cover potential redundancy and other winding up costs; and
- (3) provide 'seed' funding for investment in service developments and new projects.

The Trustees assessed the reserves requirement for 2022/23 to be £101,000 to include £67,000 to maintain service delivery over a two-month notice period and £34,000 to cover redundancy costs.

The funds held by Charity exceeds the assessed reserve requirement by £17,014. As the reserves assessment is based on a worst-case scenario, the Trustees have put in place plans for continued cost ratification/monitoring and additional cashflow monitoring to ensure the Charity always has sufficient funds to cover costs and ensure budget surpluses which will help maintain the reserve fund to the required levels.

Going concern

Projections prepared for 2023/24 show a healthy financial position over the period with adequate reserves and cash. Contracts and grants for the Charity's main activities have been secured. The Trustees are satisfied that the Charity remains a going concern.

PLANS FOR FUTURE PERIODS

The Trustees are keenly aware that their responsibilities include the duty to plan for the future and to prepare the Charity for the risks and opportunities they have identified beyond the current financial year.

As of the 31st of March 2023, all 3 of GHR principal sources of income have been secured for at least 12 months ahead, with new funding agreement with the RBG for 2023-2027 and the HPCDS contract was extended to August 2024.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The Organisation is a charitable company limited by guarantee, incorporated 28th December 1984, and registered as a Charity on 10th December 2001. The Company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the Company being wound up members are required to contribute an amount not exceeding £1.

Recruitment and appointment of the Management Committee

The Directors of the Company are also Charity trustees for the purposes of Charity law and under the Company's Articles are known as members of the Management Committee. Under the requirements of the Memorandum and Articles of Association Greenwich Housing Rights has a Management Committee comprising not less than five and not more than twenty members. Members of the Management Committee retire from office at every Annual General Meeting but are eligible for re-election.

The Management Committee seeks to ensure that the needs of the Charity's clients are reflected by the diversity of the Trustee body. To enhance the potential of trustees, the Charity constantly seeks to identify those in the community with appropriate skills who would be willing to become members and to use their own experience to assist the Charity.

**Report of the Trustees
for the Year Ended 31 March 2023**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The Management Committee is responsible for the strategic direction, governance and policy of the Charity and meets up to 10 times a year to set strategic goals and receive reports from staff on the performance of the organisation and its services.

The Finance Subcommittee meets up to four times a year and is for making recommendations to the Trustee Board on the Annual budget and all other financial matters based on reports received from the Treasurer/Director/ Accountant/Auditor or any other member of staff .

The Charity purchased insurance to protect it from loss arising from neglect or default of the Trustees Directors / Executive Committee members and to indemnify the Trustees against the consequences of neglect or default on their part.

The day to day running of the Charity is delegated to the staff team, with the Director providing reports and support to the Committee and staff members contributing reports to the Committee as appropriate. The Senior Supervising Solicitor is accountable to the Solicitors Regulation Authority for the conduct of legal cases and the supervision of Trainee Solicitors. The Senior Supervising solicitor, Senior Solicitor, and the Director, who is also a Supervising solicitor, collectively provide legal supervision of all the areas of work . In this way, the Management Committee seeks to ensure that the Charity delivers the services specified and that key performance indicators are met.

Induction and training of new trustees

Trustees are already familiar with the practical work of the Charity, but members of staff are always available to answer any queries. Formal induction is planned for new trustees appointed at the next Annual General Meeting. Trustees are also provided with a comprehensive induction pack, which includes the Management Committee's standing orders, key organisational policies, and the Charity Commission guide 'How to be an Effective Trustee'. Trustees are encouraged to access the Charity Commission website and subscribe to Charity Commission and other leading Charity email bulletins.

**Report of the Trustees
for the Year Ended 31 March 2023**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The Trustees are keenly aware that their responsibilities include the duty to plan for the future to prepare the Charity for the risks and opportunities they have identified beyond the current financial year.

The Trustees have overall responsibility for ensuring that the Charity has an appropriate system of controls, financial and otherwise. The system of internal controls is designed to provide assurance that the Charity's funds are used in line with its charitable objects, for the purposes for which they were granted and for the public benefit.

The Charity prepares an annual operation risk assessment and a business continuity plan. These controls include:

- A strategic plan and an annual budget approved by the Executive Committee;
- Regular oversight and consideration by the Executive Committee of financial information variance from budgets and non-financial performance reports;
- Delegation of authority and segregation of duties; and
- Identification and management of risk.

The Charity undertakes risk management reviews on a quarterly basis throughout the year, which includes identifying the types of risk the Charity faces, prioritising them in terms of potential impact and likelihood of occurrence, and identifying ways to mitigate the risks.

The Charity has identified the key risk in the coming three years as: ability to maintain sufficient funding particularly given the ongoing impact of inflation, cost of living crisis and Covid 19; loss of key personnel; and the loss of contracts as a result of insufficient funds or inability to recruit staff. The Trustees also consider the potential impact of political instability and a regularly changing policy environment as a risk. Mitigations were put in place for each of these risks.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Greenwich Housing Rights for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Report of the Trustees
for the Year Ended 31 March 2023**

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Ardor Business Solutions Limited, will be proposed for re-appointment at the forthcoming Annual General Meeting.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 22 DECEMBER 2023 and signed on its behalf by:



.....
G Littlewood - Trustee

Report of the Independent Auditors to the Members of Greenwich Housing Rights

Opinion

We have audited the financial statements of Greenwich Housing Rights (the 'charitable company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Statement of Financial Position and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Report of the Independent Auditors to the Members of Greenwich Housing Rights

Matters on which we are required to report by exception

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

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

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

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

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

Report of the Independent Auditors to the Members of Greenwich Housing Rights

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. Those standards require us to comply with the Ethical Standards issued by the Financial Reporting Council (FRC), including Ethical Standard - Provisions Available for Small Entities, in the circumstances set out in note 13 to the financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our sector experience through discussion with the Officers and other management (as required by auditing standards).

We had regard to laws and regulations in areas that directly affect the financial statements including financial reporting and taxation legislation. We considered that extent of compliance with those laws and regulations as part of our procedures on the related financial statement items.

With the exception of any known or possible non-compliance, and as required by auditing standards, our work in respect of these was limited to enquiry of the Officers.

We communicated identified laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit.

We addressed the risk of fraud through management override of controls, by testing the appropriateness of journal entries and other adjustments; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.

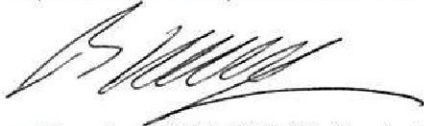
Our audit procedures were designed to respond to risks of material misstatement in the financial statements, recognising that the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery, misrepresentations or through collusion. There are inherent limitations in the audit procedures performed and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we are to become aware of it.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

**Report of the Independent Auditors to the Members of
Greenwich Housing Rights**

Use of our report

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



Bryan Kemsley FCCA FMAAT (Senior Statutory Auditor)
for and on behalf of Ardor Business Solutions Limited
Statutory Auditors
Chartered Certified Accountants
Unit 1
Shrine Barn
Sanding Road
Hythe
Kent
CT21 4HE

Date: 22 DECEMBER 2023

Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31 March 2023

	Notes	Unrestricted funds £	Restricted funds £	31/3/23 Total funds £	31/3/22 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		1,624	-	1,624	24
Charitable activities					
Core activities		261,101	120,919	382,020	341,935
Other income		28,508	-	28,508	49,946
Total		<u>291,233</u>	<u>120,919</u>	<u>412,152</u>	<u>391,905</u>
EXPENDITURE ON					
Charitable activities					
Core activities		<u>289,238</u>	<u>90,011</u>	<u>379,249</u>	<u>351,273</u>
NET INCOME		1,995	30,908	32,903	40,632
RECONCILIATION OF FUNDS					
Total funds brought forward		60,223	24,888	85,111	44,479
TOTAL FUNDS CARRIED FORWARD		<u><u>62,218</u></u>	<u><u>55,796</u></u>	<u><u>118,014</u></u>	<u><u>85,111</u></u>

Statement of Financial Position
31 March 2023

	Notes	Unrestricted funds £	Restricted funds £	31/3/23 Total funds £	31/3/22 Total funds £
CURRENT ASSETS					
Debtors	7	74,321	44,518	118,839	93,286
Cash at bank and in hand		3,083	11,278	14,361	24,891
		<u>77,404</u>	<u>55,796</u>	<u>133,200</u>	<u>118,177</u>
CREDITORS					
Amounts falling due within one year	8	(11,070)	-	(11,070)	(26,609)
		<u>66,334</u>	<u>55,796</u>	<u>122,130</u>	<u>91,568</u>
NET CURRENT ASSETS					
		<u>66,334</u>	<u>55,796</u>	<u>122,130</u>	<u>91,568</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>66,334</u>	<u>55,796</u>	<u>122,130</u>	<u>91,568</u>
PROVISIONS FOR LIABILITIES	9	(4,116)	-	(4,116)	(6,457)
		<u>62,218</u>	<u>55,796</u>	<u>118,014</u>	<u>85,111</u>
NET ASSETS/(LIABILITIES)		<u>62,218</u>	<u>55,796</u>	<u>118,014</u>	<u>85,111</u>
FUNDS	10				
Unrestricted funds				62,218	60,223
Restricted funds				55,796	24,888
TOTAL FUNDS				<u>118,014</u>	<u>85,111</u>

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on ~~22 December 2023~~ and were signed on its behalf by:



.....
G Littlewood - Trustee

**Notes to the Financial Statements
for the Year Ended 31 March 2023**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The presentation currency of the financial statements is the Pound Sterling (£) which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

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

Improvements to property	- 25% on cost
Office equipment	- 25% on cost

Assets with an individual cost in excess of £1,000 are capitalised. Those below this amounts are treated as a revenue expense in the year of purchase.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company participates in a multi-employer pension scheme. The scheme is a defined benefit scheme in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2023**

1. ACCOUNTING POLICIES - continued**Pension costs and other post-retirement benefits**

A full actuarial valuation for the scheme was carried out at 30 September 2020. Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

2. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31/3/23	31/3/22
	£	£
Auditors' remuneration	<u>3,200</u>	<u>2,900</u>

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2023 nor for the year ended 31 March 2022.

4. STAFF COSTS

The average monthly number of employees during the year was as follows:

	31/3/23	31/3/22
Management	1	1
Core charity workers	10	8
Administration	1	1
	<u>12</u>	<u>10</u>

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

In addition to the core staff, there were 8 volunteers operating in 2023 (2022: 9).

Notes to the Financial Statements - continued
for the Year Ended 31 March 2023

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	24	-	24
Charitable activities			
Core activities	165,009	176,926	341,935
Other income	49,946	-	49,946
Total	<u>214,979</u>	<u>176,926</u>	<u>391,905</u>
EXPENDITURE ON			
Charitable activities			
Core activities	<u>190,567</u>	<u>160,706</u>	<u>351,273</u>
NET INCOME	24,412	16,220	40,632
Transfers between funds	<u>(8,667)</u>	<u>8,667</u>	<u>-</u>
Net movement in funds	15,745	24,887	40,632
RECONCILIATION OF FUNDS			
Total funds brought forward	44,479	-	44,479
TOTAL FUNDS CARRIED FORWARD	<u><u>60,224</u></u>	<u><u>24,887</u></u>	<u><u>85,111</u></u>

6. TANGIBLE FIXED ASSETS

	Improvements to property £	Office equipment £	Totals £
COST			
At 1 April 2022 and 31 March 2023	<u>3,020</u>	<u>76,414</u>	<u>79,434</u>
DEPRECIATION			
At 1 April 2022 and 31 March 2023	<u>3,020</u>	<u>76,414</u>	<u>79,434</u>
NET BOOK VALUE			
At 31 March 2023	<u>-</u>	<u>-</u>	<u>-</u>
At 31 March 2022	<u>-</u>	<u>-</u>	<u>-</u>

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2023**

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR			
		31/3/23	31/3/22
		£	£
Trade debtors		8,258	18,061
VAT		1,627	1,432
Prepayments and accrued income		108,954	73,793
		<u>118,839</u>	<u>93,286</u>
8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR			
		31/3/23	31/3/22
		£	£
Trade creditors		-	5,059
Social security and other taxes		4,863	5,308
Other creditors		1,419	3,187
Accruals and deferred income		4,788	13,055
		<u>11,070</u>	<u>26,609</u>
9. PROVISIONS FOR LIABILITIES			
		31/3/23	31/3/22
		£	£
Pension scheme deficit		<u>4,116</u>	<u>6,457</u>
10. MOVEMENT IN FUNDS			
	At 1/4/22	Net movement in funds	At
	£	£	31/3/23 £
Unrestricted funds			
General fund	60,223	1,277	61,500
Peabody Community Foundation	-	718	718
	<u>60,223</u>	<u>1,995</u>	<u>62,218</u>
Restricted funds			
LEF - Justice Fellowship Programme	-	14,630	14,630
Trust for London	24,888	(664)	24,224
London Legal Support Trust (Billing Co-ordinator)	-	3,338	3,338
London Legal Support Trust - Cost of Living	-	13,604	13,604
	<u>24,888</u>	<u>30,908</u>	<u>55,796</u>
TOTAL FUNDS	<u>85,111</u>	<u>32,903</u>	<u>118,014</u>

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2023**

10. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	283,733	(282,456)	1,277
Peabody Community Foundation	7,500	(6,782)	718
	<u>291,233</u>	<u>(289,238)</u>	<u>1,995</u>
Restricted funds			
LEF - Justice Fellowship Programme	44,160	(29,530)	14,630
Trust for London	22,001	(22,665)	(664)
London Legal Support Trust (Billing Co-ordinator)	16,841	(13,503)	3,338
London Legal Support Trust - Cost of Living	37,917	(24,313)	13,604
	<u>120,919</u>	<u>(90,011)</u>	<u>30,908</u>
TOTAL FUNDS	<u>412,152</u>	<u>(379,249)</u>	<u>32,903</u>

Comparatives for movement in funds

	At 1/4/21 £	Net movement in funds £	Transfers between funds £	At 31/3/22 £
Unrestricted funds				
General fund	44,479	24,411	(8,667)	60,223
Restricted funds				
Legal Education Foundation, Justice First Fellowship	-	(6,714)	6,714	-
Trust for London	-	22,935	1,953	24,888
	<u>-</u>	<u>16,221</u>	<u>8,667</u>	<u>24,888</u>
TOTAL FUNDS	<u>44,479</u>	<u>40,632</u>	<u>-</u>	<u>85,111</u>

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2023**

10. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	214,979	(190,568)	24,411
Restricted funds			
Access to Justice	93,999	(93,999)	-
Legal Education Foundation, Justice First Fellowship	40,183	(46,897)	(6,714)
Trust for London	42,744	(19,809)	22,935
	<u>176,926</u>	<u>(160,705)</u>	<u>16,221</u>
TOTAL FUNDS	<u>391,905</u>	<u>(351,273)</u>	<u>40,632</u>

Funds

Royal Borough of Greenwich (RBG) Service Level Agreement - Main Grant to support the delivery of Specialist Level Housing Advice Services.

- Trust for London
- Access to Justice Foundation
- Justice First Fellowship Foundation
- GLA via Peabody (Advice in Schools)
- London Legal Support Trust

11. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2023.

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2023**

	31/3/23 £	31/3/22 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	1,624	24
Charitable activities		
Grants and contracts	382,020	341,935
Other income		
Contribution to shared costs	10,672	14,895
Fee income	17,836	16,099
Job Retention Scheme income	-	18,952
	<u>28,508</u>	<u>49,946</u>
Total incoming resources	412,152	391,905
EXPENDITURE		
Charitable activities		
Wages	250,754	240,975
Social security	17,221	18,188
Pensions	21,740	7,801
Insurance	3,580	3,329
Postage and stationery	2,282	1,224
Rent	31,620	27,633
Subs and affiliate fees	2,052	10,912
Equipment service and copy charges	3,279	2,752
ICT, telephone and computing	19,071	17,275
Staff expenses	415	-
Recruitment costs	830	-
Advice Pro costs	3,686	3,686
HR support	2,922	3,063
Draughtsmen costs	888	1,096
Bank charges	832	615
Financial management costs	7,132	6,047
Consultancy	5,114	2,550
Repairs and renewals	2,620	1,253
Pension deficit - impact of any change in assumptions	(110)	(148)
Interest on pension scheme liabilities	121	122
	<u>376,049</u>	<u>348,373</u>
Support costs		
Governance costs		
Auditors' remuneration	3,200	2,900
Total resources expended	379,249	351,273
Net income	<u>32,903</u>	<u>40,632</u>

This page does not form part of the statutory financial statements

GREENWICH HOUSING RIGHTS

England & Wales - Charity number 1089705

Accounts

REGISTERED COMPANY NUMBER: 01874645 (England and Wales)
REGISTERED CHARITY NUMBER: 1089705

Report of the Trustees and
Audited Financial Statements
for the Year Ended 31 March 2022
for
Greenwich Housing Rights
(A Company Limited by Guarantee)

**Contents of the Financial Statements
for the Year Ended 31 March 2022**

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**Reference and Administrative Details
for the Year Ended 31 March 2022**

TRUSTEES	S Choudhury G Littlewood (Chair) J Hodge (Treasurer) N Letsae C Paget (resigned 21.6.21) M Phillips N Smith F M Kiangala (appointed 30.6.22) M G Martin (appointed 28.10.21) M Conteh (appointed 17.6.21)
COMPANY SECRETARY	P M Robotham
REGISTERED OFFICE	36 Wellington Street Woolwich London SE18 6PE
REGISTERED COMPANY NUMBER	01874645 (England and Wales)
REGISTERED CHARITY NUMBER	1089705
INDEPENDENT AUDITORS	Ardor Business Solutions Limited Statutory Auditors Chartered Certified Accountants Unit 1 Shrine Barn Sanding Road Hythe Kent CT21 4HE
BANKERS	Unity Trust Bank plc Nine Brindley Place Birmingham B1 2HB

**Report of the Trustees
for the Year Ended 31 March 2022**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2022. The trustees have adopted the provisions of 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 2019).

OBJECTIVES AND ACTIVITIES

Objectives and activities

The objectives set out in the Charity Memorandum of Association are 'to relieve poverty of persons in Greenwich and surrounding areas by the provision of free advice and assistance concerning housing and accommodation issues; and to advance public education about housing matters.

The charity provides specialist housing legal advice and representation which is free to those who could not otherwise afford to receive legal services. Since 2020 the organisation has also provided a Crisis Navigation Service to people facing homelessness and eviction which mainly covers welfare benefits and debt advice to support the housing case.

The main objectives and activities undertaken in relation to these purposes are to:

- a) reduce homelessness and improve housing conditions by providing legal advice and representation services, including: a specialist advice service open to anyone in housing need in the Royal Borough of Greenwich (RBG); a housing possession court duty scheme in Bromley County Court at Bromley County and Woolwich Crown Courts; specialist advice services to anyone in housing need in the Royal Borough of Greenwich and the surrounding areas, and a Legal Aid Casework and Litigation Service.
- b) increase access to quality advice by awareness raising, partnership work and influencing decision-makers locally and further afield, including delivery of a partnership based Clockhouse and Charlton Community Centres Hub services.
- c) increase employment and career prospects by offering work experience and training in social welfare law and legal practice skills.

Public benefit

The Trustees referred to guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's objectives and in planning and reviewing our activities. The activities, beneficiaries and benefits provided by the Charity are described throughout the sections of this report.

Volunteers

Volunteers make a significant contribution to the work of the Charity. Despite the limitations imposed by the pandemic seven volunteers were recruited to assist with the Charity's main services. Volunteers help with IT, admin tasks, fundraising, and the running of the organisation.

The Charity recruited two volunteers to utilise specialist Information Technology and Administrative skills to with the Charity's main services throughout the pandemic.

Volunteers are also vital to the Charity's aspiration to improve the employment and career prospects of local residents and students by offering work experience. The Charity also works in partnership with two local universities, London Southbank and Greenwich on formal programs which form part of student's learning and final grades. The Charity also offers work experience to students at local secondary schools. Five local students carried out their work experience at the Charity.

**Report of the Trustees
for the Year Ended 31 March 2022**

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Reducing homelessness through the provision of legal advice and representation

In 2021.22, it was the hard work and funders' generosity that allowed the Charity to continue to provide the services reduce homelessness across Greenwich and neighbouring London Boroughs.

Throughout 2021.22, the Charity operated with the challenges of the Covid-19 pandemic crisis which affected the number of clients assisted: from 3000 plus clients in 2018.19 to 1621 in 2021.22. The challenges included the closure of the courts and face to face advice services. Through the provision of emergency accommodation, the Royal Borough of Greenwich (RBG) and the government's strategy to bring 'everyone in' protected the local homeless, including rough sleepers and people without recourse to public funds or otherwise unable to comply with self-isolation requirements. from homelessness. National, local government and local social landlord policies significantly reduced possession cases and the need for advice and representation, including; the national moratorium on evictions and court closures.

Housing Possession hearings resumed slowly both in Bromley County and Woolwich Crown Courts in the summer of 2021 and with limited lists, which were first online and by December 2021 in person. The possession hearings in Woolwich Magistrates court, never very consistent, reduced to a trickle in December 2021 and ceased in February 2022, Since April 2022, possession hearings are held in Bromley County and Bexley Magistrate's Courts.

Face to face advice sessions resumed at outreach locations in August 2021. Although the Charity could not offer open access to the public at its Woolwich offices, drop-in sessions were converted into a successful remote (telephone, online and email) service, with the Woolwich office open daily for existing clients and new clients by appointment.

Despite the challenges of the pandemic, through hard work and ingenuity the Charity assisted 1621 people (1324 in 2020.21). The Charity not only ensured that could staff work safely from home but that vital services were maintained. Staff most affected by the closure of face-to-face advice sessions remained on Furlough until September 2021, during which time their colleagues met the needs of existing and new clients conducting advice sessions remotely, attending outreach and court and seeing clients face to face by appointment. Staff maintained a rota, to ensure client access to the Woolwich office all through the pandemic, Staff worked at the Woolwich office on rota.

The Charity assisted 1621 people:

- 565 were assisted face to face
- 1055 people were assisted remotely

The Charity continued to support the most vulnerable residents with approximately 29% with a declared disability or long-term health condition, 13% were over 65 years old and 51% were from a minority ethnic group.

**Report of the Trustees
for the Year Ended 31 March 2022**

FINANCIAL REVIEW

Principal funding sources

The Charity's acknowledges with gratitude the generosity of those who provided funding. In particular, the Charity recognises the emergency Covid-19 funding provided by the Access to Justice Foundation and the Royal Borough of Greenwich to help bridge the two thirds loss of earned income during 2020/21.

During 2021/22 our principal funding sources were:

- Emergency funding from the The Access to Justice Community Justice Fund;
- A Funding Agreement with the Royal Borough of Greenwich (RBG);
- Income generated from cases undertaken under our Legal Aid Agency Housing & Debt contract;
- A Legal Aid contract to deliver the Housing Possession Court Duty Scheme (HPCDS) in Bromley County Courts at Bromley and Woolwich;
- Trust for London funding for our Crisis Navigation work;
- The Legal Education Foundation funding for a Trainee Solicitor, who commenced work in February 2021;
- The Department of Work and Pensions Job Retention Scheme to assist with the staffing costs of furloughed staff;
- The London Legal Support Trust grant; and
- the Charity receives grants from Mercers and the GLA to deliver outreach advice in partnership with Clockhouse Community Centre and Peabody housing association, respectively.

In addition, the Charity receives a number of grants and donations to support the general activities of the Organisation.

Income and expenditure

Income received in 2021/22 of £391,905 was much more than the £321,072 received in 2020/21. Expenditure in the year was £351,273 as opposed to £331,983 in 2020/21, resulting in a net surplus of £40,632 for the year.

Reserves and investment policies and plans

Total funds held at the 31st March 2022 are £60,223 of unrestricted reserves and £24,887 of restricted funds, a total of £85,111. (2020/21 £44,479).

The Charity's Trustees have agreed a reserves policy that is assessed annually with the aim of ensuring the Charity has sufficient funds to cover the following costs if they should arise in the year/two years ahead:

- (1) maintain service delivery in the possible event of a significant loss or downturn in income;
- (2) cover potential redundancy and other winding up costs; and
- (3) provide 'seed' funding for investment in service developments and new projects.

The Trustees assessed the reserves requirement for 2022/23 to be £99,000 including £55,000 to maintain service delivery over a two-month notice period and £31,000 to cover redundancy costs.

The assessed reserve requirement exceeds funds held by the Charity by £13,889; however, the reserves assessment is based on a worst-case scenario and Trustees have therefore put in place plans for continued cost ratification/monitoring and additional cashflow monitoring to ensure the Charity always has sufficient funds to cover costs and ensure budget surpluses which will help maintain the reserve fund to required levels.

**Report of the Trustees
for the Year Ended 31 March 2022**

FINANCIAL REVIEW

Going concern

Since March 2021, the Trustees have been very conscious of the increased need to keep the Charity's business plan priorities under review and to closely monitor its finances and in particular, cashflow. Increased Board meetings, the regular meetings between the Director and Treasurer, the creative use of staff resources and the support of government schemes have been used to proactively address the financial impact of the pandemic.

Contracts and grants for the Charity's main activities have been secured into the 2022/23 financial year. Alongside this, the Trustees are confident that the organisation is working closely with its representative body to ensure that the Charity attracts sufficient funds to remain a going concern. The Trustees are satisfied that the Charity has maintained robust financial position throughout and remains a going concern.

PLANS FOR FUTURE PERIODS

The Trustees are keenly aware that their responsibilities include the duty to plan for the future and to prepare the Charity for the risks and opportunities they have identified beyond the current financial year.

Since the beginning of the pandemic in March 2020, the Charity has regularly reviewed and updated its risk assessment and business continuity plans to reflect the changing environment caused by Covid-19. As of the 31st of March 2022, all 3 of GHR principal sources of income have been secured for at least 12 months ahead. The HPCDS contract was extended to the 29 April 2023.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The Organisation is a charitable company limited by guarantee, incorporated 28th December 1984, and registered as a Charity on 10th December 2001. The Company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the Company being wound up members are required to contribute an amount not exceeding £1.

Recruitment and appointment of the Management Committee

The Directors of the Company are also Charity trustees for the purposes of Charity law and under the Company's Articles are known as members of the Management Committee. Under the requirements of the Memorandum and Articles of Association Greenwich Housing Rights has a Management Committee comprising not less than five and not more than twenty members. Members of the Management Committee retire from office at every Annual General Meeting but are eligible for re-election.

The Management Committee seeks to ensure that the needs of the Charity's clients are reflected by the diversity of the Trustee body. To enhance the potential of trustees, the Charity constantly seeks to identify those in the community with appropriate skills who would be willing to become members and to use their own experience to assist the Charity.

**Report of the Trustees
for the Year Ended 31 March 2022**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The Management Committee is responsible for the strategic direction, governance and policy of the Charity and meets up to 10 times a year to set strategic goals and receive reports from staff on the performance of the organisation and its services.

The Finance Subcommittee meets up to four times a year and is for making recommendations to the Trustee Board on the Annual budget and all other financial matters based on reports received from the Treasurer/Director/ Accountant/Auditor or any other member of staff .

The charity purchased insurance to protect it from loss arising from neglect or default of the Trustees Directors / Executive Committee members and to indemnify the Trustees against the consequences of neglect or default on their part.

The day to day running of the Charity is delegated to the staff team, with the Director providing reports and support to the Committee and staff members contributing reports to the Committee as appropriate. The Senior Supervising Solicitor is accountable to the Solicitors Regulation Authority for the conduct of legal cases and the supervision of Trainee Solicitors. The Senior Supervising solicitor, Senior Solicitor, and the Director, who is also a Supervising solicitor, collectively provide legal supervision of all the areas of work . In this way, the Management Committee seeks to ensure that the Charity delivers the services specified and that key performance indicators are met.

Induction and training of new trustees

Trustees are already familiar with the practical work of the Charity, but members of staff are always available to answer any queries. Formal induction is planned for new trustees appointed at the next Annual General Meeting. Trustees are also provided with a comprehensive induction pack, which includes the Management Committee's standing orders, key organisational policies, and the Charity Commission guide 'How to be an Effective Trustee'. Trustees are encouraged to access the Charity Commission website and subscribe to Charity Commission and other leading Charity email bulletins.

**Report of the Trustees
for the Year Ended 31 March 2022**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The Trustees are keenly aware that their responsibilities include the duty to plan for the future to prepare the Charity for the risks and opportunities they have identified beyond the current financial year.

The Trustees have overall responsibility for ensuring that the Charity has an appropriate system of controls, financial and otherwise. The system of internal controls is designed to provide assurance that the charity's funds are used in line with its charitable objects, for the purposes for which they were granted and for the public benefit.

The Charity reviews an annual operation risk assessment and a business continuity plan. The risk assessment was updated continuously since the commencement of the Covid-19 crisis in March 2020 to reflect the rapidly changing environment. These controls include:

- A strategic plan and an annual budget approved by the Executive Committee;
- Regular oversight and consideration by the Executive Committee of financial information variance from budgets and non-financial performance reports;
- Delegation of authority and segregation of duties; and
- Identification and management of risk.

The Charity undertakes risk management reviews on a quarterly basis throughout the year, which includes identifying the types of risk the Charity faces, prioritising them in terms of potential impact and likelihood of occurrence, and identifying ways to mitigate the risks.

The Charity has identified the key risk in the coming three years as: ability to maintain sufficient funding particularly given the ongoing impact of inflation, cost of living crisis and Covid 19; loss of key personnel; and the loss of contracts as a result of insufficient funds or inability to recruit staff. The Trustees also consider the potential impact of political instability and a regularly changing policy environment as a risk. Mitigations were put in place for each of these risks.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Greenwich Housing Rights for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland"

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Report of the Trustees
for the Year Ended 31 March 2022**

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Ardor Business Solutions Limited, will be proposed for re-appointment at the forthcoming Annual General Meeting.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 27 October 2022 and signed on its behalf by:



G Littlewood - Trustee

Report of the Independent Auditors to the Members of Greenwich Housing Rights

Opinion

We have audited the financial statements of Greenwich Housing Rights (the 'charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Statement of Financial Position and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Report of the Independent Auditors to the Members of Greenwich Housing Rights

Matters on which we are required to report by exception

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

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

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

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

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

Report of the Independent Auditors to the Members of Greenwich Housing Rights

Our responsibilities for the audit of the financial statements

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

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our sector experience through discussion with the Officers and other management (as required by auditing standards).

We had regard to laws and regulations in areas that directly affect the financial statements including financial reporting and taxation legislation. We considered that extent of compliance with those laws and regulations as part of our procedures on the related financial statement items.

With the exception of any known or possible non-compliance, and as required by auditing standards, our work in respect of these was limited to enquiry of the Officers.

We communicated identified laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit.

We addressed the risk of fraud through management override of controls, by testing the appropriateness of journal entries and other adjustments; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.

Our audit procedures were designed to respond to risks of material misstatement in the financial statements, recognising that the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery, misrepresentations or through collusion. There are inherent limitations in the audit procedures performed and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we are to become aware of it.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Report of the Independent Auditors to the Members of Greenwich Housing Rights

Use of our report

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

Bryan Kemsley FCCA FMAAT (Senior Statutory Auditor)
for and on behalf of Ardor Business Solutions Limited
Statutory Auditors
Chartered Certified Accountants
Unit 1
Shrine Barn
Sanding Road
Hythe
Kent
CT21 4HE

31 October 2022

Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31 March 2022

	Notes	Unrestricted funds £	Restricted funds £	31/3/22 Total funds £	31/3/21 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		24	-	24	101
Charitable activities					
Core activities		165,009	176,926	341,935	273,766
Other income		49,946	-	49,946	47,205
Total		<u>214,979</u>	<u>176,926</u>	<u>391,905</u>	<u>321,072</u>
EXPENDITURE ON					
Charitable activities					
Core activities		190,567	160,706	351,273	331,983
NET INCOME/(EXPENDITURE)		24,412	16,220	40,632	(10,911)
Transfers between funds	10	<u>(8,667)</u>	<u>8,667</u>	<u>-</u>	<u>-</u>
Net movement in funds		15,745	24,887	40,632	(10,911)
RECONCILIATION OF FUNDS					
Total funds brought forward		44,479	-	44,479	55,390
TOTAL FUNDS CARRIED FORWARD		<u>60,224</u>	<u>24,887</u>	<u>85,111</u>	<u>44,479</u>

Statement of Financial Position
31 March 2022

	Notes	Unrestricted funds £	Restricted funds £	31/3/22 Total funds £	31/3/21 Total funds £
CURRENT ASSETS					
Debtors	7	91,332	-	91,332	64,232
Cash at bank and in hand		11,781	24,888	36,669	36,627
		<u>103,113</u>	<u>24,888</u>	<u>128,001</u>	<u>100,859</u>
CREDITORS					
Amounts falling due within one year	8	(26,609)	-	(26,609)	(35,182)
		<u>76,504</u>	<u>24,888</u>	<u>101,392</u>	<u>65,677</u>
NET CURRENT ASSETS					
		<u>76,504</u>	<u>24,888</u>	<u>101,392</u>	<u>65,677</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>76,504</u>	<u>24,888</u>	<u>101,392</u>	<u>65,677</u>
PROVISIONS FOR LIABILITIES	9	(16,281)	-	(16,281)	(21,198)
		<u>60,223</u>	<u>24,888</u>	<u>85,111</u>	<u>44,479</u>
NET ASSETS/(LIABILITIES)		<u>60,223</u>	<u>24,888</u>	<u>85,111</u>	<u>44,479</u>
FUNDS	10				
Unrestricted funds				60,223	44,479
Restricted funds				24,888	-
TOTAL FUNDS				<u>85,111</u>	<u>44,479</u>

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 27 October 2022 and were signed on its behalf by:

Graham Littlewood

G Littlewood - Trustee

**Notes to the Financial Statements
for the Year Ended 31 March 2022**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The presentation currency of the financial statements is the Pound Sterling (£) which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

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

Improvements to property	- 25% on cost
Office equipment	- 25% on cost

Assets with an individual cost in excess of £1,000 are capitalised. Those below this amounts are treated as a revenue expense in the year of purchase.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company participates in a multi-employer pension scheme. The scheme is a defined benefit scheme in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2022**

1. ACCOUNTING POLICIES - continued**Pension costs and other post-retirement benefits**

A full actuarial valuation for the scheme was carried out at 30 September 2017. Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

2. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31/3/22	31/3/21
	£	£
Auditors' remuneration	2,900	2,700
	<u> </u>	<u> </u>

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2022 nor for the year ended 31 March 2021.

4. STAFF COSTS

The average monthly number of employees during the year was as follows:

	31/3/22	31/3/21
Management	1	1
Core charity workers	8	8
Administration	1	1
	<u> </u>	<u> </u>
	10	10
	<u> </u>	<u> </u>

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

In addition to the core staff, there were 9 volunteers operating in 2022 (2021: 2).

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2022**

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	101	-	101
Charitable activities			
Core activities	154,577	119,189	273,766
Other income	47,205	-	47,205
Total	<u>201,883</u>	<u>119,189</u>	<u>321,072</u>
EXPENDITURE ON			
Charitable activities			
Core activities	212,794	119,189	331,983
NET INCOME/(EXPENDITURE)	<u>(10,911)</u>	<u>-</u>	<u>(10,911)</u>
RECONCILIATION OF FUNDS			
Total funds brought forward			
As previously reported	80,506	-	80,506
Prior year adjustment	(25,116)	-	(25,116)
As restated	<u>55,390</u>	<u>-</u>	<u>55,390</u>
TOTAL FUNDS CARRIED FORWARD	<u><u>44,479</u></u>	<u><u>-</u></u>	<u><u>44,479</u></u>

6. TANGIBLE FIXED ASSETS

	Improvements to property £	Office equipment £	Totals £
COST			
At 1 April 2021 and 31 March 2022	<u>3,020</u>	<u>76,414</u>	<u>79,434</u>
DEPRECIATION			
At 1 April 2021 and 31 March 2022	<u>3,020</u>	<u>76,414</u>	<u>79,434</u>
NET BOOK VALUE			
At 31 March 2022	<u>-</u>	<u>-</u>	<u>-</u>
At 31 March 2021	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>-</u></u>

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2022**

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/3/22	31/3/21
	£	£
Trade debtors	16,107	4,002
VAT	1,432	-
Prepayments and accrued income	73,793	60,230
	<u>91,332</u>	<u>64,232</u>

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/3/22	31/3/21
	£	£
Trade creditors	5,059	-
Social security and other taxes	5,308	4,125
VAT	-	3,016
Other creditors	3,187	906
Accruals and deferred income	13,055	27,135
	<u>26,609</u>	<u>35,182</u>

9. PROVISIONS FOR LIABILITIES

	31/3/22	31/3/21
	£	£
Pension scheme deficit	<u>16,281</u>	<u>21,198</u>

10. MOVEMENT IN FUNDS

	At 1/4/21	Net movement in funds	Transfers between funds	At 31/3/22
	£	£	£	£
Unrestricted funds				
General fund	44,479	24,411	(8,667)	60,223
Restricted funds				
Legal Education Foundation, Justice				
First Fellowship	-	(6,714)	6,714	-
Trust for London	-	22,935	1,953	24,888
	<u>-</u>	<u>16,221</u>	<u>8,667</u>	<u>24,888</u>
TOTAL FUNDS	<u>44,479</u>	<u>40,632</u>	<u>-</u>	<u>85,111</u>

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2022**

10. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	214,979	(190,568)	24,411
Restricted funds			
Access to Justice	93,999	(93,999)	-
Legal Education Foundation, Justice			
First Fellowship	40,183	(46,897)	(6,714)
Trust for London	42,744	(19,809)	22,935
	<u>176,926</u>	<u>(160,705)</u>	<u>16,221</u>
TOTAL FUNDS	<u>391,905</u>	<u>(351,273)</u>	<u>40,632</u>

Comparatives for movement in funds

	At 1/4/20 £	Prior year adjustment £	Net movement in funds £	At 31/3/21 £
Unrestricted funds				
General fund	80,506	(25,116)	(12,864)	42,526
Trust for London	-	-	1,953	1,953
	<u>80,506</u>	<u>(25,116)</u>	<u>(10,911)</u>	<u>44,479</u>
TOTAL FUNDS	<u>80,506</u>	<u>(25,116)</u>	<u>(10,911)</u>	<u>44,479</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	167,126	(179,990)	(12,864)
Trust for London	24,757	(22,804)	1,953
Royal Borough of Greenwich Covid-19 grant	10,000	(10,000)	-
	<u>201,883</u>	<u>(212,794)</u>	<u>(10,911)</u>
Restricted funds			
Access to Justice	102,399	(102,399)	-
Legal Education Foundation, Justice			
First Fellowship	16,790	(16,790)	-
	<u>119,189</u>	<u>(119,189)</u>	<u>-</u>
TOTAL FUNDS	<u>321,072</u>	<u>(331,983)</u>	<u>(10,911)</u>

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2022**

10. MOVEMENT IN FUNDS - continued

Funds

Royal Borough of Greenwich (RBG) Service Level Agreement - Main Grant to support the delivery of Specialist Level Housing Advice Services.

- Trust for London
- Access to Justice
- Royal Borough of Greenwich Covid-19
- Legal Education Foundation, Justice First Fellowship

Transfers between funds

A transfer to the Legal Education Foundation, Justice First Fellowship fund from general unrestricted funds was made during the year as a contribution to additional costs incurred in delivery of the project.

11. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2022.

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2022**

	31/3/22 £	31/3/21 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	24	101
Charitable activities		
Grants and contracts	341,935	273,766
Other income		
Contribution to shared costs	14,895	8,004
Fee income	16,099	(11,040)
Job Retention Scheme income	18,952	50,241
	49,946	47,205
Total incoming resources	391,905	321,072
EXPENDITURE		
Charitable activities		
Wages	240,975	223,544
Social security	18,188	15,093
Pensions	7,801	16,879
Insurance	3,329	3,464
Postage and stationery	1,224	816
Advertising	-	180
Rent	27,633	33,000
Training	-	1,988
Subs and affiliate fees	10,912	(1,736)
Equipment service and copy charges	2,752	2,563
ICT, telephone and computing	17,275	10,746
Advice Pro costs	3,686	3,872
HR support	3,063	3,052
Draughtsmen costs	1,096	7,598
Bank charges	615	699
Financial management costs	6,047	6,235
Consultancy	2,550	-
Repairs and renewals	1,253	-
Pension deficit - impact of any change in assumptions	(148)	725
Interest on pension scheme liabilities	122	565
	348,373	329,283
Support costs		
Governance costs		
Auditors' remuneration	2,900	2,700
Total resources expended	351,273	331,983
Net income/(expenditure)	40,632	(10,911)

GREENWICH HOUSING RIGHTS

England & Wales - Charity number 1089705

Accounts

REGISTERED COMPANY NUMBER: 01874645 (England and Wales)
REGISTERED CHARITY NUMBER: 1089705

**Report of the Trustees and
Audited Financial Statements
for the Year Ended 31 March 2021
for
Greenwich Housing Rights**

Greenwich Housing Rights

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Greenwich Housing Rights

Reference and Administrative Details for the Year Ended 31 March 2021

TRUSTEES	S Choudhury (Chair) G Littlewood (Vice Chair) J Hodge (Treasurer) N Letsae C Paget M Phillips N Smith
COMPANY SECRETARY	P M Robotham
REGISTERED OFFICE	36 Wellington Street Woolwich London SE18 6PE
REGISTERED COMPANY NUMBER	01874645 (England and Wales)
REGISTERED CHARITY NUMBER	1089705
INDEPENDENT AUDITORS	Ardor Business Solutions Limited Statutory Auditors Chartered Certified Accountants South View Lower Wall Road West Hythe Kent CT21 4NW
BANKERS	Unity Trust Bank plc Nine Brindleyplace Birmingham B1 2HB

Greenwich Housing Rights
Report of the Trustees
for the Year Ended 31 March 2021

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of 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 2019).

OBJECTIVES AND ACTIVITIES

Objectives and activities

The objects of the Charity are 'to relieve poverty of persons in Greenwich and surrounding areas by the provision of free advice and assistance concerning housing and accommodation issues; and to advance public education about housing matters.'

The main objectives and activities undertaken in relation to these purposes are to:

- (1) reduce homelessness and improve housing conditions by providing legal advice and representation services, including: a specialist advice service open to anyone in housing need in the Royal Borough of Greenwich (RBG); a housing possession court duty scheme in Bromley County Court at Bromley County and Woolwich Crown Courts; specialist advice services to anyone in housing need in the Royal Borough of Greenwich and the surrounding areas, and a Legal Aid Casework and Litigation Service.
- (2) increase access to quality advice by awareness raising, partnership work and influencing decision-makers locally and further afield, including delivery of a partnership based Clockhouse and Charlton Community Centres Hub services.
- (3) increase employment and career prospects by offering work experience and training in social welfare law and legal practice skills.

Public benefit

The Trustees referred to guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's objectives and in planning and reviewing our activities. The activities, beneficiaries and benefits provided by the Charity are described throughout the sections of this report.

Volunteers

Volunteers make a significant contribution to the work of the Charity. However, due to the pandemic only two volunteers were recruited to assist with the Charity's main services. Volunteers help with IT, admin tasks, fundraising, and the running of the organisation.

Greenwich Housing Rights

Report of the Trustees for the Year Ended 31 March 2021

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Reducing homelessness through the provision of legal advice and representation

The Charity continues to make a significant contribution to reducing homelessness across Greenwich and neighbouring London Boroughs. Throughout the whole of 2020/21 the organisation operated with the challenges of Covid-19 pandemic crisis. This led to the suspension of court cases and the closure of the Housing Possession Court Duty Scheme (HPCDS) until Autumn 2020. Our work and our funders' generosity allowed the organisation to continue to provide services to the residents of the Royal Borough of Greenwich and surrounding areas. Although we were unable to offer open access to the public, we kept the office open to existing clients and those with appointment and converted out outreach and drop in sessions into a successful online service.

Since the middle of February 2020 staff have largely worked from home, seeing clients face to face only where necessary. The Charity furloughed the staff most affected by the closure of the HPCDS to the Autumn 2020 and those involved with providing face to face advice sessions until September 2021. The remaining staff met the needs of existing and new clients.

Despite the challenges of the pandemic, through hard work and ingenuity the Charity ensured that not only could staff work safely from home, but it also ensured that vital services were provided remotely online or by telephone. The Charity assisted 1324 people:

- casework support to 59 clients
- 71 people were assisted at court
- 10 people were assisted with their hearings remotely
- 17 people were assisted with their Review hearings over the phone
- 1167 people were provided with advice via the phone

The Charity continued to support the most vulnerable with approximately 56% of clients being lone parents and 31% of all clients having a disability or long-term health condition.

Greenwich Housing Rights
Report of the Trustees
for the Year Ended 31 March 2021

FINANCIAL REVIEW

Principal funding sources

The Charity's acknowledges with gratitude the generosity of those who provided funding. In particular, the Charity recognises the emergency Covid-19 funding provided by the Access to Justice Foundation and the Royal Borough of Greenwich to help bridge the two thirds loss of earned income during 2020/21. During 2020/21 our principal funding sources were:

- Emergency funding from the Royal Borough of Greenwich and The Access to Justice Community Justice Fund;
- A Funding Agreement with the Royal Borough of Greenwich (RBG);
- Income generated from cases undertaken under our Legal Aid Agency Housing & Debt contract;
- A Legal Aid contract to deliver the Housing Possession Court Duty Scheme (HPCDS) in Bromley County Courts at Bromley and Woolwich;
- Trust for London funding via the London Community Response to fund our new Crisis Navigation work ;
- The Legal Education Foundation funding for a Trainee Solicitor, who commenced work in February 2021;
- The Department of Work and Pensions Job Retention Scheme to assist with the staffing costs of furloughed staff; and
- The London Legal Support Trust grant.

In addition, the Charity receives a grant from Mercers to deliver outreach advice services at Clockhouse Community Centre and number of grants and donations to support the general activities of the Organisation.

Income and expenditure

Income received in 2020/21 of £321,072 was much less than the £404,887 received in 2019/20. However, through stringent financial measures, expenditure in the year was £331,983 as opposed to £364,603 in 2019/20, resulting in a net deficit of £10,911 for the year.

Reserves and investment policies and plans

Total funds held at the 31st March 2021 are £44,479 of unrestricted reserves (2019/20 £55,390).

The Charity's Trustees have agreed a reserves policy that is assessed annually with the aim of ensuring the Charity has sufficient funds to cover the following costs if they should arise in the year/two years ahead:

- (1) maintain service delivery in the possible event of a significant loss or downturn in income;
- (2) cover potential redundancy and other winding up costs; and
- (3) provide 'seed' funding for investment in service developments and new projects.

The Trustees assessed the reserves requirement for 2021/22 to be £99,000, including £55,000 to maintain service delivery over a two-month notice period, £10,000 to cover an anticipated budget shortfall and £34,000 to cover redundancy costs.

The assessed reserve requirement exceeds funds held by the Charity; however, the reserves assessment is based on a worst-case scenario and Trustees have therefore put in place plans for continued cost ratification/monitoring and additional cashflow monitoring to ensure the Charity always has sufficient funds to cover costs and ensure budget surpluses which will help maintain the reserve fund to required levels.

Greenwich Housing Rights
Report of the Trustees
for the Year Ended 31 March 2021

FINANCIAL REVIEW

Going concern

Since March 2020, the Trustees have been very conscious of the increased need to keep the Charity's business plan priorities under review and to closely monitor its finances and in particular, cashflow. The weekly Emergency Board (comprising the Chair, Deputy Chair and Treasurer supported by the Director), the weekly meetings between the Director and Treasurer, the creative use of staff resources and the support of government schemes have been used to proactively address the financial impact of the pandemic.

Contracts and grants for the Charity's main activities have been secured into the 2021/22 financial year. Alongside this, the Trustees are confident that the organisation is working closely with its representative body to ensure that the Charity attracts sufficient funds to remain a going concern. The Trustees are satisfied that the Charity has maintained robust financial position throughout and remains a going concern.

PLANS FOR FUTURE PERIODS

The Trustees are keenly aware that their responsibilities include the duty to plan for the future and to prepare the Charity for the risks and opportunities they have identified beyond the current financial year.

Since March 2020, the Charity has regularly reviewed and updated its risk assessment and business continuity plans to reflect the changing environment caused by Covid-19. As of the 31st of March 2021, all 3 of GHR principal sources of income have been secured for at least 18 months ahead. The HPCDS contract was extended to September 2023.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The Organisation is a charitable company limited by guarantee, incorporated 28th December 1984, and registered as a Charity on 10th December 2001. The Company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the Company being wound up members are required to contribute an amount not exceeding £1.

Recruitment and appointment of the Management Committee

The Directors of the Company are also Charity trustees for the purposes of Charity law and under the Company's Articles are known as members of the Management Committee. Under the requirements of the Memorandum and Articles of Association Greenwich Housing Rights has a Management Committee comprising not less than five and not more than twenty members. Members of the Management Committee retire from office at every Annual General Meeting but are eligible for re-election.

The Management Committee seeks to ensure that the needs of the Charity's clients are reflected by the diversity of the Trustee body. To enhance the potential of trustees, the Charity constantly seeks to identify those in the community with appropriate skills who would be willing to become members and to use their own experience to assist the Charity.

Induction and training of new trustees

Trustees are already familiar with the practical work of the Charity, but members of staff are always available to answer any queries. Formal induction is planned for new trustees appointed at the next Annual General Meeting. Trustees are also provided with a comprehensive induction pack, which includes the Management Committee's standing orders, key organisational policies, and the Charity Commission guide 'How to be an Effective Trustee'. Trustees are encouraged to access the Charity Commission website and subscribe to Charity Commission and other leading Charity email bulletins.

Greenwich Housing Rights
Report of the Trustees
for the Year Ended 31 March 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The Management Committee is responsible for the strategic direction, governance and policy of the Charity and meets up to 10 times a year to set strategic goals and receive reports from staff on the performance of the organisation and its services.

The day to day running of the Charity is delegated to the staff team, with the Director providing reports and support to the Committee and staff members contributing reports to the Committee as appropriate. The Senior Supervising Solicitor is accountable to the Solicitors Regulation Authority for the conduct of legal cases and the supervision of Trainee Solicitors. The Senior Supervising solicitor, Senior Solicitor, and the Director, who is also a Supervising solicitor, collectively provide legal supervision of all the areas of work. In this way, the Management Committee seeks to ensure that the Charity delivers the services specified and that key performance indicators are met.

Greenwich Housing Rights
Report of the Trustees
for the Year Ended 31 March 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The Trustees are keenly aware that their responsibilities include the duty to plan for the future to prepare the Charity for the risks and opportunities they have identified beyond the current financial year.

The Charity reviews an annual operation risk assessment and a business continuity plan. The risk assessment was updated continuously since March 2020 to reflect the changing environment caused by Covid-19.

The Charity responded immediately and effectively to the Covid-19 crisis and that response is reported below. Through the immediate creation of an Emergency board, the Trustees were able to respond nimbly to the crisis. The Charity commenced monitoring the spread of Covid-19 in the UK and commenced planning how it would adapt its work and support clients. This included an emergency budget, immediate consolidation of liabilities and expenditure, review of health & safety policies, research into government and local authority assistance, digital infrastructure, and related systems to enable effective remote working to protect the health of staff and the public, whilst continuing to serve the community. Consequently, the Charity moved to remote working in March 2020.

The Charity's strategy for responding to the March 2020 lockdown and supporting the public focused initially on:

1. Financial viability, impact on loss of legal aid income, unanticipated expenditure because of necessary adaptation and other financial knock-on effects;
2. continuing to provide services while safeguarding staff and clients; and
3. Responding to issues arising from the pandemic that are relevant to the mission of the Charity.

By the end of March 2020, the Charity had:

4. convened weekly Emergency board meetings by video calls which reported to regular Trustee Board meetings by video calls;
5. prepared an emergency budget and rationalised its expenses and liabilities;
6. prepared a fundraising strategy to offset the immediate drop in legal aid and HPCDS income;
7. agreed a financial package with staff which included taking advantages of various government schemes to assist with costs;
8. contacted its representative body, Advice UK, to inform them the major funders and relevant programme managers of the impact of the loss of income of the impact upon the Charity with the view to facilitating speedy funding responses as required in an unfolding and unknown situation;
9. identified funds reserves to meet expenses and liabilities;
10. established weekly video-calls emergency board meetings; and
11. established a weekly Keep in Touch video calls with staff.

By July 2020, the Charity had:

1. continued to convene regular Emergency board meetings by video calls which reported to regular Trustee Board meetings by video calls;
2. secured a £10,000 grant from the Royal Borough of Greenwich to offset the immediate drop in legal aid and HPCDS income;
3. adapted to remote working including provision of mobile equipment, adapting telephony, and moved most services online or via the telephone;
4. continued to consider governance, health & safety guidance, employment issues, regulatory impact on the Charity changes at Courts and Tribunals, legal aid, remote working, funding, etc.;
5. sent regular email bulletins to staff;
6. adapted its governance procedures to better support staff and closely monitor developments always ensuring that rapid decisions nevertheless complied with Charity and other regulation and guidance;
7. obtained the assistance of a consultant; and
8. embarked on programme of safety measures in its premises to keep the staff and public safe.

By September 2020 the Charity had:

1. Secured £104,000 emergency funding from the Access to Justice Foundation Community Fund;

Greenwich Housing Rights
Report of the Trustees
for the Year Ended 31 March 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

2. Obtained £24,000 from the Trust for London Community Fund, to take on Crisis Navigation work; and
3. Continued to work from home and staffed the offices on a rota.

By November 2020 the Charity had:

1. Resumed face to face advice sessions at court;
2. Commenced telephone hearings of possession cases;
3. Commenced crisis navigation work;
4. Continued to see clients by appointment at the offices; and
5. Continued to provide telephone advice on most days of the week.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Greenwich Housing Rights for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland"

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Ardor Business Solutions Limited, will be proposed for re-appointment at the forthcoming Annual General Meeting.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 28 October 2021 and signed on its behalf by:

 15.11.2021
.....
G Littlewood - Trustee

Report of the Independent Auditors to the Members of Greenwich Housing Rights

Opinion

We have audited the financial statements of Greenwich Housing Rights (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Statement of Financial Position and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Report of the Independent Auditors to the Members of Greenwich Housing Rights

Matters on which we are required to report by exception

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

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

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

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

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

Report of the Independent Auditors to the Members of Greenwich Housing Rights

Our responsibilities for the audit of the financial statements

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

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

We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our sector experience through discussion with the Officers and other management (as required by auditing standards).

We had regard to laws and regulations in areas that directly affect the financial statements including financial reporting and taxation legislation. We considered that extent of compliance with those laws and regulations as part of our procedures on the related financial statement items.

With the exception of any known or possible non-compliance, and as required by auditing standards, our work in respect of these was limited to enquiry of the Officers.

We communicated identified laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit.

We addressed the risk of fraud through management override of controls, by testing the appropriateness of journal entries and other adjustments; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.

Our audit procedures were designed to respond to risks of material misstatement in the financial statements, recognising that the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery, misrepresentations or through collusion. There are inherent limitations in the audit procedures performed and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we are to become aware of it.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

**Report of the Independent Auditors to the Members of
Greenwich Housing Rights**

Use of our report

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

Bryan Kemsley FCCA FMAAT (Senior Statutory Auditor)
for and on behalf of Ardor Business Solutions Limited
Statutory Auditors
Chartered Certified Accountants
South View
Lower Wall Road
West Hythe
Kent
CT21 4NW

Date: 28 October 2021

Greenwich Housing Rights

**Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31 March 2021**

	Notes	Unrestricted funds £	Restricted funds £	31/3/21 Total funds £	31/3/20 Total funds as restated £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		101	-	101	419
Charitable activities					
Core activities		154,577	119,189	273,766	394,722
Other income		<u>47,205</u>	<u>-</u>	<u>47,205</u>	<u>9,746</u>
Total		201,883	119,189	321,072	404,887
EXPENDITURE ON					
Charitable activities					
Core activities		<u>212,794</u>	<u>119,189</u>	<u>331,983</u>	<u>364,603</u>
NET INCOME/(EXPENDITURE)		(10,911)	-	(10,911)	40,284
RECONCILIATION OF FUNDS					
Total funds brought forward					
As previously reported		80,506	-	80,506	15,106
Prior year adjustment	6	<u>(25,116)</u>	<u>-</u>	<u>(25,116)</u>	<u>-</u>
As restated		55,390	-	55,390	15,106
TOTAL FUNDS CARRIED FORWARD		<u><u>44,479</u></u>	<u><u>-</u></u>	<u><u>44,479</u></u>	<u><u>55,390</u></u>

The notes form part of these financial statements

Greenwich Housing Rights

Statement of Financial Position
31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	31/3/21 Total funds £	31/3/20 Total funds as restated £
CURRENT ASSETS					
Debtors	8	64,232	-	64,232	110,290
Cash at bank and in hand		<u>36,627</u>	<u>-</u>	<u>36,627</u>	<u>18,043</u>
		100,859	-	100,859	128,333
CREDITORS					
Amounts falling due within one year	9	(35,182)	-	(35,182)	(42,251)
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
NET CURRENT ASSETS		<u>65,677</u>	<u>-</u>	<u>65,677</u>	<u>86,082</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		65,677	-	65,677	86,082
CREDITORS					
Amounts falling due after more than one year	10	-	-	-	(5,576)
PROVISIONS FOR LIABILITIES	11	(21,198)	-	(21,198)	(25,116)
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
NET ASSETS/(LIABILITIES)		<u>44,479</u>	<u>-</u>	<u>44,479</u>	<u>55,390</u>
FUNDS	12				
Unrestricted funds				<u>44,479</u>	<u>55,390</u>
TOTAL FUNDS				<u>44,479</u>	<u>55,390</u>

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 28 October 2021 and were signed on its behalf by:

 15.11.2021
G Littlewood - Trustee

Greenwich Housing Rights

Notes to the Financial Statements for the Year Ended 31 March 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

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

Improvements to property	- 25% on cost
Office equipment	- 25% on cost

Assets with an individual cost in excess of £1,000 are capitalised. Those below this amounts are treated as a revenue expense in the year of purchase.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company participates in a multi-employer pension scheme. The scheme is a defined benefit scheme in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

Greenwich Housing Rights

Notes to the Financial Statements - continued for the Year Ended 31 March 2021

1. ACCOUNTING POLICIES - continued

Pension costs and other post-retirement benefits

A full actuarial valuation for the scheme was carried out at 30 September 2017. Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

2. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31/3/21	31/3/20 as restated
	£	£
Auditors' remuneration	2,700	2,700
Depreciation - owned assets	-	1,731
	<u> </u>	<u> </u>

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

4. STAFF COSTS

The average monthly number of employees during the year was as follows:

	31/3/21	31/3/20 as restated
Management	1	1
Core charity workers	8	7
Administration	1	1
	<u> 10 </u>	<u> 9 </u>

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

In addition to the core staff, there were 2 volunteers operating in 2021 (2020: 12).

Greenwich Housing Rights

Notes to the Financial Statements - continued for the Year Ended 31 March 2021

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted funds	Total funds as restated
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	419	-	419
Charitable activities			
Core activities	244,722	150,000	394,722
Other income	<u>9,746</u>	<u>-</u>	<u>9,746</u>
Total	254,887	150,000	404,887
EXPENDITURE ON			
Charitable activities			
Core activities	<u>214,603</u>	<u>150,000</u>	<u>364,603</u>
NET INCOME	40,284	-	40,284
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>15,106</u>	<u>-</u>	<u>15,106</u>
TOTAL FUNDS CARRIED FORWARD	<u><u>55,390</u></u>	<u><u>-</u></u>	<u><u>55,390</u></u>

6. PRIOR YEAR ADJUSTMENT

Pension scheme disclosure

In accordance with FRS102 the company now recognises a liability measured as the present value of the contributions payable that arise from a deficit recovery agreement and the resulting expense in the income and expenditure account i.e. the unwinding of the discount rate as a finance cost in the period in which it arises.

Previously the scheme deficit was accounted for under contingent liabilities at each year end.

7. TANGIBLE FIXED ASSETS

	Improvements to property £	Office equipment £	Totals £
COST			
At 1 April 2020 and 31 March 2021	<u>3,020</u>	<u>76,414</u>	<u>79,434</u>
DEPRECIATION			
At 1 April 2020 and 31 March 2021	<u>3,020</u>	<u>76,414</u>	<u>79,434</u>
NET BOOK VALUE			
At 31 March 2021	<u>-</u>	<u>-</u>	<u>-</u>
At 31 March 2020	<u>-</u>	<u>-</u>	<u>-</u>

Greenwich Housing Rights

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2021**

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR				
		31/3/21	31/3/20 as restated	
		£	£	
Trade debtors		4,002	60	
Prepayments and accrued income		<u>60,230</u>	<u>110,230</u>	
		<u>64,232</u>	<u>110,290</u>	
9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR				
		31/3/21	31/3/20 as restated	
		£	£	
Social security and other taxes		4,125	10,336	
VAT		3,016	4,021	
Other creditors		906	7,065	
Accruals and deferred income		<u>27,135</u>	<u>20,829</u>	
		<u>35,182</u>	<u>42,251</u>	
10. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR				
		31/3/21	31/3/20 as restated	
		£	£	
Other creditors		<u>-</u>	<u>5,576</u>	
11. PROVISIONS FOR LIABILITIES				
		31/3/21	31/3/20 as restated	
		£	£	
Pension scheme deficit		<u>21,198</u>	<u>25,116</u>	
12. MOVEMENT IN FUNDS				
	At 1/4/20 £	Prior year adjustment £	Net movement in funds £	At 31/3/21 £
Unrestricted funds				
General fund	80,506	(25,116)	(12,864)	42,526
Trust for London	<u>-</u>	<u>-</u>	<u>1,953</u>	<u>1,953</u>
	<u>80,506</u>	<u>(25,116)</u>	<u>(10,911)</u>	<u>44,479</u>
TOTAL FUNDS	<u>80,506</u>	<u>(25,116)</u>	<u>(10,911)</u>	<u>44,479</u>

Greenwich Housing Rights

Notes to the Financial Statements - continued for the Year Ended 31 March 2021

12. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	167,126	(179,990)	(12,864)
Trust for London	24,757	(22,804)	1,953
Royal Borough of Greenwich Covid-19 grant	<u>10,000</u>	<u>(10,000)</u>	<u>-</u>
	201,883	(212,794)	(10,911)
Restricted funds			
Access to Justice	102,399	(102,399)	-
Justice First	<u>16,790</u>	<u>(16,790)</u>	<u>-</u>
	<u>119,189</u>	<u>(119,189)</u>	<u>-</u>
TOTAL FUNDS	<u><u>321,072</u></u>	<u><u>(331,983)</u></u>	<u><u>(10,911)</u></u>

Comparatives for movement in funds

	At 1/4/19 £	Net movement in funds £	At 31/3/20 £
Unrestricted funds			
General fund	15,106	40,284	55,390
	<u>15,106</u>	<u>40,284</u>	<u>55,390</u>
TOTAL FUNDS	<u><u>15,106</u></u>	<u><u>40,284</u></u>	<u><u>55,390</u></u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	244,887	(204,603)	40,284
London Legal Support Trust	<u>10,000</u>	<u>(10,000)</u>	<u>-</u>
	254,887	(214,603)	40,284
Restricted funds			
RBG SLA: Specialist Housing Advice Service	140,000	(140,000)	-
Clockhouse Community Centre	<u>10,000</u>	<u>(10,000)</u>	<u>-</u>
	<u>150,000</u>	<u>(150,000)</u>	<u>-</u>
TOTAL FUNDS	<u><u>404,887</u></u>	<u><u>(364,603)</u></u>	<u><u>40,284</u></u>

Funds

Royal Borough of Greenwich (RBG) Service Level Agreement - Main Grant to support the delivery of Specialist Level Housing Advice Services.

Greenwich Housing Rights

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2021**

12. MOVEMENT IN FUNDS - continued

- Trust for London
- Access to Justice
- Royal Borough of Greenwich Covid-19
- Justice First

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2021.

Greenwich Housing Rights

Detailed Statement of Financial Activities for the Year Ended 31 March 2021

	31/3/21 £	31/3/20 as restated £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	101	419
Charitable activities		
Grants and contracts	273,766	394,722
Other income		
Contribution to shared costs	8,004	9,746
Fee income	(11,040)	-
Job Retention Scheme income	50,241	-
	<u>47,205</u>	<u>9,746</u>
Total incoming resources	321,072	404,887
EXPENDITURE		
Charitable activities		
Wages	223,544	210,643
Social security	15,093	16,802
Pensions	16,879	17,520
Insurance	3,464	2,723
Postage and stationery	816	2,251
Advertising	180	295
Miscellaneous expenses	-	(580)
Rent	33,000	25,523
Library	-	20
Training	1,988	1,159
Subs and affiliate fees	(1,736)	7,197
Equipment service and copy charges	2,563	3,034
ICT, telephone and computing	10,746	9,184
Staff expenses	-	565
Cleaning	-	14
Disbursements	-	11,086
Recruitment costs	-	465
Advice Pro costs	3,872	3,686
HR support	3,052	3,701
Draughtsmen costs	7,598	3,378
Bank charges	699	701
Professional fees	-	2,269
Financial management costs	6,235	7,124
Consultancy	-	31,342
Repairs and renewals	-	166
Computer equipment	-	1,731
Pension deficit - impact of any change in assumptions	725	(681)
Interest on pension scheme liabilities	565	385
	<u>329,283</u>	<u>361,703</u>

This page does not form part of the statutory financial statements

Greenwich Housing Rights

Detailed Statement of Financial Activities for the Year Ended 31 March 2021

	31/3/21	31/3/20 as restated
	£	£
Support costs		
Governance costs		
Auditors' remuneration	2,700	2,700
AGM costs	-	200
	<u>2,700</u>	<u>2,900</u>
Total resources expended	<u>331,983</u>	<u>364,603</u>
Net (expenditure)/income	<u>(10,911)</u>	<u>40,284</u>

This page does not form part of the statutory financial statements